

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

	30 September 2011 (unaudited)	31 December 2010
Assets		
Cash on hand and in transit	75,092	75,660
Balance with the National Bank of Ukraine	113,184	139,598
Due from other banks	628,931	773,484
Loans to customers	1,954,932	1,819,005
Investment securities available for sale	254,149	381,379
Current income tax assets	39	-
Deferred tax assets	867	-
Other assets	35,428	18,784
Property and equipment	150,651	150,531
Investment property	13,988	9,816
Intangible assets	5,677	5,160
Total assets	3,232,938	3,373,417
Liabilities		
Due to the National Bank of Ukraine	127,456	174,414
Due to other banks	68,760	227,268
Customer accounts	2,042,546	1,939,886
Eurobonds issued	244,876	243,804
Bonds issued	14	14
Other borrowed funds	61,345	158,749
Current income tax liabilities	-	6,059
Other liabilities	13,802	10,243
Subordinated debt	86,220	84,430
Unregistered share capital	96,787	-
Deferred tax liability	-	1,439
Total liabilities	2,741,806	2,846,306
Equity		
Share capital	333,100	434,784
Share premium	7,124	7,134
Share premium from merger	4,297	-
Revaluation reserve for premises	74,266	57,318
Revaluation reserve for investment securities available for sale	1,399	3,288
Currency translation reserve	(279,370)	(278,676)
Other reserve	257,816	257,142
Retained earnings	92,500	46,121
Total equity	491,132	527,111
Total liabilities and equity	3,232,938	3,373,417

K.M. Vaysman (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	
	(unaudited)	
	2011	2010
Interest income	244,054	296,920
Interest expense	(132,672)	(174,546)
Net interest income	111,382	122,374
Allowance for loan impairment	(19,914)	(11,991)
Net interest income after allowance for loan impairment	91,468	110,383
Fee and commission income	34,530	28,065
Fee and commission expense	(10,782)	(9,064)
Net fee and commission income	23,748	19,001
Net gains from dealing in foreign currencies and foreign exchange translation result	3,455	2,808
Net gains from investment securities available-for-sale	731	919
Provision for credit related commitments	(92)	(86)
Gains less losses on revaluation of investment property	2,359	(2,557)
Reversal of impairment/(impairment) of investment securities available for sale	343	654
Gains less losses from financial derivatives	6,104	54
Other income	2,042	2,542
Operating income	130,158	133,718
Operating expenses	(66,720)	(63,227)
Profit before income tax benefit	63,438	70,491
Income tax expense	(15,500)	(16,845)
Net profit	47,938	53,646

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

O.M. Moshkalova (Chief Accountant)

