

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

(in UAH ths)

Item	As at April 01, 2013	As at January 01, 2013
1	2	3
ASSETS		
Cash and its equivalent	9 369 881	15 405 006
Amounts of mandatory reserves with NBU	216 637	83 556
Amounts due from other banks, including	1 011 848	666 161
in foreign currency	537 544	625 993
allowance for impairment of cash with other banks	(150 392)	(104 940)
Loans and indebtedness of clients, including	49 670 848	51 187 586
Loans and indebtedness of corporates, including	47 374 899	48 880 876
in foreign currency	10 532 555	10 655 687
loan impairment allowances	(8 647 972)	(7 902 933)
Loans and indebtedness of individuals, including	2 295 949	2 306 710
in foreign currency	165 262	178 694
loan impairment allowances	(2 200 735)	(2 258 519)
Securities available for sale, including	21 730 297	13 130 521
provisions for depreciation of securities available for sale	(701 926)	(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	76 646	57 881
Deferred tax assets	87 267	87 267
Fixed and intangible assets	2 989 835	2 985 175
Other financial assets, including	698 779	2 204 184
provisions for other financial assets	(28 326)	(26 412)
Other assets, including	313 650	127 447
provisions for other assets	(9 631)	(8 764)
Assets held for sale and discontinued operations	10 092	10 162
Total assets, including	86 226 370	85 995 536
in foreign currency	17 881 760	16 766 720
LIABILITIES	-	-
Amounts due to banks, including	16 148 964	19 224 482
in foreign currency	741 463	574 018
Amounts due to clients, including	40 021 338	39 399 132
Amounts due to corporates, including	7 434 708	9 545 473
in foreign currency	1 828 017	1 929 770
amounts due to corporates on demand, including	3 995 730	6 095 672
in foreign currency	102 080	291 481
Amounts due to individuals, including	32 586 630	29 853 659
in foreign currency	7 148 643	6 418 143
amounts due to individuals on demand, including	11 140 629	10 410 728
in foreign currency	261 482	184 822
Bonds issued	30	204 194
Other borrowed funds	9 583 908	5 715 614
Current income tax liabilities	50 082	-
Provisions for liabilities	148 092	60 148
Other financial liabilities	982 685	2 246 629

1	2	3
Other liabilities	211 465	185 010
Subordinated debt	804 132	842 180
Total liabilities, including	67 950 696	67 877 389
in foreign currency	20 529 645	16 885 737
EQUITY	-	-
Share capital	14 496 000	15 537 900
Unregistered contributions to the share capital	1 333 632	-
Retained earnings	1 057 761	1 242 899
Reserves and other funds of the bank	157 187	126 499
Reserves for revaluation	1 231 094	1 210 849
Equity, total	18 275 674	18 118 147
Liabilities, total	86 226 370	85 995 536

Approved and signed on 10 April 2013

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

JSC "Oschadbank"

Income Statement
the first quarter of 2013
according to UAS

Item	As at April 01, 2013		As at April 01, 2012	
	1Q2013	1Q2013 cumulative YTD	1Q2012	1Q2012 cumulative YTD
1	2	3	4	5
Interest income	2 635 488	2 635 488	2 320 644	2 320 644
Interest expense	(1 287 106)	(1 287 101)	(1 116 130)	(1 116 130)
Net interest income	1 348 387	1 348 387	1 204 514	1 204 514
Fee and commission income	341 463	341 463	315 362	315 362
Fee and commission expense	(60 664)	(60 664)	(53 251)	(53 251)
Trade gain on securities available for sale	68 879	68 879	54 896	54 896
Foreign currency trade profit/loss	20 641	20 641	25 795	25 795
Foreign currency revaluation profit/loss	(7 666)	(7 666)	9 747	9 747
Provisions under depreciation of loans and amounts due from other banks	(752 906)	(752 906)	(323 410)	(323 410)
Provisions under depreciation of receivables and other financial assets	(2 857)	(2 857)	(2 668)	(2 668)
Depreciation of securities available for sale	116 043	116 043	-	-
Depreciation of securities held to maturity	-	-	577	577
Provisions under liabilities	(91 075)	(91 075)	(337 649)	(337 649)
Other operational income	11 843	11 843	6 658	6 658
Administrative and other operational expenses	(804 733)	(804 733)	(695 963)	(695 963)
Profit/(loss) before tax	187 355	187 355	204 608	204 608
Income tax expenses	(50 080)	(50 080)	(26 304)	(26 304)
Profit/(loss) from continuing operations	137 275	137 275	178 304	178 304
Profit/(loss)	137 275	137 275	178 304	178 304
OTHER COMPREHENSIVE INCOME:				
Revaluation of securities available for sale	20 253	20 253	100 330	100 330
Revaluation of fixed and intangible assets	-	-	-	-
Income tax related to other comprehensive income	-	-	-	-
Other comprehensive income after tax	20 253	20 253	100 330	100 330
Total comprehensive income	157 528	157 528	278 634	278 634
Profit/(loss) per share from continuing operations:				
net profit/(loss) per one ordinary share	9 469,85	9 469,85	12 835,03	12 835,03
adjusted net profit/(loss) per one ordinary share	9 469,85	9 469,85	12 835,03	12 835,03
Profit/(loss) per share for quarter:				
net profit/(loss) per one ordinary share	9 469,85	9 469,85	12 835,03	12 835,03
adjusted net profit/(loss) per one ordinary share	9 469,85	9 469,85	12 835,03	12 835,03

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko