

JSC "Oschadbank"
Balance sheet
the third quarter of 2011
according to UAS

(in UAH ths)

Position	Item	As at October 01, 2011	As at January 01, 2011
1	2	3	4
	ASSETS		
1.	Cash and its equivalent	8 253 223	5 455 665
2.	Amounts due from other banks, including	796 631	534 228
2.1.	in foreign currency	25 058	50 034
3.	Allowance for impairment of cash with other banks	(4 100)	(3 675)
3.1.	Allowance to asset,%	1	1
4.	Loans and indebtedness of clients, including	57 384 465	44 778 201
4.1.	Loans and indebtedness of corporate clients, including	52 801 353	39 749 673
4.1.1	in foreign currency	11 558 775	1 095 130
4.2.	Loans and indebtedness of individuals, including	4 583 112	5 028 528
4.2.1	in foreign currency	1 028 969	1 174 872
5.	Loan impairment allowances	(7 561 730)	(5 574 776)
5.1.	Allowance to assets,%	13	12
6.	Securities available for trade	9 744 312	7 739 828
7.	Provisions for depreciation of securities available for trade	(43 651)	(42 677)
7.1.	Provision to asset,%	-	1
8.	Securities held to maturity	2 781 856	3 203 318
9.	Provisions for depreciation of securities held to maturity	(15 755)	(15 176)
9.1.	Provision to asset,%	1	-
10.	Receivables against current income tax	52 593	81 130
11.	Fixed and intangible assets	2 514 446	2 447 593
12.	Other financial assets	1 025 871	205 219
13.	Provisions for other financial assets	(18 400)	(14 136)
13.1.	Provision to asset,%	2	7
14.	Other assets	442 690	227 659
15.	Provisions for other assets	(3 549)	(3 268)
15.1.	Provision to asset,%	1	1
16.	Total assets, including	75 348 902	59 019 133
16.1.	in foreign currency	14 037 891	4 449 285

LIABILITIES			
17.	Amounts due to banks, including	16 643 749	15 859 360
17.1.	in foreign currency	1 973 199	182 619
18.	Amounts due to corporates, including	13 735 775	4 940 353
18.1.	in foreign currency	6 613 470	237 427
18.2.	Amounts due to corporates on demand, including	3 943 433	3 871 073
18.2.1	in foreign currency	138 718	148 315
19.	Amounts due to individuals, including	24 519 534	19 480 222
19.1.	in foreign currency	3 503 252	2 634 985
19.2.	Amounts due to individuals on demand, including	9 324 552	8 748 830
19.2.1	in foreign currency	222 936	207 783
20.	Bonds issued	204 253	511 231
20.1.	in foreign currency	-	-
21.	Other borrowed funds	-	-
22.	Current income tax liabilities	-	12 946
23.	Deferred tax liabilities	510 712	510 723
24.	Provisions for liabilities	5 484	1 677
25.	Other financial liabilities	1 319 014	216 752
26.	Other liabilities	69 546	36 099
27.	Subordinated debt	806 665	823 441
28.	Total liabilities, including	57 814 732	42 392 804
28.1.	in foreign currency	13 730 414	3 887 283
EQUITY			
29.	Share capital	14 496 000	13 892 000
30.	Reserves, capitalized dividends and other funds of the bank	1 168 399	376 469
31.	Reserves for adjustment of capital assets, including	1 116 633	1 116 776
31.1.	Reserves for adjustment of the real estate	1 113 815	1 113 849
32.	Reserves for revaluation of securities	44 975	(12 110)
33.	Profit/loss of previous years	323 226	792 593
34.	Profit/loss of the current year	384 937	460 601
35.	Equity, total	17 534 170	16 626 329
36.	Liabilities, total	75 348 902	59 019 133

Chairman of the Management Board

(signature)

Sergii O. Podrezov

Chief Accountant - Director of Accounting Department

(signature)

Galyna S. Kostenko

Translated from Ukrainian into English by me,
Dzhygyrys Svitlana Vitalijivna, translator.

Signature of translator



JSC "Oschadbank"

Income Statement
the third quarter of 2011
according to UAS

(in UAH ths)

Position	Item	As at October 01, 2011	As at October 01, 2010
1	2	3	4
1	Net interest income	3 239 578	3 109 189
1.1	Interest income	6 092 957	5 789 194
1.2	Interest expense	(2 853 379)	(2 680 005)
2	Net commission income	697 697	655 533
2.1	Fee and commission income	856 418	791 462
2.2	Fee and commission expense	(158 721)	(135 929)
3	Foreign currency trade profit/loss	89 841	69 543
4	Investment property revaluation profit/loss	-	-
5	Foreign currency revaluation profit/loss	2 476	(11 937)
6	Loan loss provisions	(1 989 482)	(1 999 058)
7	Depreciation of securities available for trade	(974)	(3 740)
8	Securities sold	197 126	218 857
9	Depreciation of securities held to maturity	(579)	(54 217)
10	Provisions under liabilities	(3 880)	2 084
11	Other operational income	17 242	19 966
12	Administrative and other operational expenses	(1 810 121)	(1 477 433)
13	Income before tax	438 924	528 787
14	Income tax	(53 987)	(97 484)
15	Income after tax	384 937	431 303
16	Net income	384 937	431 303

Chairman of the Management Board

(signature) **Sergii O. Podrezov**

Chief Accountant - Director of Accounting Department

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