

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 31 March 2025

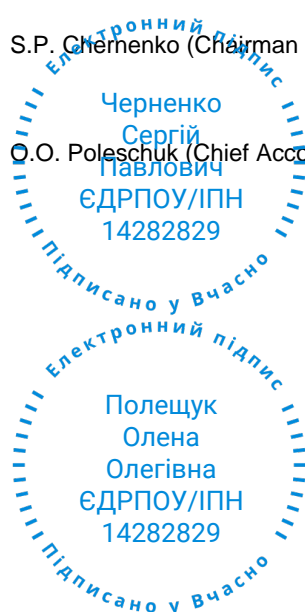
(in thousands of Ukrainian hryvnias)

	31/03/2025 (unaudited)	31/12/2024
Assets		
Cash and cash equivalents	47,604,082	59,202,081
Loans and advances to banks	8,433,148	5,435,023
Investments in securities	47,254,272	49,901,420
Loans and advances to customers	71,091,721	66,920,439
Other financial assets	2,834,391	1,979,208
Other non-financial assets	335,085	286,232
Right-of-use assets	242,979	251,717
Property, plant, and equipment	2,070,364	2,142,633
Investment property	68,231	68,231
Intangible assets, other than goodwill	491,736	395,582
Total assets	180,426,009	186,582,566
Liabilities		
Due to other banks	3,307,983	3,873,397
Customer accounts	149,203,186	154,148,828
Derivative financial liabilities	2,307	2,664
Current tax liabilities	526,178	2,504,344
Lease liabilities	274,057	284,087
Other financial liabilities	2,308,495	2,075,234
Other non-financial liabilities	1,249,049	1,219,255
Deferred tax liability	158,029	282,184
Total liabilities	157,029,284	164,389,993
Equity		
Share capital	4,780,595	4,780,595
Share premium	101,660	101,660
Revaluation surplus	606,516	606,516
Reserve of gains and losses on financial assets measured at fair value through other comprehensive income	1,709,281	2,057,642
Statutory reserve	3,107,683	3,107,683
Retained earnings	13,090,990	11,538,477
Total equity	23,396,725	22,192,573
Total liabilities and equity	180,426,009	186,582,566

Signed on behalf of the Management Board on 30 April 2025

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 profit and loss for the period ended 31 March 2025

(in thousands of Ukrainian hryvnias)

	Accumulated total for 3 months 2025	Accumulated total for 3 months 2024
Interest revenue calculated using effective interest rate method	6,032,567	5,608,546
Interest income	120,616	106,900
Interest expense	(2,186,431)	(2,159,345)
Net interest income	3,966,752	3,556,101
Fee and commission income	1,282,345	981,994
Fee and commission expense	(747,613)	(462,361)
Net fee and commission income	534,732	519,633
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(256,824)	355,175
Net gain (losses) on operations with foreign currencies	200,862	218,813
Net gain (losses) on revaluation of foreign currency	50,636	60,477
Net increase (decrease) from operations with debt financial instruments measured at fair value through other comprehensive income	-	251
Net gains (losses) from derivative financial instruments	(20,329)	(28,486)
Gains (losses) arising on de-recognition of the financial assets measured at amortized cost	(362)	(591)
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	115	(272)
Other gains (losses)	8,053	17,706
Profit (loss) from operating activities	4,483,635	4,698,807
Operating expense	(2,413,609)	(1,853,738)
Profit (loss) before tax	2,070,026	2,845,069
Tax (expense)/ income	(517,513)	(711,267)
Profit (loss) for the reporting period	1,552,513	2,133,802
Earnings per share, basic and diluted (UAH per share)	108.39	148.97

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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 2025

(in thousands of Ukrainian hryvnias)

	Accumulated total for 3 months 2025	Accumulated total for 3 months 2024
Profit (loss) for the reporting period	1,552,513	2,133,802
Other comprehensive income		
<i>Components of other comprehensive income that will be reclassified to profit or loss, after tax</i>		
Gains (losses) on financial assets measured at fair value through other comprehensive income, before tax	(464,481)	50,118
Amounts removed from equity and adjusted against fair value of financial assets reclassification out of fair value through other comprehensive income measurement category, before tax	-	(251)
Income tax relating attributable to financial assets measured at fair value through other comprehensive income included in other comprehensive income	116,120	(12,467)
Total other comprehensive income (loss) that will be reclassified to profit or loss, after tax	(348,361)	37,400
Total comprehensive income (loss) for the reporting period	1,204,152	2,171,202

