

Translation from Ukrainian original

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 30 June 2017

(in thousands of Ukrainian hryvnias)

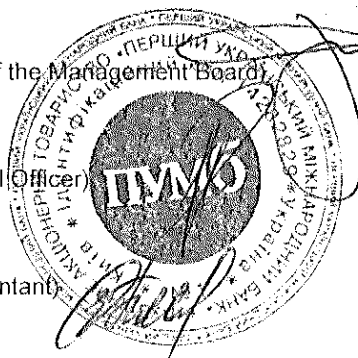
	30/06/2017	31/12/2016
Assets		
Cash on hand and in transit	1,133,673	1,162,368
Balance with the National Bank of Ukraine	2,527,926	1,213,522
Due from other banks	3,820,393	5,561,964
Securities:		
- at fair value through profit or loss	130,027	277,873
- available-for-sale	9,813,306	9,132,655
Loans to customers	22,516,840	24,755,755
Current income tax asset	2,405	45,405
Other assets	598,480	528,517
Property and equipment	1,193,860	1,213,395
Investment property	176,157	185,857
Intangible assets	304,203	287,578
Deferred tax asset	40,917	187,719
Total assets	42,258,187	44,552,608
Liabilities		
Due to other banks	788,591	1,147,889
Customer accounts	32,802,072	33,185,516
Deposit certificates issued	398,334	691,371
Eurobonds issued	2,670,572	4,290,540
Other borrowed funds	14,930	18,995
Other liabilities	376,607	679,252
Subordinated debt	490,020	490,750
Total liabilities	37,541,126	40,504,313
Equity		
Share capital	3,294,492	3,294,492
Share premium	101,660	101,660
Revaluation reserve for property and equipment	504,167	509,866
Revaluation reserve for securities available-for-sale	105,953	30,155
Reserve fund	1,475,430	1,475,430
Accumulated deficit	(764,641)	(1,363,308)
Total equity	4,717,061	4,048,295
Total liabilities and equity	42,258,187	44,552,608

Signed on behalf of the Management Board on 21 July 2017

S.P. Chernenko (Chairman of the Management Board)

I.O. Kozhevina (Chief Financial Officer)

O.O. Poleschuk (Chief Accountant)



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PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Income statement for the period ended 30 June 2017

(in thousands of Ukrainian hryvnias)

	6 months 2017	6 months 2016
Interest income	2,602,881	2,455,877
Interest expense	(1,143,186)	(1,543,537)
Net interest income	1,459,695	912,340
Allowance for loan impairment	(241,073)	(839,642)
Net interest profit after allowance for loan impairment	1,218,622	72,698
Fee and commission income	779,282	612,949
Fee and commission expense	(224,882)	(170,274)
Net fee and commission income	554,400	442,675
<i>Net gains/(losses) from operations with foreign currencies:</i>		
- dealing	90,968	256,827
- translation differences	(26,154)	(57,196)
<i>Net gains/(losses) from securities designated at fair value through profit or loss:</i>		
- dealing	(6)	725
- change in fair value	(4,883)	(1,036)
<i>Net gains from securities available-for-sale:</i>		
- dealing	314	1,676
Losses less gains on revaluation of investment property	(3,085)	(4,743)
Net gains/(losses) from derivative financial instruments	79,213	(2,467)
Result from restructuring of mortgage loans to individuals in foreign currency	2,241	(22,106)
Charge to provision for commitments, guarantees and letters of credit	2,176	1,997
Other income	264,065	68,815
Operating income	2,177,871	757,864
Operating expenses	(1,454,739)	(814,001)
Profit/(loss) before income tax benefit	723,132	(56,137)
Income tax (expense)/benefit	(130,164)	10,105
Net profit/(loss) for the reporting period	592,968	(46,032)
Profit/(losses) per share (in Ukrainian hryvnias per share)	41.40	(3.21)

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PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of cash flows for the period ended 30 June 2017

(in thousands of Ukrainian hryvnias)

	6 months 2017	6 months 2016
Cash flows from operating activities		
Interest income received	2,355,956	2,319,172
Interest expense paid	(1,155,874)	(1,489,130)
Fee and commission income received	1,046,084	718,879
Fee and commission expense paid	(226,277)	(172,315)
Income received from trading in foreign currencies	88,555	256,827
Gains from securities	308	725
Gains less losses from financial derivatives	66,778	(2,467)
Other income received	23,035	68,797
Operating expenses paid	(910,556)	(740,383)
Cash flows from operating activities before changes in operating assets and liabilities	1,288,009	960,105
<i>Net (increase)/decrease in operating assets:</i>		
Mandatory reserve balance with the National Bank of Ukraine	(29,377)	(648,939)
Due from other banks	643,082	(2,085,394)
Securities designated at fair value through profit or loss	141,797	(2,516)
Loans to customers	1,277,686	1,117,417
Other assets	6,130	75,304
<i>Net increase/(decrease) in operating liabilities:</i>		
Due to the National Bank of Ukraine	-	(485,426)
Due to other banks	(350,763)	798,106
Customer accounts	30,693	1,928,346
Deposit certificates issued	(273,471)	226,424
Other liabilities	(244,546)	92,851
Net cash from / (used in) operating activities	2,489,240	1,976,278
Cash flows from investing activities		
Purchase of property and equipment and intangible assets	(179,030)	(58,033)
Proceeds from sale of property and equipment and intangible assets	19,923	10,781
Purchase of securities available-for-sale	(40,597,211)	(28,488,327)
Proceeds from sale of securities available-for-sale	38,429,234	28,721,568
Net cash from / (used in) investing activities	(2,327,084)	185,989
Cash flows from financing activities		
Redemption of other borrowed funds and Eurobonds	(1,471,039)	(4,830)
Net cash used in financing activities	(1,471,039)	(4,830)
Effect of exchange rate changes on cash and cash equivalents	(126,995)	(171,214)
Net (decrease)/increase in cash and cash equivalents	(1,435,878)	1,986,223
Cash and cash equivalents at the beginning of the reporting period	7,020,013	5,749,868
Cash and cash equivalents at the end of the reporting period	5,584,135	7,736,091

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PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of changes in equity for the period ended 30 June 2017

(in thousands of Ukrainian hryvnias)

	Share capital	Share premium	Revaluation reserve for property and equipment	Revaluation reserve for securities available-for-sale	Reserve fund	Retained earnings	Total equity
Balance at 1 January 2016	3,294,492	101,660	538,213	(2,153)	1,475,430	(1,740,993)	3,666,649
Net loss for the year	-	-	-	-	-	367,011	367,011
Other comprehensive losses for the year	-	-	(17,673)	32,308	-	-	14,635
Total comprehensive income for the year	-	-	(17,673)	32,308	-	367,011	381,646
Transfer of premises revaluation surplus	-	-	(10,674)	-	-	10,674	-
Balance at 31 December 2016	3,294,492	101,660	509,866	30,155	1,475,430	(1,363,308)	4,048,295
Net loss for 6 months 2017	-	-	-	-	-	592,968	592,968
Other comprehensive losses for 6 months 2017	-	-	-	75,798	-	-	75,798
Total comprehensive income for 6 months 2017	-	-	-	75,798	-	592,968	668,766
Transfer of premises revaluation surplus	-	-	(5,699)	-	-	5,699	-
Balance at 30 June 2017	3,294,492	101,660	504,167	105,953	1,475,430	(764,641)	4,717,061

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S.P. Chernenko (Chairman of the Management Board)

I.O. Kozhevina (Chief Financial Officer)

O.O. Poleschuk (Chief Accountant)

