

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 31 March 2023

(in thousands of Ukrainian hryvnias)

	31/03/2023 (unaudited)	31/12/2022
Assets		
Cash and cash equivalents	43,866,496	46,455,869
Loans and advances to banks	5,542,839	3,490,916
Investments in securities	15,469,362	12,586,771
Loans and advances to customers	42,944,108	43,770,237
Current income tax assets	-	32,962
Other financial assets	1,477,934	2,419,697
Other non-financial assets	323,446	330,806
Property and equipment	1,654,166	1,710,376
Investment property	59,168	59,168
Intangible assets, other than goodwill	449,396	654,811
Right-of-use assets	250,033	259,282
Deferred tax assets	197,239	203,325
Total assets	112,234,187	111,974,220
Liabilities		
Due to the Central Bank	-	4,188,304
Due to banks	2,259,551	2,324,222
Customer accounts	93,510,268	90,299,888
Derivative financial liabilities	86,465	93,807
Lease liabilities	263,907	274,383
Current tax liabilities	326,003	-
Other financial liabilities	1,796,340	2,546,201
Other non-financial liabilities	632,338	551,034
Total liabilities	98,874,872	100,277,839
Equity		
Share capital	4,780,595	4,780,595
Share premium	101,660	101,660
Revaluation reserve	428,880	430,759
Reserve for profit or loss on financial assets measured at fair value through other comprehensive income	(232,620)	(350,345)
Reserve capital	2,909,909	2,909,909
Retained earnings	5,370,891	3,823,803
Total equity	13,359,315	11,696,381
Total liabilities and equity	112,234,187	111,974,220

Signed on behalf of the Management Board on 3 May 2023

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

O.O. Poleschuk (Chief Accountant)



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JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”
Income statement for the period ended 31 March 2023

(in thousands of Ukrainian hryvnias)

	Accumulated total for 3 months 2023	Accumulated total for 3 months 2022
Interest income calculated using the effective interest rate method	4,073,407	3,628,715
Interest income	62,247	84,776
Interest expense	(1,613,371)	(883,352)
Net interest income	2,522,283	2,830,139
Fee and commission income	997,953	743,954
Fee and commission expense	(425,806)	(263,852)
Net fee and commission income	572,147	480,102
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(111,773)	(1,747,383)
Net gain on operations with foreign currencies	248,306	137,986
Net gain on revaluation of foreign currency	17,308	71,665
Net gain/(losses) on transactions with debt financial instruments measured at fair value through other comprehensive income	(9,282)	43
Net gains/(losses) from derivative financial instruments	75,444	(9,405)
Net gain/(loss) on transactions with financial instruments measured at fair value through profit or loss	-	(2)
Net gains/(losses) from initial recognition of financial assets at interest rate that is higher or lower than the market value	-	1,064
Gains arising on de-recognition of the financial assets measured at amortized cost	993	1,156
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	(41,158)	324
Other gains (losses)	46,755	37,405
Profit (loss) from operating activities	3,321,023	1,803,094
Operating expense	(1,436,619)	(1,576,504)
Profit (loss) before tax	1,884,404	226,590
Income tax credit/(expense)	(339,195)	(40,786)
Profit for the reporting period	1,545,209	185,804
Earnings per share (UAH per share)	107.88	12.97

Signed on behalf of the Management Board on 3 May 2023

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

O.O. Poleschuk (Chief Accountant)

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JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of comprehensive income for the period ended 31 March 2023

(in thousands of Ukrainian hryvnias)

	Accumulated total for 3 months 2023	Accumulated total for 3 months 2022
Profit for the reporting period	1,545,209	185,804
Other comprehensive income		
<i>Components of other comprehensive income to be reclassified subsequently to profit or loss, after tax</i>		
Gains (losses) on financial assets measured at fair value through other comprehensive income, before tax	273,181	(205,718)
Reclassification adjustment of financial assets measured at fair value through other comprehensive income, before tax	(138,896)	(5,962)
Amounts withdrawn from equity and adjusted at fair value of financial assets as a result of reclassification and removal from the category of measured at fair value through other comprehensive income, before tax	9,282	(43)
Income taxes attributable to financial assets measured at fair value through other comprehensive income in other comprehensive income	(25,842)	38,110
Total other comprehensive income/loss to be reclassified subsequently to profit or loss, after tax	117,725	(173,613)
Total other comprehensive income/(loss) for the reporting period	1,662,934	12,191

Signed on behalf of the Management Board on 3 May 2023

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

O.O. Poleschuk (Chief Accountant)

Translation from Ukrainian original

**JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”
Statement of cash flows for the period ended 31 March 2023**

(in thousands of Ukrainian hryvnias)