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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 cash flows for the period ended 31 March 2025

(in thousands of Ukrainian hryvnias)

	3m 2025 (unaudited)	3m 2024 (unaudited)
Cash flows from operating activities		
Interest received	5,277,843	4,253,646
Interest paid	(2,139,075)	(2,127,553)
Fee and commission income received	1,301,668	995,414
Fee and commission expense paid	(796,908)	(487,524)
Net increase/(decrease) on transactions with foreign currencies	200,862	218,813
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	(20,674)	(18,656)
Other cash receipts from operating activities	18,660	15,739
Administrative expenses and other paid operating expenses	(1,859,284)	(1,540,346)
Income taxes paid	(2,503,738)	(3,199,659)
Net cash flows from operations	(520,646)	(1,890,126)
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	(2,916,781)	(2,678,047)
Loans and advances to customers	(4,512,820)	(851,461)
Other financial assets	(874,280)	(1,012,634)
Other non-financial assets	8,572	89
<i>Net (decrease)/increase in operating liabilities</i>		
Due to other banks	(530,606)	562,225
Customer accounts	(4,829,870)	2,019,012
Other financial liabilities	261,824	654,095
Net cash flows from (used in) operating activities	(13,914,607)	(3,196,847)
Cash flows from investing activities		
Purchase of property, plant, and equipment	(49,204)	(57,846)
Proceeds on sales of property, plant, and equipment	137	1,867
Purchase of intangible assets	(521,843)	(220,546)
Purchases of securities	(8,546,673)	(33,579,223)
Proceeds on sales and repayment of investments in securities	11,563,166	26,381,394
Net cash flows from (used in) investing activities	2,445,583	(7,474,354)
Cash flows from financing activities		
Payments of lease liabilities	(35,594)	(35,177)
Net cash flows from (used in) financing activities	(35,594)	(35,177)
Effect of exchange rate changes on cash and cash equivalents	(93,351)	112,137
Impact of expected credit losses on cash and cash equivalents	(30)	(1,380)
Net increase (decrease) in cash and cash equivalents	(11,597,999)	(10,595,621)
Cash and cash equivalents at the beginning of the period	59,202,081	33,747,952
Cash and cash equivalents at the end of the period	47,604,082	23,152,331

Signed on behalf of the Management Board on 30 April 2025

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 2025

(in thousands of Ukrainian hryvnias)

	Share capital	Share premium	Revaluation surplus	Reserve of gains and losses on financial assets measured at fair value through other comprehensive income	Statutory reserve	Retained earnings	Total equity
Equity as at 1 January 2024	4,780,595	101,660	403,283	1,407,291	2,909,909	7,787,034	17,389,772
Profit	-	-	-	-	-	2,133,802	2,133,802
Other comprehensive income	-	-	-	37,400	-	-	37,400
Total comprehensive income (loss) for the reporting period	-	-	-	37,400	-	2,133,802	2,171,202
Equity as at 31 March 2024	4,780,595	101,660	403,283	1,444,691	2,909,909	9,920,836	19,560,974
Equity as at 31 December 2024	4,780,595	101,660	606,516	2,057,642	3,107,683	11,538,477	22,192,573
Profit	-	-	-	-	-	1,552,513	1,552,513
Other comprehensive income	-	-	-	(348,361)	-	-	(348,361)
Total comprehensive income (loss) for the reporting period	-	-	-	(348,361)	-	1,552,513	1,204,152
Equity as at 31 March 2025	4,780,595	101,660	606,516	1,709,281	3,107,683	13,090,990	23,396,725

Signed on behalf of the Management Board on 30 April 2025

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

O.O. Poleschuk (Chief Accountant)

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Відправник документу

15:27 30.04.2025

ЄДРПОУ/ІПН: 14282829

Головний бухгалтер: Полещук Олена Олегівна

Час перевірки КЕП/ЕЦП: 15:27 30.04.2025

Статус перевірки сертифікату: Сертифікат діє

[illegible]

Тип підпису: удосконалений

Тип сертифікату: кваліфікований

15:29 30.04.2025

ЄДРПОУ/ІПН: 14282829

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

Голова Правління: Черненко Сергій Павлович

Час перевірки КЕП/ЕЦП: 15:29 30.04.2025

Статус перевірки сертифікату: Сертифікат діє

Серійний номер: 24C20A0800000000000000000000000000

Тип підпису: удосконалений

Тип сертифікату: кваліфікований