

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 30 June 2025

(in thousands of Ukrainian hryvnias)

	30/06/2025 (unaudited)	31/12/2024
Assets		
Cash and cash equivalents	67,221,141	59,202,081
Loans and advances to banks	6,850,897	5,435,023
Investments in securities	34,775,516	49,901,420
Loans and advances to customers	78,831,687	66,920,439
Other financial assets	2,760,821	1,979,208
Other non-financial assets	369,880	286,232
Right-of-use assets	240,776	251,717
Property, plant, and equipment	2,079,493	2,142,633
Investment property	68,231	68,231
Intangible assets, other than goodwill	462,815	395,582
Total assets	193,661,257	186,582,566
Liabilities		
Due to other banks	3,564,751	3,873,397
Customer accounts	160,240,693	154,148,828
Derivative financial liabilities	2,092	2,664
Current tax liabilities	684,291	2,504,344
Lease liabilities	272,929	284,087
Other financial liabilities	2,084,841	2,075,234
Other non-financial liabilities	1,403,883	1,219,255
Deferred tax liability	108,533	282,184
Total liabilities	168,362,013	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	1,596,162	2,057,642
Statutory reserve	3,304,801	3,107,683
Retained earnings	14,909,510	11,538,477
Total equity	25,299,244	22,192,573
Total liabilities and equity	193,661,257	186,582,566

Signed on behalf of the Management Board on 30 July 2025

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 profit and loss for the period ended 30 June 2025

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/06/2025	Accumulated total for 6 months 2025	Current quarter which ended 30/06/2024	Accumulated total for 6 months 2024
Interest revenue calculated using effective interest rate method	6,516,981	12,549,548	5,614,656	11,223,202
Interest income	185,938	306,554	132,344	239,244
Interest expense	(2,531,962)	(4,718,393)	(2,187,248)	(4,346,593)
Net interest income	4,170,957	8,137,709	3,559,752	7,115,853
Fee and commission income	1,395,662	2,678,007	1,050,482	2,032,476
Fee and commission expense	(177,416)	(925,029)	(344,838)	(807,199)
Net fee and commission income	1,218,246	1,752,978	705,644	1,225,277
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(403,026)	(659,850)	(55,000)	300,175
Net gain (losses) on operations with foreign currencies	190,136	390,998	200,957	419,770
Net gain (losses) on revaluation of foreign currency	4,162	54,798	6,059	66,536
Net increase (decrease) from operations with debt financial instruments measured at fair value through other comprehensive income	52,451	52,451	146	397
Net gains (losses) from derivative financial instruments	1,656	(18,673)	(6,169)	(34,655)
Gains (losses) arising on de-recognition of the financial assets measured at amortized cost	(22)	(384)	(603)	(1,194)
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	70	185	(1,394)	(1,666)
Other gains (losses)	20,340	28,393	(7,680)	10,026
Profit (loss) from operating activities	5,254,970	9,738,605	4,401,712	9,100,519
Operating expense	(2,567,461)	(4,981,070)	(2,150,838)	(4,004,576)
Profit (loss) before tax	2,687,509	4,757,535	2,250,874	5,095,943
Tax (expense) income	(671,871)	(1,189,384)	(562,719)	(1,273,986)
Profit (loss) for the reporting period	2,015,638	3,568,151	1,688,155	3,821,957
Earnings per share (UAH per share)		249.11		266.82

Signed on behalf of the Management Board on 30 July 2025

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 comprehensive income for the period ended 30 June 2025

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/06/2025	Accumulated total for 6 months 2025	Current quarter which ended 30/06/2024	Accumulated total for 6 months 2024
Profit (loss) for the reporting period	2,015,638	3,568,151	1,688,155	3,821,957
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	(98,375)	(562,856)	709,832	759,950
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	(52,451)	(52,451)	(146)	(397)
Income taxes attributable to financial assets measured at fair value through other comprehensive income in other comprehensive income	37,707	153,827	(177,421)	(189,888)
Total other comprehensive income/loss to be reclassified subsequently to profit or loss, after tax	(113,119)	(461,480)	532,265	569,665
Total other comprehensive income/(loss) for the reporting period	1,902,519	3,106,671	2,220,420	4,391,622

Signed on behalf of the Management Board on 30 July 2025

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 30 June 2025

(in thousands of Ukrainian hryvnias)

	6m 2025 (unaudited)	6m 2024 (unaudited)
Cash flows from operating activities		
Interest received	12,505,366	10,742,602
Interest paid	(4,580,586)	(4,289,683)
Fee and commission income received	2,696,778	2,044,256
Fee and commission expense paid	(956,278)	(816,430)
Net increase/(decrease) on transactions with foreign currencies	390,998	419,770
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	(19,254)	(24,699)
Other cash receipts from operating activities	43,215	29,865
Administrative expenses and other paid operating expenses	(3,728,912)	(3,092,384)
Income taxes paid	(3,029,285)	(3,912,776)
Net cash flows from operations	3,322,042	1,100,521
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	(927,633)	(135,518)
Loans and advances to customers	(12,333,339)	(3,890,496)
Other financial assets	(762,902)	(1,553,834)
Other non-financial assets	8,352	(70)
<i>Net (decrease)/increase in operating liabilities</i>		
Due to other banks	(324,804)	444,523
Customer accounts	4,922,590	4,332,625
Other financial liabilities	(21,628)	662,066
Net cash flows from (used in) operating activities	(6,117,322)	959,817
Cash flows from investing activities		
Purchase of property, plant, and equipment	(184,886)	(260,147)
Proceeds on sales of property, plant, and equipment	1,470	2,123
Purchase of intangible assets	(910,735)	(689,798)
Purchases of securities	(15,443,793)	(58,478,625)
Proceeds on sales and repayment of investments in securities	30,547,088	59,513,904
Net cash flows from (used in) investing activities	14,009,144	87,457
Cash flows from financing activities		
Payments of lease liabilities	(70,472)	(66,958)
Net cash flows from (used in) financing activities	(70,472)	(66,958)
Effect of exchange rate changes on cash and cash equivalents	195,269	348,282
Impact of expected credit losses on cash and cash equivalents	2,441	1,196
Net increase (decrease) in cash and cash equivalents	8,019,060	1,329,794
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	67,221,141	35,077,746

Signed on behalf of the Management Board on 30 July 2025

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 changes in equity for the period ended 30 June 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	-	-	-	-	-	3,821,957	3,821,957
Other comprehensive income	-	-	-	569,665	-	-	569,665
Total comprehensive income (loss) for the reporting period	-	-	-	569,665	-	3,821,957	4,391,622
Distribution of previous years' profit	-	-	-	-	197,774	(197,774)	-
Equity as at 30 June 2024	4,780,595	101,660	403,283	1,976,956	3,107,683	11,411,217	21,781,394
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	-	-	-	-	-	3,568,151	3,568,151
Other comprehensive income	-	-	-	(461,480)	-	-	(461,480)
Total comprehensive income (loss) for the reporting period	-	-	-	(461,480)	-	3,568,151	3,106,671
Distribution of previous years' profit	-	-	-	-	197,118	(197,118)	-
Equity as at 30 June 2025	4,780,595	101,660	606,516	1,596,162	3,304,801	14,909,510	25,299,244

Signed on behalf of the Management Board on 30 July 2025

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

O.O. Poleschuk (Chief Accountant)

IFRS_FS II Q 2025_Eng.pdf

Відправник документу

12:38 30.07.2025

Тип сертифікату: кваліфікований

12:39 30.07.2025

Тип сертифікату: кваліфікований