

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

	30 June 2011 (unaudited)	31 December 2010
Assets		
Cash on hand and in transit	44,727	49,922
Balance with the National Bank of Ukraine	56,634	75,557
Due from other banks	287,423	336,766
Loans to customers	1,494,388	1,408,679
Investment securities available for sale	161,995	212,814
Other assets	23,807	13,455
Property and equipment	117,178	115,259
Investment property	7,158	4,692
Intangible assets	4,769	5,031
Total assets	2,198,079	2,222,175
Liabilities		
Due to the National Bank of Ukraine	152,858	174,414
Due to other banks	53,688	160,713
Customer accounts	1,147,915	1,005,812
Eurobonds issued	244,524	243,804
Bonds issued	14	14
Other borrowed funds	105,055	158,749
Current income tax liabilities	14	5,940
Other liabilities	10,020	9,075
Subordinated debt	27,800	27,844
Deferred tax liability	5,893	1,032
Total liabilities	1,747,781	1,787,397
Equity		
Share capital	333,116	333,560
Share premium	7,125	7,134
Revaluation reserve for premises	45,410	45,700
Revaluation reserve for investment securities available for sale	4,267	2,744
Currency translation reserve	(278,636)	(278,676)
Other reserve	257,214	257,142
Retained earnings	81,802	67,174
Total equity	450,298	434,778
Total liabilities and equity	2,198,079	2,222,175



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

O.M. Moshkalov (Chief Accountant)

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

	6 month ended 30 June (unaudited)	
	2011	2010
Interest income	115,277	145,040
Interest expense	(70,392)	(81,149)
Net interest income	44,885	63,891
Allowance for loan impairment	(9,500)	(19,661)
Net interest income after allowance for loan impairment	35,385	44,230
Fee and commission income	18,032	13,389
Fee and commission expense	(6,263)	(4,833)
Net fee and commission income	11,769	8,556
Net gains from dealing in foreign currencies and foreign exchange translation result	1,273	2,548
Net gains from investment securities available-for-sale	382	887
Provision for credit related commitments	129	(6)
Gains less losses on revaluation of investment property	2,559	(1,366)
Reversal of impairment/(impairment) of investment securities available for sale	71	(775)
Gains less losses from financial derivatives	3,307	36
Other income	667	1,568
Operating income	55,542	55,678
Operating expenses	(36,540)	(35,402)
Profit before income tax benefit	19,002	20,276
Income tax expense	(4,804)	(3,990)
Net profit	14,198	16,286



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

O.M. Moshkalova (Chief Accountant)