	3m 2023 (unaudited)	3m 2022 (unaudited)
Cash flows from operating activities		
Interest received	3,966,597	2,715,000
Interest paid	(1,581,505)	(911,727)
Fee and commission income received	1,002,190	716,325
Fee and commission expense paid	(417,829)	(273,899)
Net increase/(decrease) on transactions with foreign currencies	248,306	137,986
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	68,046	(3,128)
Other proceeds on cash from operating activities	20,340	26,021
Administrative expenses and other operating expense paid	(996,254)	(1,850,073)
Income taxes paid	-	(257,842)
Net cash flows generated from activities	2,309,891	298,663
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	(2,004,324)	(26,255)
Investments in securities*	-	-
Loans and advances to customers	996,122	(1,297,493)
Other financial assets	940,152	611,749
Other non-financial assets	(183)	53
<i>Net (decrease)/increase in operating liabilities</i>		
Due to the Central Bank	(4,200,500)	500
Due to banks	(59,227)	(435,635)
Customer accounts	3,124,742	(7,361,732)
Debt securities issued by the Bank	-	-
Other financial liabilities	(828,780)	(936,809)
Other non-financial liabilities	(47,904)	(483,074)
Net cash (used in)/generated from operating activities	229,989	(9,630,033)
Cash flows from investing activities		
Purchases of property and equipment	(66,089)	(137,801)
Proceeds on sales of property and equipment	19,265	374
Purchases of intangible assets	(34,391)	(17,607)
Purchases of securities	(12,891,266)	(33,109,895)
Proceeds on sales of investments in securities	10,227,642	38,680,670
Net cash flows from (used in) investing activities	(2,744,839)	5,415,741
Cash flows from financing activities		
Lease liabilities paid	(34,231)	(31,187)
Net cash used in financing activities	(34,231)	(31,187)
Effect of foreign exchange rate fluctuations on cash and cash equivalents	(33,390)	775,782
Effect of expected credit losses on cash and cash equivalents	(6,902)	(2,718)
Net increase (decrease) in cash and cash equivalents	(2,589,373)	(3,472,415)
Cash and cash equivalents at the beginning of the period	46,455,869	21,326,213
Cash and cash equivalents at the end of the period	43,866,496	17,853,798

* Net (increase) / decrease of investments in securities measured at fair value through profit or loss.

Signed on behalf of the Management Board on 3 May 2023

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

O.O. Poleschuk (Chief Accountant)

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**JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of changes in equity for the period ended 31 March 2023**

(in thousands of Ukrainian hryvnias)

	Share capital	Share premium	Revaluation reserve	Reserve for profit or loss on financial assets measured at fair value through other comprehensive income	Reserve capital	Retained earnings	Total equity
Equity as at 31 December 2021	4,780,595	101,660	437,533	124,623	2,909,909	4,206,973	12,561,293
Net profit for 3 months 2022	-	-	-	-	-	185,804	185,804
Other comprehensive income for 3 months 2022	-	-	-	(173,613)	-	-	(173,613)
Total comprehensive income for the period	-	-	-	(173,613)	-	185,804	12,191
Increase/(decrease) through other changes in equity	-	-	(6,809)	-	-	6,809	-
Equity as at 31 March 2022	4,780,595	101,660	430,724	(48,990)	2,909,909	4,399,586	12,573,484
Equity as at 31 December 2022	4,780,595	101,660	430,759	(350,345)	2,909,909	3,823,803	11,696,381
Net profit for 3 months 2023	-	-	-	-	-	1,545,209	1,545,209
Other comprehensive income for 3 months 2023	-	-	-	117,725	-	-	117,725
Total comprehensive income for the period	-	-	-	117,725	-	1,545,209	1,662,934
Increase/(decrease) through other changes in equity	-	-	(1,879)	-	-	1,879	-
Equity as at 31 March 2023	4,780,595	101,660	428,880	(232,620)	2,909,909	5,370,891	13,359,315

Signed on behalf of the Management Board on 3 May 2023

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

O.O. Poleschuk (Chief Accountant)

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11:41 03.05.2023

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Юр. назва: АКЦІОНЕРНЕ ТОВАРИСТВО "ПЕРШИЙ УКРАЇНСЬКИЙ МІЖНАРОДНИЙ БАНК"

Головний бухгалтер: Полещук Олена Олегівна

Час перевірки КЕП/ЕЦП: 11:41 03.05.2023

Статус перевірки сертифікату: Сертифікат діє

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Електронний підпис

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Голова Правління: Черненко Сергій Павлович

Час перевірки КЕП/ЕЦП: 11:41 03.05.2023

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