

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

(in thousands of Ukrainian hryvnias)

	30/09/2025 (unaudited)	31/12/2024
Assets		
Cash and cash equivalents	49,921,457	59,202,081
Loans and advances to banks	6,135,713	5,435,023
Investments in securities	46,053,127	49,901,420
Loans and advances to customers	87,133,576	66,920,439
Other financial assets	2,295,024	1,979,208
Other non-financial assets	537,490	286,232
Right-of-use assets	224,133	251,717
Property, plant, and equipment	2,013,490	2,142,633
Investment property	68,231	68,231
Intangible assets, other than goodwill	424,263	395,582
Total assets	194,806,504	186,582,566
Liabilities		
Due to other banks	2,681,266	3,873,397
Customer accounts	160,973,634	154,148,828
Derivative financial liabilities	986	2,664
Current tax liabilities	429,646	2,504,344
Lease liabilities	257,214	284,087
Other financial liabilities	2,083,345	2,075,234
Other non-financial liabilities	1,607,766	1,219,255
Deferred tax liability	127,989	282,184
Total liabilities	168,161,846	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	1,717,520	2,057,642
Statutory reserve	3,304,801	3,107,683
Retained earnings	16,133,566	11,538,477
Total equity	26,644,658	22,192,573
Total liabilities and equity	194,806,504	186,582,566

Signed on behalf of the Management Board on 30 October 2025

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

Полещук
Олена
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ЄДРПОУ/ІПН
14282829

O.O. Poleschuk (Chief Accountant)

Черненко
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Translation from Ukrainian original

JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”
Statement of profit and loss for the period ended 30 September 2025

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/09/2025	Accumulated total for 9 months 2025	Current quarter which ended 30/09/2024	Accumulated total for 9 months 2024
Interest revenue calculated using effective interest rate method	6,864,848	19,414,396	5,686,514	16,909,716
Interest income	139,649	446,203	130,293	369,537
Interest expense	(2,626,572)	(7,344,965)	(2,108,960)	(6,455,553)
Net interest income	4,377,925	12,515,634	3,707,847	10,823,700
Fee and commission income	1,506,616	4,184,623	1,151,824	3,184,300
Fee and commission expense	(865,115)	(1,790,144)	(704,229)	(1,511,428)
Net fee and commission income	641,501	2,394,479	447,595	1,672,872
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(1,087,541)	(1,747,391)	(163,725)	136,450
Net gain (losses) on operations with foreign currencies	175,761	566,759	224,938	644,708
Net gain (losses) on revaluation of foreign currency	41,822	96,620	(6,590)	59,946
Net increase (decrease) from operations with debt financial instruments measured at fair value through other comprehensive income	50,378	102,829	1,085	1,482
Net gains (losses) from derivative financial instruments	16,085	(2,588)	(17,982)	(52,637)
Gains (losses) arising on de-recognition of the financial assets measured at amortized cost	184	(200)	68	(1,126)
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	(4,043)	(3,858)	521	(1,145)
Other gains (losses)	23,588	51,981	11,003	21,029
Profit (loss) from operating activities	4,235,660	13,974,265	4,204,760	13,305,279
Operating expense	(2,603,586)	(7,584,656)	(2,388,591)	(6,393,167)
Profit (loss) before tax	1,632,074	6,389,609	1,816,169	6,912,112
Tax (expense) income	(408,018)	(1,597,402)	(454,042)	(1,728,028)
Profit (loss) for the reporting period	1,224,056	4,792,207	1,362,127	5,184,084
Earnings per share (UAH per share)		334.56		361.92

Signed on behalf of the Management Board on 30 October 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 September 2025

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/09/2025	Accumulated total for 9 months 2025	Current quarter which ended 30/09/2024	Accumulated total for 9 months 2024
Profit (loss) for the reporting period	1,224,056	4,792,207	1,362,127	5,184,084
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	212,189	(350,667)	(344,692)	415,258
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	(50,378)	(102,829)	(1,085)	(1,482)
Income taxes attributable to financial assets measured at fair value through other comprehensive income in other comprehensive income	(40,453)	113,374	86,444	(103,444)
Total other comprehensive income/loss to be reclassified subsequently to profit or loss, after tax	121,358	(340,122)	(259,333)	310,332
Total other comprehensive income/(loss) for the reporting period	1,345,414	4,452,085	1,102,794	5,494,416

