

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

	<b>30 September 2012 (unaudited)</b>	<b>30 June 2012 (unaudited)</b>
<b>Assets</b>		
Cash on hand and in transit	103,473	96,708
Balance with the National Bank of Ukraine	186,210	88,163
Due from other banks	356,360	321,301
Loans to customers	2,199,924	2,142,242
Investment securities fair value through profit and loss	45,795	108,977
Investment securities available for sale	336,574	304,418
Other assets	39,504	35,985
Property and equipment	153,098	157,153
Investment property	9,767	6,991
Intangible assets	8,371	8,547
Deferred tax asset	2,243	-
<b>Total assets</b>	<b>3,441,319</b>	<b>3,270,485</b>
<b>Liabilities</b>		
Due to the National Bank of Ukraine	127,130	127,138
Due to other banks	103,269	60,813
Customer accounts	2,217,565	2,092,164
Eurobonds issued	246,383	245,975
Bonds issued	14	14
Other borrowed funds	14,040	25,040
Current income tax liability	2,883	-
Other liabilities	17,040	15,813
Subordinated debt	85,798	85,668
Deferred tax liability	-	113
<b>Total liabilities</b>	<b>2,814,122</b>	<b>2,652,738</b>
<b>Equity</b>		
Share capital	428,794	428,821
Share premium	7,106	7,107
Merger reserve	4,287	4,287
Revaluation reserve for premises	77,227	77,232
Revaluation reserve for investment securities available for sale	(959)	47
Currency translation reserve	(280,768)	(280,725)
Other reserves	259,250	259,209
Retained earnings	132,260	121,769
<b>Total equity</b>	<b>627,197</b>	<b>617,747</b>
<b>Total liabilities and equity</b>	<b>3,441,319</b>	<b>3,270,485</b>

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

O.M. Moshkalova (Chief Accountant)




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

	9 month ended 30 September 2012 (unaudited)	6 month ended 30 June 2012 (unaudited)
Interest income	247,465	159,029
Interest expense	(143,079)	(93,104)
<b>Net interest income</b>	<b>104,386</b>	<b>65,925</b>
Allowance for loan impairment	(27,386)	(13,060)
<b>Net interest income after allowance for loan impairment</b>	<b>77,000</b>	<b>52,865</b>
Fee and commission income	43,682	27,276
Fee and commission expense	(16,684)	(10,790)
<b>Net fee and commission income</b>	<b>26,998</b>	<b>16,486</b>
Net gains from dealing in foreign currencies and foreign exchange translation result	1,719	(131)
Net gains from investment securities available-for-sale	377	109
Reversal of provision / (provision) for credit related commitments	(394)	(357)
Gains less losses on revaluation of investment property (Impairment) / reversal of impairment of investment securities available for sale	69	(5)
Net gains from investment securities fair value through profit and loss	186	218
Net gains from investment securities fair value through profit and loss	126	118
Gains less losses from financial derivatives	10,078	5,672
Other income	2,616	1,628
<b>Operating income</b>	<b>118,775</b>	<b>76,603</b>
Operating expenses	(81,847)	(54,255)
<b>Profit before income tax benefit</b>	<b>36,928</b>	<b>22,348</b>
Income tax expense	(8,626)	(4,544)
<b>Net profit</b>	<b>28,302</b>	<b>17,804</b>

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