

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of Financial Position

(in thousands of Ukrainian hryvnias)

	31 March 2014 (unaudited)	31 December 2013
Assets		
Cash on hand and in transit	1 554 031	1 319 650
Balance with the National Bank of Ukraine	2 752 722	1 452 545
Due from other banks	4 003 886	2 765 063
Loans to customers	24 725 534	20 942 165
Investment securities in trading portfolio	227 958	346 387
Investment securities available for sale	2 390 572	2 845 560
Current income tax assets	-	13 201
Other assets	438 840	503 608
Property and equipment	1 181 560	1 199 511
Investment property	86 082	82 939
Intangible assets	125 982	130 074
Investments in subsidiaries	295 051	295 051
Total assets	37 782 218	31 895 754
Liabilities		
Due to the National Bank of Ukraine	1 342 189	1 062 916
Due to other banks	1 823 241	1 390 991
Customer accounts	25 187 221	20 932 311
Eurobonds issued	2 731 546	1 989 283
Bonds issued	113	109
Other borrowed funds	101 196	90 939
Other liabilities	234 226	271 343
Subordinated debt	486 235	486 385
Deferred tax liability	155 325	129 401
Current income tax liabilities	8 925	-
Total liabilities	32 070 217	26 353 678
Equity		
Share capital	3 427 350	3 427 350
Share premium	56 798	56 798
Merger reserve	34 266	34 266
Revaluation reserve for property and equipment	596 190	597 471
Revaluation reserve for investment securities available for sale	(27 816)	(30 010)
Retained earnings	1 625 213	1 456 201
Total equity	5 712 001	5 542 076
Total liabilities and equity	37 782 218	31 895 754

Signed on behalf of the Management Board on 15 May 2014

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

I.O. Kozhevina (Chief Financial Officer)



PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of Income

(in thousands of Ukrainian hryvnias)

	3 months ended 31 March 2014 (unaudited)	3 month ended 31 March 2013 (unaudited)
Interest income	996 846	755 179
Interest expense	(491 049)	(455 873)
Net interest income	505 797	299 306
Allowance for impairment	(413 685)	(74 167)
Net interest income after allowance for loan impairment	92 112	225 139
Fee and commission income	181 747	149 549
Fee and commission expense	(72 102)	(52 298)
Net fee and commission income	109 645	97 251
Net gains from dealing in foreign currencies	81 616	30 509
Foreign exchange translation result	280 725	
Net gains from investment securities available for sale	-	3 093
Net (losses) / gains from securities in trading portfolio	(13 137)	-
Reversal of / (charge to) provision for credit related commitments	40	456
Gains less losses on revaluation of investment property	1 541	831
Revaluation of investment securities through profit or loss	31 409	4 428
Gains less losses from financial derivatives	(130 283)	(2 158)
Other income	21 591	11 806
Operating income	475 259	371 355
Operating expenses	(249 499)	(222 229)
Profit before income tax expense	225 760	149 126
Income tax expense	(56 748)	(30 150)
Net profit for the year	169 012	118 976

Signed on behalf of the Management Board on 15 May 2014

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

I.O. Kozhevina (Chief Financial Officer)