Signed on behalf of the Management Board on 30 October 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 September 2025

(in thousands of Ukrainian hryvnias)

	9m 2025 (unaudited)	9m 2024 (unaudited)
Cash flows from operating activities		
Interest received	18,701,417	15,735,509
Interest paid	(7,206,029)	(6,469,942)
Fee and commission income received	4,193,766	3,190,747
Fee and commission expense paid	(1,812,077)	(1,477,416)
Net increase/(decrease) on transactions with foreign currencies	566,759	644,708
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	(4,288)	(43,358)
Other cash receipts from operating activities	70,591	56,476
Administrative expenses and other paid operating expenses	(5,654,748)	(4,872,128)
Income taxes paid	(3,712,945)	(4,521,084)
Net cash flows from operations	5,142,446	2,243,512
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	(283,575)	(167,519)
Loans and advances to customers	(21,043,205)	(10,103,274)
Other financial assets	(306,634)	388,783
Other non-financial assets	8,557	58
<i>Net (decrease)/increase in operating liabilities</i>		
Due to other banks	(1,178,891)	67,557
Customer accounts	5,991,708	5,920,406
Other financial liabilities	(32,875)	243,039
Net cash flows from (used in) operating activities	(11,702,469)	(1,407,438)
Cash flows from investing activities		
Purchase of property, plant, and equipment	(327,569)	(385,836)
Proceeds on sales of property, plant, and equipment	13,716	3,418
Purchase of intangible assets	(1,285,686)	(1,078,983)
Purchases of securities	(36,368,684)	(80,485,352)
Proceeds on sales and repayment of investments in securities	40,415,063	88,308,120
Net cash flows from (used in) investing activities	2,446,840	6,361,367
Cash flows from financing activities		
Payments of lease liabilities	(105,411)	(99,063)
Net cash flows from (used in) financing activities	(105,411)	(99,063)
Effect of exchange rate changes on cash and cash equivalents	78,510	549,649
Impact of expected credit losses on cash and cash equivalents	1,906	315
Net increase (decrease) in cash and cash equivalents	(9,280,624)	5,404,830
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	49,921,457	39,152,782

Signed on behalf of the Management Board on 30 October 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 September 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	-	-	-	-	-	5,184,084	5,184,084
Other comprehensive income	-	-	-	310,332	-	-	310,332
Total comprehensive income (loss) for the reporting period	-	-	-	310,332	-	5,184,084	5,494,416
Distribution of previous years' profit	-	-	-	-	197,774	(197,774)	-
Equity as at 30 September 2024	4,780,595	101,660	403,283	1,717,623	3,107,683	12,773,344	22,884,188
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	-	-	-	-	-	4,792,207	4,792,207
Other comprehensive income	-	-	-	(340,122)	-	-	(340,122)
Total comprehensive income (loss) for the reporting period	-	-	-	(340,122)	-	4,792,207	4,452,085
Distribution of previous years' profit	-	-	-	-	197,118	(197,118)	-
Equity as at 30 September 2025	4,780,595	101,660	606,516	1,717,520	3,304,801	16,133,566	26,644,658

Signed on behalf of the Management Board on 30 October 2025

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

O.O. Poleschuk (Chief Accountant)

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Відправник документу

Електронний підпис

16:14 30.10.2025

ЄДРПОУ/ІПН: 14282829

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

Голова Правління: Черненко Сергій Павлович

Час перевірки КЕП/ЕЦП: 16:14 30.10.2025

Статус перевірки сертифікату: Сертифікат діє

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Тип підпису: удосконалений

Тип сертифікату: кваліфікований

Електронний підпис

16:16 30.10.2025

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Головний бухгалтер: Полещук Олена Олегівна

Час перевірки КЕП/ЕЦП: 16:16 30.10.2025

Статус перевірки сертифікату: Сертифікат діє

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Тип підпису: удосконалений

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