

JSC "Oschadbank"
Balance sheet
the first quarter of 2015
according to UAS

(in UAH ths.)

Item	As at April 01, 2015	As at January 01, 2015
1	2	3
ASSETS:		
Cash and its equivalent	17 135 826	13 647 277
Amounts of mandatory reserves with NBU	-	-
Other financial assets recognized at fair value through profit or loss	6 803 228	-
Amounts due from other banks, including	1 028 125	792 635
in foreign currency	45 449	16 281
allowance for impairment of cash with other banks	(454 860)	(459 765)
Loans and indebtedness of clients, including	79 763 625	69 271 838
Loans and indebtedness of corporates, including	77 384 338	66 894 381
in foreign currency	35 928 887	24 644 250
loan impairment allowances	(28 894 592)	(23 246 102)
Loans and indebtedness of individuals, including	2 379 287	2 377 457
in foreign currency	157 975	138 151
loan impairment allowances	(3 048 972)	(2 587 335)
Securities available for sale, including	41 841 319	39 738 941
provisions for depreciation of securities available for sale	(207 985)	(258 800)
Securities held to maturity	-	-
provisions for depreciation of securities held to maturity	(753)	(753)
Investments in associates and subsidiaries	24 800	24 800
Receivables against current income tax	319 075	303 026
Deferred tax assets	76 831	76 831
Fixed and intangible assets	3 399 640	3 374 365
Other financial assets, including	223 979	245 358
provisions for other financial assets	(229 978)	(157 905)
Other assets, including	188 979	159 277
provisions for other assets	(73 263)	(60 984)
Assets held for sale and discontinued operations	12 239	12 911
Total assets, including	150 817 666	127 647 259
in foreign currency	52 714 329	36 321 710
LIABILITIES		
Amounts due to banks, including	27 276 507	26 151 208
in foreign currency	8 528 853	6 524 124
Amounts due to clients, including	67 558 215	55 368 183
Amounts due to corporates, including	26 884 829	18 778 059
in foreign currency	11 635 497	6 821 481
amounts due to corporates on demand, including	20 390 743	11 102 586
in foreign currency	9 448 267	4 541 945
Amounts due to individuals, including	40 673 386	36 590 124
in foreign currency	14 653 534	10 465 603
amounts due to individuals on demand, including	10 409 552	9 693 521
in foreign currency	1 180 428	576 115
Bonds issued	26	26
Other borrowed funds	30 294 500	20 815 925
Current income tax liabilities	-	-
Provisions for liabilities	32 134	25 732
Other financial liabilities	952 981	1 117 014
Other liabilities	325 853	220 256
Subordinated debt	2 364 171	1 656 729
Total liabilities, including	128 804 387	105 355 073
in foreign currency	67 504 517	46 521 345
EQUITY		
Share capital	18 302 480	18 302 480
Unregistered contributions to the share capital	11 598 840	11 598 840
Retained earnings	(8 836 860)	(8 923 691)
Reserves and other funds of the bank	269 992	269 992
Reserves for revaluation	678 827	1 044 565
Equity, total	22 013 279	22 292 186
Liabilities, total	150 817 666	127 647 259

Approved and signed on 15 April 2015

Acting Chairman of the Management Board

(signature)

Anatoliy Z. Barsukov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

JSC "Oschadbank"
Income Statement
the first quarter of 2015
according to UAS

(in UAH ths.)

Item	As at April 01, 2015		As at April 01, 2014	
	1Q2015	1Q2015 Cumulative YTD	1Q2014	1Q2014 Cumulative YTD
1	2	3	4	5
Interest income	4 839 055	4 839 055	3 302 886	3 302 886
Interest expense	(2 996 541)	(2 996 541)	(1 739 156)	(1 739 156)
Net interest income	1 842 514	1 842 514	1 563 730	1 563 730
Fee and commission income	460 489	460 489	392 877	392 877
Fee and commission expense	(113 487)	(113 487)	(79 371)	(79 371)
Other financial instruments revaluation gain at fair value through profit or loss	5 755 289	5 755 289	-	-
Trade gain on securities available for sale	142	142	1 010	1 010
Foreign currency trade profit/loss	781 685	781 685	(609 614)	(609 614)
Foreign currency revaluation profit/loss	(3 140 361)	(3 140 361)	526 435	526 435
Provisions for depreciation of loans and amounts due from other banks	(4 588 061)	(4 588 061)	(758 552)	(758 552)
Provisions for depreciation of receivables and other financial assets	(14 421)	(14 421)	(10 798)	(10 798)
Depreciation of securities available for sale	50 815	50 815	138 905	138 905
Provisions for liabilities	(12 316)	(12 316)	(123 130)	(123 130)
Other operational income	41 110	41 110	60 948	60 948
Administrative and other operational expenses	(976 583)	(976 583)	(912 193)	(912 193)
Profit/(loss) before tax	86 815	86 815	190 247	190 247
Income tax expenses	-	-	(34 472)	(34 472)
Profit/(loss) from continuing operations	86 815	86 815	155 775	155 775
Profit/(loss)	86 815	86 815	155 775	155 775
OTHER COMPREHENSIVE INCOME:				
Revaluation of securities available for sale	(365 722)	(365 722)	(161 360)	(161 360)
Other comprehensive income after tax	(365 722)	(365 722)	(161 360)	(161 360)
Total comprehensive income	(278 907)	(278 907)	(5 585)	(5 585)
Profit/(loss) per share from continuing operations:				
net profit/(loss) per one ordinary share	5 502,31	5 502,31	10 746,07	10 746,07
adjusted net profit/(loss) per one ordinary share	5 502,31	5 502,31	10 746,07	10 746,07
Profit/(loss) per share for quarter:				
net profit/(loss) per one ordinary share	5 502,31	5 502,31	10 746,07	10 746,07
adjusted net profit/(loss) per one ordinary share	5 502,31	5 502,31	10 746,07	10 746,07

Acting Chairman of the Management Board

(signature)

Anatoliy Z. Barsukov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

15th April 2015