

PJSC «FUIB»
IFRS Statement of Financial Position
(in thousands of US dollars)

	30 June 2012 (unaudited)	31 March 2012 (unaudited)
Assets		
Cash on hand and in transit	96,708	82,303
Balance with the National Bank of Ukraine	88,163	152,718
Due from other banks	321,301	207,979
Loans to customers	2,142,242	2,095,193
Investment securities fair value through profit and loss	108,977	-
Investment securities available for sale	304,418	463,950
Current income tax assets	-	38
Other assets	35,985	35,078
Property and equipment	157,153	156,871
Investment property	6,991	7,459
Intangible assets	8,547	7,150
Deferred tax asset	-	605
Total assets	3,270,485	3,209,344
Liabilities		
Due to the National Bank of Ukraine	127,138	127,231
Due to other banks	60,813	63,030
Customer accounts	2,092,164	2,023,618
Eurobonds issued	245,975	245,600
Bonds issued	14	14
Other borrowed funds	25,040	37,449
Other liabilities	15,813	12,899
Subordinated debt	85,668	85,540
Deferred tax liability	113	-
Total liabilities	2,652,738	2,595,381
Equity		
Share capital	428,821	429,133
Share premium	7,107	7,112
Merger reserve	4,287	4,289
Revaluation reserve for premises	77,232	77,288
Revaluation reserve for investment securities available for sale	47	8,083
Currency translation reserve	(280,725)	(280,215)
Other reserves	259,209	258,759
Retained earnings	121,769	109,514
Total equity	617,747	613,963
Total liabilities and equity	3,270,485	3,209,344

K.M. Vaysman (Chairman of the Management Board)

O.M. Moshkalova (Chief Accountant)



PJSC «FUIB»
IFRS Statement of Income
(in thousands of US dollars)

	6 month ended 30 June 2012 (unaudited)	3 month ended 31 March 2012 (unaudited)
Interest income	159,029	76,727
Interest expense	(93,104)	(47,409)
Net interest income	65,925	29,318
Allowance for loan impairment	(13,060)	(8,694)
Net interest income after allowance for loan impairment	52,865	20,624
Fee and commission income	27,276	12,722
Fee and commission expense	(10,790)	(4,997)
Net fee and commission income	16,486	7,725
Net gains from dealing in foreign currencies and foreign exchange translation result	(131)	(32)
Net gains from investment securities available-for-sale	109	13
Reversal of provision / (provision) for credit related commitments	(357)	(299)
Gains less losses on revaluation of investment property (Impairment) / reversal of impairment of investment securities available for sale	(5)	(204)
Net gains from investment securities fair value through profit and loss	218	(42)
	118	
Gains less losses from financial derivatives	5,672	3,039
Other income	1,628	717
Operating income	76,603	31,541
Operating expenses	(54,255)	(24,987)
Profit before income tax benefit	22,348	6,554
Income tax expense	(4,544)	(1,081)
Net profit	17,804	5,473

K.M. Vaysman (Chairman of the Management Board)

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