

JSC "Oschadbank"
Balance sheet
the fourth quarter of 2012
according to UAS

(in UAH ths)

Item	As at January 01, 2013	As at January 01, 2012
1	2	3
ASSETS		
Cash and its equivalent	15 405 006	5 495 571
Amounts of mandatory reserves with NBU	83 556	58 326
Amounts due from other banks, including	666 161	607 743
in foreign currency	625 993	39 006
allowance for impairment of cash with other banks	(104 940)	(2 916)
Loans and indebtedness of clients, including	51 186 647	50 460 891
Loans and indebtedness of corporates, including	48 879 934	48 144 993
in foreign currency	10 655 687	11 786 168
loan impairment allowances	(7 902 933)	(6 224 936)
Loans and indebtedness of individuals, including	2 306 713	2 315 898
in foreign currency	178 694	333 707
loan impairment allowances	(2 258 519)	(2 153 031)
Securities available for sale, including	13 130 521	9 526 535
provisions for depreciation of securities available for sale	(817 969)	(42 672)
Securities held to maturity	-	4 384 778
provisions for depreciation of securities held to maturity	(753)	(14 816)
Investments in associates and subsidiaries	50 590	-
Receivables against current income tax	57 881	58 599
Deferred tax assets	87 267	15 418
Fixed and intangible assets	2 985 175	2 466 078
Other financial assets, including	2 205 122	251 699
provisions for other financial assets	(26 412)	(21 296)
Other assets, including	127 448	254 662
provisions for other assets	(8 764)	(4 216)
Assets held for sale and discontinued operations	10 162	-
Total assets, including	85 995 536	73 580 300
in foreign currency	16 766 720	14 274 526
LIABILITIES		
Amounts due to banks, including	19 224 482	15 847 923
in foreign currency	574 018	870 946
Amounts due to clients, including	39 399 132	32 880 288
Amounts due to corporates, including	9 545 473	7 651 745
in foreign currency	1 929 770	2 225 549
amounts due to corporates on demand, including	6 095 672	4 287 715
in foreign currency	291 481	545 597
Amounts due to individuals, including	29 853 659	25 228 543
in foreign currency	6 418 143	4 029 150
amounts due to individuals on demand, including	10 410 728	9 378 287
in foreign currency	184 822	219 105
Bonds issued	204 194	204 267

Other borrowed funds	5 715 614	5 705 125
Provisions for liabilities	60 148	7 875
Other financial liabilities	2 246 629	352 060
Other liabilities	185 010	83 438
Subordinated debt	842 180	827 416
Total liabilities, including	67 877 389	55 908 392
in foreign currency	16 885 737	13 691 182
EQUITY		
Share capital	15 537 900	15 537 900
Retained earnings	1 242 899	827 471
Reserves and other funds of the bank	126 499	126 499
Reserves for revaluation	1 210 849	1 180 038
Equity, total	18 118 147	17 671 908
Liabilities, total	85 995 536	73 580 300

Approved and signed on 23 January 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 fourth quarter of 2012
according to UAS**

(in UAH ths)

Item	As at January 01, 2013		As at January 01, 2012	
	4Q2012	4Q2012 cumulative YTD	4Q2011	4Q2011 cumulative YTD
1	2	3	4	5
Interest income	2 549 560	9 735 742	2 360 583	8 453 540
Interest expense	(1 274 164)	(4 807 301)	(1 078 246)	(3 931 625)
Net interest income	1 275 396	4 928 441	1 282 337	4 521 915
Fee and commission income	345 518	1 286 241	301 511	1 157 929
Fee and commission expense	(64 927)	(246 251)	(62 763)	(221 484)
Trade gain on securities available for sale	141 074	384 223	22 361	219 487
Foreign currency trade profit/loss	(55 745)	138 429	63 366	153 207
Foreign currency revaluation profit/loss	(9 387)	(5 182)	(366)	2 110
Provisions under depreciation of loans and amounts due from other banks	(202 347)	(1 907 593)	(822 243)	(2 811 725)
Provisions under depreciation of receivables and other financial assets	(5 506)	(9 562)	(3 699)	(9 328)
Depreciation of securities available for sale	(745 319)	(745 319)	980	6
Depreciation of securities held to maturity	(851)	(15 914)	938	359
Provisions under liabilities	373 636	(51 359)	(2 565)	(6 445)
Other operational income	8 504	27 505	10 953	28 195
Administrative and other operational expenses	(943 494)	(3 202 774)	(773 508)	(2 578 000)
Profit/(loss) before tax	116 552	580 885	17 302	456 226
Income tax expenses	38 250	(15 060)	101 938	47 951
Profit/(loss) from continuing operations	154 802	565 825	119 240	504 177
Profit/(loss)	154 802	565 825	119 240	504 177
OTHER COMPREHENSIVE INCOME:				
Revaluation of securities available for sale	89 520	26 839	(33 267)	23 818
Revaluation of fixed and intangible assets	-	5 587	(372 428)	(372 428)
Income tax related to other comprehensive	-	(760)	424 171	424 171
Other comprehensive income after tax	89 520	31 666	18 476	75 561
Total comprehensive income	244 322	597 491	137 716	579 738
Profit/(loss) per share from continuing operations:				
net profit/(loss) per one ordinary share	10 678,93	39 482,58	8 583,33	36 292,59
adjusted net profit/(loss) per one ordinary share	10 678,93	39 482,58	8 583,33	36 292,59
Profit/(loss) per share for quarter:				
net profit/(loss) per one ordinary share	10 678,93	39 482,58	8 583,33	36 292,59
adjusted net profit/(loss) per one ordinary share	10 678,93	39 482,58	8 583,33	36 292,59

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

22 January 2013