

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 31 March 2026

(in thousands of Ukrainian hryvnias)

	31/03/2026 (unaudited)	31/12/2025
Assets		
Cash and cash equivalents	52,303,256	74,447,210
Loans and advances to banks	6,274,892	6,126,821
Investments in securities	53,045,648	46,389,318
Loans and advances to customers	107,783,789	98,145,589
Other financial assets	2,629,281	2,828,968
Other non-financial assets	649,017	274,763
Right-of-use assets	213,748	221,946
Property, plant, and equipment	1,963,241	2,040,665
Investment property	68,231	68,231
Intangible assets, other than goodwill	538,783	488,269
Total assets	225,469,886	231,031,780
Liabilities		
Due to other banks	1,928,909	1,958,783
Customer accounts	184,534,090	191,099,171
Derivative financial liabilities	19,409	-
Current tax liabilities	631	1,632,312
Lease liabilities	242,924	252,292
Other financial liabilities	2,369,586	2,666,794
Other non-financial liabilities	1,577,164	1,479,985
Deferred tax liability	1,799,671	372,306
Total liabilities	192,472,384	199,461,643
Equity		
Share capital	4,780,595	4,780,595
Share premium	101,660	101,660
Revaluation surplus	588,019	588,019
Reserve of gains and losses on financial assets measured at fair value through other comprehensive income	896,676	846,955
Statutory reserve	3,304,801	3,304,801
Retained earnings	23,325,751	21,948,107
Total equity	32,997,502	31,570,137
Total liabilities and equity	225,469,886	231,031,780

Signed on behalf of the Management Board on 30 April 2026

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

Черненко
Сергій
Павлович
ЄДРПОУ/ІПН
14282829

O.O. Poleschuk (Chief Accountant)

Полещук
Олена
Олегівна
ЄДРПОУ/ІПН
14282829

Translation from Ukrainian original

JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”
Statement of profit and loss for the period ended 31 March 2026

(in thousands of Ukrainian hryvnias)

	3m 2026 (unaudited)	3m 2025 (unaudited)
Interest revenue calculated using effective interest rate method	7,855,592	6,032,567
Interest income	204,981	120,616
Interest expense	(2,811,282)	(2,186,431)
Net interest income	5,249,291	3,966,752
Fee and commission income	1,653,788	1,282,345
Fee and commission expense	(746,909)	(747,613)
Net fee and commission income	906,879	534,732
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(976,142)	(256,824)
Net gain (losses) on operations with foreign currencies	215,153	200,862
Net gain (losses) on revaluation of foreign currency	51,036	50,636
Net increase (decrease) from operations with debt financial instruments measured at fair value through other comprehensive income	1,014	-
Net gains (losses) from derivative financial instruments	(9,203)	(20,329)
Gains (losses) arising on de-recognition of the financial assets measured at amortized cost	1,140	(362)
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	(1,076)	115
Other gains (losses)	27,020	8,053
Profit (loss) from operating activities	5,465,112	4,483,635
Operating expense	(2,709,824)	(2,413,609)
Profit (loss) before tax	2,755,288	2,070,026
Tax (expense) income	(1,377,644)	(517,513)
Profit (loss) for the reporting period	1,377,644	1,552,513
Earnings per share (UAH per share)	96.18	108.39

Signed on behalf of the Management Board on 30 April 2026

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 2026

(in thousands of Ukrainian hryvnias)

	3m 2026 (unaudited)	3m 2025 (unaudited) (restated)
Profit (loss) for the reporting period	1,377,644	1,552,513
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	100,456	(464,481)
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	(1,014)	-
Income taxes attributable to financial assets measured at fair value through other comprehensive income in other comprehensive income	(49,721)	116,120
Total other comprehensive income (loss) that will be reclassified to profit or loss, after tax	49,721	(348,361)
<i>Other comprehensive income that will not be reclassified to profit or loss in subsequent periods</i>		
Other comprehensive income from investments in equity instruments	-	80,976
Total other comprehensive income (loss) that will not be reclassified to profit or loss, after tax	-	80,976
Other comprehensive income (loss) for the year, net of tax	49,721	(267,385)
Total comprehensive income (loss) for the reporting period	1,427,365	1,285,128

