

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

	31 March 2013 (unaudited)	31 December 2012
Assets		
Cash on hand and in transit	81,906	87,941
Balance with the National Bank of Ukraine	158,174	185,820
Due from other banks	548,712	300,848
Loans to customers	2,229,501	2,237,433
Investment securities in trading portfolio	111,875	46,765
Investment securities available for sale	415,402	378,291
Current income tax assets	3,137	-
Other assets	32,983	35,903
Property and equipment	150,770	153,589
Investment property	11,133	10,215
Intangible assets	10,752	10,630
Total assets	3,754,345	3,447,435
Liabilities		
Due to the National Bank of Ukraine	108,591	127,130
Due to other banks	242,725	146,633
Customer accounts	2,403,869	2,203,297
Eurobonds issued	247,139	246,796
Bonds issued	14	14
Other borrowed funds	9,366	11,840
Other liabilities	23,151	13,807
Subordinated debt	60,888	60,870
Deferred tax liability	8,937	3,994
Total liabilities	3,104,680	2,814,381
Equity		
Share capital	428,794	428,794
Share premium	7,106	7,106
Merger reserve	4,287	4,287
Revaluation reserve for property and equipment	76,346	76,346
Revaluation reserve for investment securities available for sale	(403)	(2,129)
Currency translation reserve	(280,768)	(280,768)
Other reserves	259,250	259,250
Retained earnings	155,053	140,168
Total equity	649,665	633,054
Total liabilities and equity	3,754,345	3,447,435

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

I.A. Kozhevina (Chief Financial Officer)



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

	3 month ended 31 March 2013 (unaudited)	12 month ended 31 December 2012
Interest income	94,480	343,969
Interest expense	(57,034)	(200,057)
Net interest income	37,446	143,912
Allowance for loan impairment	(9,279)	(35,738)
Net interest income after allowance for loan impairment	28,167	108,174
Fee and commission income	18,710	62,001
Fee and commission expense	(6,543)	(23,540)
Net fee and commission income	12,167	38,461
Net gains from dealing in foreign currencies and foreign exchange translation result	3,817	3,861
Net gains from investment securities	387	385
Reversal of provision / (provision) for credit related commitments	57	(436)
Gains less losses on revaluation of investment property	104	2
Impairment of investment securities available for sale	-	(74)
Revaluation of investment securities through profit or loss	554	30
Losses less gains from financial derivatives	(270)	14,137
Other income	1,477	3,734
Operating income	46,460	168,274
Operating expenses	(27,803)	(118,411)
Profit before income tax benefit	18,657	49,863
Income tax expense	(3,772)	(15,195)
Net profit	14,885	34,668

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

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