

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

Item	As at June 30, 2013	As at March 31, 2013 (revised)	As at December 31, 2013 (revised)
1	2	3	4
<b>ASSETS:</b>			
<b>Cash and its equivalent</b>	7 084 885	7 417 110	7 175 040
<b>Amounts of mandatory reserves with NBU</b>	309 538	216 637	83 556
<b>Amounts due from other banks, including</b>	3 821 928	2 964 619	8 896 127
in foreign currency	400 787	537 544	625 993
allowance for impairment of cash with other banks	(146 904)	(150 392)	(104 940)
<b>Loans and indebtedness of clients, including</b>	50 677 006	49 670 848	51 187 586
Loans and indebtedness of corporates, including	48 326 152	47 374 899	48 880 876
in foreign currency	12 571 791	10 532 555	10 655 687
loan impairment allowances	(9 080 045)	(8 647 972)	(7 902 933)
Loans and indebtedness of individuals, including	2 350 854	2 295 949	2 306 710
in foreign currency	152 984	165 262	178 694
loan impairment allowances	(2 113 838)	(2 200 735)	(2 258 519)
<b>Securities available for sale, including</b>	24 650 997	21 730 297	13 130 521
provisions for depreciation of securities available for sale	(963 575)	(701 926)	(817 969)
<b>Securities held to maturity</b>	-	-	-
provisions for depreciation of securities held to maturity	(753)	(753)	(753)
<b>Investments in associates and subsidiaries</b>	50 590	50 590	50 590
<b>Receivables against current income tax</b>	136 311	76 646	57 881
<b>Deferred tax assets</b>	87 267	87 267	87 267
<b>Fixed and intangible assets</b>	3 199 770	2 989 835	2 985 175
<b>Other financial assets, including</b>	5 326 803	698 779	2 204 184
provisions for other financial assets	(36 229)	(28 326)	(26 412)
<b>Other assets, including</b>	264 747	313 650	127 447
provisions for other assets	(18 975)	(9 631)	(8 764)
Assets held for sale and discontinued operations	14 254	10 092	10 162
<b>Total assets, including</b>	<b>95 624 096</b>	<b>86 226 370</b>	<b>85 995 536</b>
in foreign currency	23 543 979	17 881 760	16 766 720
<b>LIABILITIES</b>			
<b>Amounts due to banks, including</b>	17 257 726	16 148 964	19 224 482
in foreign currency	999 315	741 463	574 018
<b>Amounts due to clients, including</b>	43 040 483	40 021 338	39 399 132
Amounts due to corporates, including	8 114 626	7 434 708	9 545 473
in foreign currency	2 104 444	1 828 017	1 929 770
amounts due to corporates on demand, including	4 198 577	3 995 730	6 095 672
in foreign currency	133 992	102 080	291 481
Amounts due to individuals, including	34 925 857	32 586 630	29 853 659
in foreign currency	7 417 307	7 148 643	6 418 143
amounts due to individuals on demand, including	11 782 271	11 140 629	10 410 728
in foreign currency	189 376	261 482	184 822
<b>Bonds issued</b>	27	30	204 194
<b>Other borrowed funds</b>	10 271 398	9 583 908	5 715 614
<b>Current income tax liabilities</b>	201 453	50 082	-

1	2	3	4
<b>Provisions for liabilities</b>	36 301	148 092	60 148
<b>Other financial liabilities</b>	5 691 010	982 685	2 246 629
<b>Other liabilities</b>	240 175	211 465	185 010
<b>Subordinated debt</b>	816 136	804 132	842 180
<b>Total liabilities, including</b>	<b>77 554 709</b>	<b>67 950 696</b>	<b>67 877 389</b>
in foreign currency	24 145 449	20 529 645	16 885 737
<b>EQUITY</b>			
<b>Share capital</b>	15 537 900	14 496 000	14 496 000
<b>Unregistered contributions to the share capital</b>	291 732	1 333 632	1 041 900
<b>Retained earnings</b>	1 015 784	1 057 761	1 242 899
<b>Reserves and other funds of the bank</b>	157 187	157 187	126 499
<b>Reserves for revaluation</b>	1 066 784	1 231 094	1 210 849
<b>Equity, total</b>	<b>18 069 387</b>	<b>18 275 674</b>	<b>18 118 147</b>
<b>Liabilities, total</b>	<b>95 624 096</b>	<b>86 226 370</b>	<b>85 995 536</b>

Approved and signed on 12 July 2013

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

TRANSLATION

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

(in UAH ths)

Item	As at June 30, 2013		As at June 30, 2012	
	2Q2013	2Q2013 cumulative YTD	2Q2012	2Q2012 cumulative YTD
1	2	3	4	5
Interest income	2 779 308	5 414 796	2 339 925	4 660 569
Interest expense	(1 435 063)	(2 722 164)	(1 168 202)	(2 284 332)
<b>Net interest income</b>	<b>1 344 245</b>	<b>2 692 632</b>	<b>1 171 723</b>	<b>2 376 237</b>
Fee and commission income	342 031	683 494	308 923	624 285
Fee and commission expense	(68 293)	(128 957)	(63 969)	(117 220)
Trade gain on securities available for sale	36 489	105 368	102 626	157 522
Foreign currency trade profit/loss	12 112	32 753	45 078	70 873
Foreign currency revaluation profit/loss	(615)	(8 281)	4 725	14 472
Provisions under depreciation of loans and amounts due from other banks	(411 172)	(1 164 078)	(703 976)	(1 027 386)
Provisions under depreciation of receivables and other financial assets	(17 251)	(20 108)	(1 649)	(4 317)
Depreciation of securities available for sale	(261 649)	(145 606)	-	-
Depreciation of securities held to maturity	-	-	(15 637)	(15 060)
Provisions under liabilities	113 949	22 874	310	(337 339)
Other operational income	16 968	28 811	6 738	13 396
Administrative and other operational expenses	(798 694)	(1 603 427)	(777 776)	(1 473 739)
<b>Profit/(loss) before tax</b>	<b>308 120</b>	<b>495 475</b>	<b>77 116</b>	<b>281 724</b>
Income tax expenses	(151 369)	(201 449)	(27 006)	(53 310)
Profit/(loss) from continuing operations	156 751	294 026	50 110	228 414
<b>Profit/(loss)</b>	<b>156 751</b>	<b>294 026</b>	<b>50 110</b>	<b>228 414</b>
<b>OTHER COMPREHENSIVE INCOME:</b>				
Revaluation of securities available for sale	(164 245)	(143 992)	(58 535)	41 795
Revaluation of fixed and intangible assets	-	-	-	-
Income tax related to other comprehensive income	-	-	-	-
<b>Other comprehensive income after tax</b>	<b>(164 245)</b>	<b>(143 992)</b>	<b>(58 535)</b>	<b>41 795</b>
<b>Total comprehensive income</b>	<b>(7 494)</b>	<b>150 034</b>	<b>(8 425)</b>	<b>270 209</b>
Profit/(loss) per share from continuing operations:				
net profit/(loss) per one ordinary share	10 813,38	20 283,23	3 471,20	16 126,41
adjusted net profit/(loss) per one ordinary share	10 813,38	20 283,23	3 471,20	16 126,41
Profit/(loss) per share for quarter:				
net profit/(loss) per one ordinary share	10 813,38	20 283,23	3 471,20	16 126,41
adjusted net profit/(loss) per one ordinary share	10 813,38	20 283,23	3 471,20	16 126,41

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko