

JSC "Oschadbank"  
Balance sheet  
the third quarter of 2014  
according to UAS

(in UAH ths.)

Item	As at October 01, 2014	As at January 01, 2014
1	2	3
<b>ASSETS:</b>		
Cash and its equivalent	8 402 396	6 949 439
Amounts of mandatory reserves with NBU	-	520 835
Amounts due from other banks, including	1 233 679	4 941 295
in foreign currency	-	235 639
allowance for impairment of cash with other banks	(237 004)	(154 513)
Loans and indebtedness of clients, including	64 799 635	51 547 168
Loans and indebtedness of corporates, including	62 350 968	49 026 538
in foreign currency	26 926 766	16 504 552
loan impairment allowances	(12 678 855)	(10 696 189)
Loans and indebtedness of individuals, including	2 448 667	2 520 630
in foreign currency	128 086	115 879
loan impairment allowances	(2 347 618)	(2 038 341)
Securities available for sale, including	35 074 945	35 372 062
provisions for depreciation of securities available for sale	(199 287)	(644 807)
Securities held to maturity	-	-
provisions for depreciation of securities held to maturity	(753)	(753)
Investments in associates and subsidiaries	24 800	50 590
Receivables against current income tax	209 195	180 099
Deferred tax assets	47 399	47 461
Fixed and intangible assets	3 608 454	3 450 559
Other financial assets, including	111 082	323 446
provisions for other financial assets	(130 788)	(13 139)
Other assets, including	156 554	175 164
provisions for other assets	(54 762)	(42 941)
Assets held for sale and discontinued operations	13 443	9 799
<b>Total assets, including</b>	<b>113 681 582</b>	<b>103 567 917</b>
in foreign currency	34 010 280	24 026 782
<b>LIABILITIES</b>		
Amounts due to banks, including	27 494 760	24 078 347
in foreign currency	4 948 600	3 282 230
Amounts due to clients, including	46 620 838	46 340 929
Amounts due to corporates, including	12 660 476	10 413 742
in foreign currency	3 828 166	1 316 956
amounts due to corporates on demand, including	7 433 322	7 051 549
in foreign currency	2 025 119	206 432
Amounts due to individuals, including	33 960 362	35 927 187
in foreign currency	8 686 541	7 190 207
amounts due to individuals on demand, including	9 382 930	10 653 521
in foreign currency	488 807	183 774
Bonds issued	26	27
Other borrowed funds	16 941 580	10 882 647
Current income tax liabilities	137 954	238 130
Provisions for liabilities	26 752	4 887
Other financial liabilities	597 173	458 421
Other liabilities	406 149	268 612
Subordinated debt	1 341 639	840 406
<b>Total liabilities, including</b>	<b>93 566 871</b>	<b>83 112 406</b>
in foreign currency	35 649 594	23 324 390
<b>EQUITY</b>		
Share capital	18 302 480	15 829 632
Unregistered contributions to the share capital	-	1 399 944
Retained earnings	553 706	1 400 743
Reserves and other funds of the bank	269 992	157 187
Reserves for revaluation	988 533	1 668 005
<b>Equity, total</b>	<b>20 114 711</b>	<b>20 455 511</b>
<b>Liabilities, total</b>	<b>113 681 582</b>	<b>103 567 917</b>

Approved and signed on 14 October 2014

Chairman of the Management Board

(signature)

Andriy G. Pyshnyy

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

**JSC "Oschadbank"**  
**Income Statement**  
**the third quarter of 2014**  
**according to UAS**

(in UAH ths.)

Item	As at October 01, 2014		As at October 01, 2013	
	3Q2014	3Q2014 Cumulative YTD	3Q2013	3Q2013 Cumulative YTD
1	2	3	4	5
Interest income	3 811 671	10 676 455	2 906 100	8 320 896
Interest expense	(2 167 758)	(6 006 217)	(1 504 593)	(4 226 757)
<b>Net interest income</b>	<b>1 643 913</b>	<b>4 670 238</b>	<b>1 401 507</b>	<b>4 094 139</b>
Fee and commission income	376 628	1 146 806	361 625	1 045 119
Fee and commission expense	(80 107)	(239 331)	(69 880)	(198 837)
Other financial instruments revaluation gain at fair value through profit or loss	(174 189)	(174 189)	-	-
Trade gain on securities available for sale	1 884	3 739	7 602	112 970
Foreign currency trade profit/loss	536 089	(218 913)	28 027	60 780
Foreign currency revaluation profit/loss	(756 941)	(181 978)	891	(7 390)
Provisions for depreciation of loans and amounts due from other banks	(580 918)	(1 919 624)	(1 045 620)	(2 209 698)
Provisions for depreciation of receivables and other financial assets	16 343	(111 495)	2 650	(17 458)
Depreciation of securities available for sale	56 308	445 520	283 741	138 135
Provisions for liabilities	(9 555)	(15 186)	26 052	48 926
Other operational income	28 095	124 252	19 956	48 767
Administrative and other operational expenses	(930 898)	(2 840 898)	(860 926)	(2 464 353)
<b>Profit/(loss) before tax</b>	<b>126 652</b>	<b>688 941</b>	<b>155 625</b>	<b>651 100</b>
Income tax expenses	84 237	(138 042)	31 378	(170 071)
Profit/(loss) from continuing operations	210 889	550 899	187 003	481 029
<b>Profit/(loss)</b>	<b>210 889</b>	<b>550 899</b>	<b>187 003</b>	<b>481 029</b>
<b>OTHER COMPREHENSIVE INCOME:</b>				
Revaluation of securities available for sale	(494 282)	(678 669)	309 253	165 261
<b>Other comprehensive income after tax</b>	<b>(494 282)</b>	<b>(678 669)</b>	<b>309 253</b>	<b>165 261</b>
<b>Total comprehensive income</b>	<b>(283 393)</b>	<b>(127 770)</b>	<b>496 256</b>	<b>646 290</b>
Profit/(loss) per share from continuing operations:				
net profit/(loss) per one ordinary share	13 366,04	36 030,04	12 900,36	33 183,59
adjusted net profit/(loss) per one ordinary share	13 366,04	36 030,04	12 900,36	33 183,59
Profit/(loss) per share for quarter:				
net profit/(loss) per one ordinary share	13 366,04	36 030,04	12 900,36	33 183,59
adjusted net profit/(loss) per one ordinary share	13 366,04	36 030,04	12 900,36	33 183,59

Chairman of the Management Board

(signature)

Andriy G. Pyshnyy

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

14th October 2014