

JSC "Oschadbank"
Balance sheet
the third quarter of 2013
according to UAS

(in UAH ths)

Item	As at October 01, 2013	As at January 01, 2013
1	2	3
ASSETS:		
Cash and its equivalent	6 320 027	7 175 040
Amounts of mandatory reserves with NBU	218 599	83 556
Amounts due from other banks, including	4 701 158	8 896 127
in foreign currency	206 411	625 993
allowance for impairment of cash with other banks	(148 650)	(104 940)
Loans and indebtedness of clients, including	52 142 785	51 187 586
Loans and indebtedness of corporates, including	49 404 570	48 880 876
in foreign currency	13 890 617	10 655 687
loan impairment allowances	(10 132 328)	(7 902 933)
Loans and indebtedness of individuals, including	2 738 215	2 306 710
in foreign currency	137 972	178 694
loan impairment allowances	(2 080 545)	(2 258 519)
Securities available for sale, including	23 675 489	13 130 521
provisions for depreciation of securities available for sale	(679 834)	(817 969)
Securities held to maturity	-	-
provisions for depreciation of securities held to maturity	(753)	(753)
Investments in associates and subsidiaries	50 590	50 590
Receivables against current income tax	158 205	57 881
Deferred tax assets	87 258	87 267
Fixed and intangible assets	3 310 840	2 985 175
Other financial assets, including	1 433 332	2 204 184
provisions for other financial assets	(12 062)	(26 412)
Other assets, including	210 101	127 447
provisions for other assets	(40 848)	(8 764)
Assets held for sale and discontinued operations	11 461	10 162
Total assets, including	92 319 845	85 995 536
in foreign currency	20 227 087	16 766 720
LIABILITIES		
Amounts due to banks, including	16 345 727	19 224 482
in foreign currency	1 257 087	574 018
Amounts due to clients, including	44 120 214	39 399 132
Amounts due to corporates, including	8 009 790	9 545 473
in foreign currency	1 756 357	1 929 770
amounts due to corporates on demand, including	4 368 926	6 095 672
in foreign currency	126 055	291 481
Amounts due to individuals, including	36 110 424	29 853 659
in foreign currency	7 608 414	6 418 143

Item	As at October 01, 2013	As at January 01, 2013
1	2	3
amounts due to individuals on demand, including	11 343 858	10 410 728
in foreign currency	198 489	184 822
Bonds issued	27	204 194
Other borrowed funds	10 388 106	5 715 614
Current income tax liabilities	170 063	-
Provisions for liabilities	10 248	60 148
Other financial liabilities	1 627 726	2 246 629
Other liabilities	263 820	185 010
Subordinated debt	828 271	842 180
Total liabilities, including	73 754 202	67 877 389
in foreign currency	22 585 041	16 885 737
EQUITY		
Share capital	15 537 900	14 496 000
Unregistered contributions to the share capital	291 732	1 041 900
Retained earnings	1 202 885	1 242 899
Reserves and other funds of the bank	157 187	126 499
Reserves for revaluation	1 375 939	1 210 849
Equity, total	18 565 643	18 118 147
Liabilities, total	92 319 845	85 995 536

Approved and signed on 14 October 2013

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Deputy Chief Accountant

(signature)

Kostyantyn I. Nemchenko

JSC "Oschadbank"
Income Statement
the third quarter of 2013
according to UAS

(in UAH ths)

Item	As at October 01, 2013		As at October 01, 2012	
	3Q2013	3Q2013 cumulative YTD	3Q2012	3Q2012 cumulative YTD
1	2	3	4	5
Interest income	2 906 100	8 320 896	2 525 613	7 186 182
Interest expense	(1 504 593)	(4 226 757)	(1 248 805)	(3 533 137)
Net interest income	1 401 507	4 094 139	1 276 808	3 653 045
Fee and commission income	361 625	1 045 119	316 438	940 723
Fee and commission expense	(69 880)	(198 837)	(64 104)	(181 324)
Trade gain on securities available for sale	7 602	112 970	85 627	243 149
Foreign currency trade profit/loss	28 027	60 780	123 301	194 174
Foreign currency revaluation profit/loss	891	(7 390)	(10 267)	4 205
Provisions under depreciation of loans and amounts due from other banks	(1 045 620)	(2 209 698)	(677 860)	(1 705 246)
Provisions under depreciation of receivables and other financial assets	2 650	(17 458)	261	(4 056)
Depreciation of securities available for sale	283 741	138 135	-	-
Depreciation of securities held to maturity	-	-	(3)	(15 063)
Provisions under liabilities	26 052	48 926	(87 656)	(424 995)
Other operational income	19 956	48 767	5 605	19 001
Administrative and other operational expenses	(860 926)	(2 464 353)	(785 541)	(2 259 280)
Profit/(loss) before tax	155 625	651 100	182 609	464 333
Income tax expenses	31 378	(170 071)	-	(53 310)
Profit/(loss) from continuing operations	187 003	-	182 609	411 023
Profit/(loss)	187 003	481 029	182 609	411 023
OTHER COMPREHENSIVE INCOME:				
Revaluation of securities available for sale	309 253	165 261	(104 476)	(62 681)
Other comprehensive income after tax	309 253	165 261	(104 476)	(62 681)
Total comprehensive income	496 256	646 290	78 133	348 342
Profit/(loss) per share from continuing operations:				
net profit/(loss) per one ordinary share	12 900,36	33 183,59	12 597,18	28 791,20
adjusted net profit/(loss) per one ordinary share	12 900,36	33 183,59	12 597,18	28 791,20
Profit/(loss) per share for quarter:				
net profit/(loss) per one ordinary share	12 900,36	33 183,59	12 597,18	28 791,20
adjusted net profit/(loss) per one ordinary share	12 900,36	33 183,59	12 597,18	28 791,20

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Deputy Chief Accountant

(signature)

Kostyantyn I. Nemchenko