

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 30 June 2026

(in thousands of Ukrainian hryvnias)

	30/06/2026 (unaudited)	31/12/2025
Assets		
Cash and cash equivalents	54,747,066	74,447,210
Loans and advances to banks	6,531,814	6,126,821
Investments in securities	53,963,823	46,389,318
Loans and advances to customers	115,395,745	98,145,589
	986	-
Other financial assets	4,622,358	2,828,968
Other non-financial assets	531,521	274,763
Right-of-use assets	233,780	221,946
Property, plant, and equipment	2,107,487	2,040,665
Investment property	68,231	68,231
Intangible assets, other than goodwill	557,135	488,269
Total assets	238,759,946	231,031,780
Liabilities		
Due to other banks	2,375,511	1,958,783
Customer accounts	194,550,954	191,099,171
Derivative financial liabilities	25,376	-
Current tax liabilities	1,783,545	1,632,312
Lease liabilities	262,493	252,292
Other financial liabilities	2,696,382	2,666,794
Other non-financial liabilities	1,748,092	1,479,985
Deferred tax liability	439,653	372,306
Total liabilities	203,882,006	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	1,033,348	846,955
Statutory reserve	3,707,386	3,304,801
Retained earnings	24,666,932	21,948,107
Total equity	34,877,940	31,570,137
Total liabilities and equity	238,759,946	231,031,780

Signed on behalf of the Management Board on 29 July 2026

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

С.П. Черненко
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 14282829

O.O. Poleschuk (Chief Accountant)

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 14282829

Translation from Ukrainian original

JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”
Statement of profit and loss for the period ended 30 June 2026

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/06/2026	Accumulated total for 6 months 2026	Current quarter which ended 30/06/2025	Accumulated total for 6 months 2025
Interest revenue calculated using effective interest rate method	8,381,646	16,237,238	6,516,981	12,549,548
Interest income	234,476	439,457	185,938	306,554
Interest expense	(2,987,038)	(5,798,320)	(2,531,962)	(4,718,393)
Net interest income	5,629,084	10,878,375	4,170,957	8,137,709
Fee and commission income	1,832,099	3,485,887	1,395,662	2,678,007
Fee and commission expense	(816,619)	(1,563,528)	(177,416)	(925,029)
Net fee and commission income	1,015,480	1,922,359	1,218,246	1,752,978
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(280,246)	(1,256,388)	(403,026)	(659,850)
Net gain (losses) on operations with foreign currencies	211,088	426,241	190,136	390,998
Net gain (losses) on revaluation of foreign currency	30,824	81,860	4,162	54,798
Net increase (decrease) from operations with debt financial instruments measured at fair value through other comprehensive income	11,886	12,900	52,451	52,451
Net gains (losses) from derivative financial instruments	(4,476)	(13,679)	1,656	(18,673)
Gains (losses) arising on de-recognition of the financial assets measured at amortized cost	5,120	6,260	(22)	(384)
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	75	(1,001)	70	185
Other gains (losses)	27,145	54,165	20,340	28,393
Profit (loss) from operating activities	6,645,980	12,111,092	5,254,970	9,738,605
Operating expense	(3,158,451)	(5,868,275)	(2,567,461)	(4,981,070)
Profit (loss) before tax	3,487,529	6,242,817	2,687,509	4,757,535
Tax (expense) income	(1,743,763)	(3,121,407)	(671,871)	(1,189,384)
Profit (loss) for the reporting period	1,743,766	3,121,410	2,015,638	3,568,151
Earnings per share (UAH per share)		217.92		249.11

Signed on behalf of the Management Board on 29 July 2026

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 2026

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/06/2026	Accumulated total for 6 months 2026	Current quarter which ended 30/06/2025	Accumulated total for 6 months 2025
Profit (loss) for the reporting period	1,743,766	3,121,410	2,015,638	3,568,151
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	285,167	385,623	(98,375)	(562,856)
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	(11,886)	(12,900)	(52,451)	(52,451)
Income taxes attributable to financial assets measured at fair value through other comprehensive income in other comprehensive income	(136,609)	(186,330)	37,707	153,827
Total other comprehensive income (loss) that will be reclassified to profit or loss, after tax	136,672	186,393	(113,119)	(461,480)
<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	-	-	93,791	174,767
Total other comprehensive income (loss) that will not be reclassified to profit or loss, after tax	-	-	93,791	174,767
Other comprehensive income (loss) for the reporting period, net of tax	136,672	186,393	(19,328)	(286,713)
Total comprehensive income (loss) for the reporting period	1,880,438	3,307,803	1,996,310	3,281,438

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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 2026

(in thousands of Ukrainian hryvnias)

	6m 2026 (unaudited)	6m 2025 (unaudited)
Cash flows from operating activities		
Interest received	16,220,775	12,505,366
Interest paid	(5,805,262)	(4,580,586)
Fee and commission income received	3,489,415	2,696,778
Fee and commission expense paid	(1,643,350)	(956,278)
Net increase/(decrease) on transactions with foreign currencies	426,241	390,998
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	10,715	(19,254)
Other cash receipts from operating activities	57,677	43,215
Administrative expenses and other paid operating expenses	(4,515,105)	(3,728,912)
Income taxes paid	(3,089,171)	(3,029,285)
Net cash flows from operations	5,151,935	3,322,042
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	(62,734)	(927,633)
Loans and advances to customers	(16,938,256)	(12,333,339)
Other financial assets	(1,673,602)	(762,902)
Other non-financial assets	(97)	8,352
<i>Net (decrease)/increase in operating liabilities</i>		
Due to other banks	323,448	(324,804)
Customer accounts	1,066,929	4,922,590
Other financial liabilities	3,502	(21,628)
Net cash flows from (used in) operating activities	(12,128,875)	(6,117,322)
Cash flows from investing activities		
Purchase of property, plant, and equipment	(457,340)	(184,886)
Proceeds on sales of property, plant, and equipment	10,214	1,470
Purchase of intangible assets	(955,918)	(910,735)
Purchases of securities	(33,428,841)	(15,443,793)
Proceeds on sales and repayment of investments in securities	26,728,787	30,547,088
Net cash flows from (used in) investing activities	(8,103,098)	14,009,144
Cash flows from financing activities		
Payments of lease liabilities	(74,544)	(70,472)
Net cash flows from (used in) financing activities	(74,544)	(70,472)
Effect of exchange rate changes on cash and cash equivalents	606,865	195,269
Impact of expected credit losses on cash and cash equivalents	(492)	2,441
Net increase (decrease) in cash and cash equivalents	(19,700,144)	8,019,060
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	54,747,066	67,221,141

Signed on behalf of the Management Board on 29 July 2026

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 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	-	-	-	-	-	3,568,151	3,568,151
Other comprehensive income (restated)	-	-	-	(286,713)	-	-	(286,713)
Total comprehensive income (loss) for the reporting period	-	-	-	(286,713)	-	3,568,151	3,281,438
Equity as at 30 June 2025 (restated)	4,780,595	101,660	606,516	4 899 496	3 304 801	14 909 510	28 602 578
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	-	-	-	-	-	3,121,410	3,121,410
Other comprehensive income	-	-	-	186,393	-	-	186,393
Total comprehensive income (loss) for the reporting period	-	-	-	186,393	-	3,121,410	3,307,803
Equity as at 30 June 2026	4,780,595	101,660	588,019	1,033,348	3,707,386	24,666,932	34,877,940

Signed on behalf of the Management Board on 29 July 2026

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

O.O. Poleschuk (Chief Accountant)

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Відправник документу

17:40 29.07.2026

Тип сертифікату: кваліфікований

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