

PUBLIC JOINT STOCK COMPANY «FUIB»
Statement of Financial Position
(in thousands of US dollars)

	31 December 2010 (unaudited)	31 December 2009
Assets		
Cash on hand and in transit	49,922	45,550
Balance with the National Bank of Ukraine	75,557	50,169
Due from other banks	336,766	296,167
Loans to customers	1,408,679	1,418,137
Investment securities available-for-sale	212,814	6,234
Current income tax assets	-	6,702
Other assets	13,455	36,353
Property and equipment	115,442	120,444
Investment property	4,805	4,680
Intangible assets	4,446	2,847
Total assets	2,221,886	1,987,283
Liabilities		
Due to the National Bank of Ukraine	174,414	245,241
Due to other banks	160,713	29,877
Customer accounts	1,005,812	726,988
Eurobonds issued	243,804	269,729
Bonds issued	14	265
Other borrowed funds	158,749	290,519
Current income tax liabilities	5,940	-
Other liabilities	9,075	13,732
Subordinated debt	27,844	27,762
Deferred tax liability	1,032	7,516
Total liabilities	1,787,397	1,611,629
Equity		
Share capital	333,560	332,587
Share premium	7,134	7,114
Revaluation reserve for premises	45,700	45,617
Revaluation reserve for investment securities available-for-sale	2,744	34
Currency translation reserve	(278,675)	(279,807)
Other reserve	257,141	258,317
Retained earnings	66,885	11,792
Total equity	434,489	375,654
Total liabilities and equity	2,221,886	1,987,283

K.M. Vaysman (Chairman of the Management Board)

O.M. Moshkalova (Chief Accountant)



PUBLIC JOINT STOCK COMPANY «FUIB»

Statement of Income

(in thousands of US dollars)

	Year ended 31 December 2010 (unaudited)	Year ended 31 December 2009
Interest income	284,451	324,696
Interest expense	(154,371)	(182,688)
Net interest income	130,080	142,008
Allowance for loan impairment	(21,259)	(162,432)
Net interest income after allowance for loan impairment	108,821	(20,424)
Fee and commission income	30,452	27,485
Fee and commission expense	(10,876)	(8,264)
Net fee and commission income	19,576	19,221
Net gains from dealing in foreign currencies	4,326	991
Foreign exchange translation result	(1,101)	(482)
Net gains from investment securities available-for-sale	937	1,267
Provision for credit related commitments / reversal of provision	(437)	8,166
Revaluation of investment property	(2,290)	(231)
Impairment of premises revaluation exceed revaluation reserve for premises	-	(2,275)
Impairment of investment securities available-for-sale	9,593	(6,818)
Derivative financial instruments income	89	563
Other income	1,225	4,797
Operating income	140,739	4,775
Operating expenses	(69,543)	(60,889)
Profit / (loss) before income tax benefit	71,196	(56,114)
Income tax (expense) / benefit	(17,089)	1,800
Net profit / (loss)	54,107	(54,314)

K.M. Vaysman (Chairman of the Management Board)

O.M. Moshkalova (Chief Accountant)


