

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

	31 March 2012 (unaudited)	31 December 2011
<b>Assets</b>		
Cash on hand and in transit	82,303	78,964
Balance with the National Bank of Ukraine	152,718	263,271
Due from other banks	207,979	585,358
Loans to customers	2,095,193	2,055,754
Investment securities available for sale	463,950	522,909
Current income tax assets	38	38
Other assets	35,078	37,252
Property and equipment	156,871	158,534
Investment property	7,459	8,845
Intangible assets	7,150	7,465
Deferred tax asset	605	2,498
<b>Total assets</b>	<b>3,209,344</b>	<b>3,720,888</b>
<b>Liabilities</b>		
Due to the National Bank of Ukraine	127,231	127,182
Due to other banks	63,030	65,228
Customer accounts	2,023,618	2,531,250
Eurobonds issued	245,600	245,230
Bonds issued	14	14
Other borrowed funds	37,449	48,320
Other liabilities	12,899	13,428
Subordinated debt	85,540	85,305
<b>Total liabilities</b>	<b>2,595,381</b>	<b>3,115,957</b>
<b>Equity</b>		
Share capital	429,133	428,966
Share premium	7,112	7,109
Merger reserve	4,289	4,288
Revaluation reserve for premises	77,288	77,258
Revaluation reserve for investment securities available for sale	8,083	5,024
Currency translation reserve	(280,215)	(280,715)
Other reserves	258,759	259,000
Retained earnings	109,514	104,001
<b>Total equity</b>	<b>613,963</b>	<b>604,931</b>
<b>Total liabilities and equity</b>	<b>3,209,344</b>	<b>3,720,888</b>

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

O.M. Moshkalova (Chief Accountant)



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

	<b>3 month ended 31 March</b>	
	<b>(unaudited)</b>	
	<b>2012</b>	<b>2011</b>
Interest income	76,727	58,247
Interest expense	(47,409)	(35,980)
<b>Net interest income</b>	<b>29,318</b>	<b>22,267</b>
Allowance for loan impairment	(8,694)	(9,329)
<b>Net interest income after allowance for loan impairment</b>	<b>20,624</b>	<b>12,938</b>
Fee and commission income	12,722	8,545
Fee and commission expense	(4,997)	(2,694)
<b>Net fee and commission income</b>	<b>7,725</b>	<b>5,851</b>
Net gains from dealing in foreign currencies and foreign exchange translation result	(32)	(324)
Net gains from investment securities available-for-sale	13	21
Reversal of provision / (provision) for credit related commitments	(299)	(60)
Gains less losses on revaluation of investment property (Impairment) / reversal of impairment of investment securities available for sale	(42)	41
Gains less losses from financial derivatives	3,039	1,282
Other income	717	320
<b>Operating income</b>	<b>31,541</b>	<b>22,713</b>
Operating expenses	(24,987)	(17,343)
<b>Profit before income tax benefit</b>	<b>6,554</b>	<b>5,370</b>
Income tax expense	(1,081)	(1,603)
<b>Net profit</b>	<b>5,473</b>	<b>3,767</b>

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

O.M. Moshkalova (Chief Accountant)