Signed on behalf of the Management Board on 30 April 2026

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 2026**

(in thousands of Ukrainian hryvnias)

	3m 2026 (unaudited)	3m 2025 (unaudited)
Cash flows from operating activities		
Interest received	7,246,095	5,277,843
Interest paid	(2,856,101)	(2,139,075)
Fee and commission income received	1,649,444	1,301,668
Fee and commission expense paid	(858,467)	(796,908)
Net increase/(decrease) on transactions with foreign currencies	215,153	200,862
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	10,206	(20,674)
Other cash receipts from operating activities	28,575	18,660
Administrative expenses and other paid operating expenses	(2,143,755)	(1,859,284)
Income taxes paid	(1,631,696)	(2,503,738)
Net cash flows from operations	1,659,454	(520,646)
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	20,979	(2,916,781)
Loans and advances to customers	(9,654,984)	(4,512,820)
Other financial assets	263,364	(874,280)
Other non-financial assets	(9)	8,572
<i>Net (decrease)/increase in operating liabilities</i>		
Due to other banks	(81,628)	(530,606)
Customer accounts	(7,804,088)	(4,829,870)
Other financial liabilities	(261,000)	261,824
Net cash flows from (used in) operating activities	(15,857,912)	(13,914,607)
Cash flows from investing activities		
Purchase of property, plant, and equipment	(321,317)	(49,204)
Proceeds on sales of property, plant, and equipment	16,430	137
Purchase of intangible assets	(473,504)	(521,843)
Purchases of securities	(19,279,909)	(8,546,673)
Proceeds on sales and repayment of investments in securities	13,489,489	11,563,166
Net cash flows from (used in) investing activities	(6,568,811)	2,445,583
Cash flows from financing activities		
Payments of lease liabilities	(37,193)	(35,594)
Net cash flows from (used in) financing activities	(37,193)	(35,594)
Effect of exchange rate changes on cash and cash equivalents	324,582	(93,351)
Impact of expected credit losses on cash and cash equivalents	(4,620)	(30)
Net increase (decrease) in cash and cash equivalents	(22,143,954)	(11,597,999)
Cash and cash equivalents at the beginning of the period	74,447,210	59,202,081
Cash and cash equivalents at the end of the period	52,303,256	47,604,082

Signed on behalf of the Management Board on 30 April 2026

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

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**JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”
Statement of changes in equity for the period ended 31 March 2026**

(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 2025 (according to previous statement)	4,780,595	101,660	606,516	2,057,642	3,107,683	11,538,477	22,192,573
Restatement impact	-	-	-	3,128,567	-	-	3,128,567
Equity as at 1 January 2025 (restated)	4,780,595	101,660	606,516	5,186,209	3,107,683	11,538,477	25,321,140
Profit	-	-	-	-	-	1,552,513	1,552,513
Other comprehensive income (restated)	-	-	-	(267,385)	-	-	(267,385)
Total comprehensive income (loss) for the reporting period	-	-	-	(267,385)	-	1,552,513	1,285,128
Equity as at 31 March 2025 (restated)	4,780,595	101,660	606,516	4,918,824	3,107,683	13,090,990	26,606,268
Equity as at 31 December 2025	4,780,595	101,660	588,019	846,955	3,304,801	21,948,107	31,570,137
Profit	-	-	-	-	-	1,377,644	1,377,644
Other comprehensive income	-	-	-	49,721	-	-	49,721
Total comprehensive income (loss) for the reporting period	-	-	-	49,721	-	1,377,644	1,427,365
Equity as at 31 March 2026	4,780,595	101,660	588,019	896,676	3,304,801	23,325,751	32,997,502

Signed on behalf of the Management Board on 30 April 2026

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

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