

BALANCE SHEET of OJSC "RODOVID BANK"
(in thousands of Ukrainian hryvnias)

01.04.2006 01.01.2006

ASSETS

Accounts in National Bank of Ukraine and cash	153 452	158 329
Securities refinanced by the National Bank of Ukraine	152	154
Reserves for depreciation of debt securities refinanced by the National Bank of Ukraine	0	0
Reserves in percentage to assets	0	0
Accounts in other banks	160 602	250 452
Reserves for other banks' indebtedness	585	596
Reserves in percentage to assets	0,36	0,24
Securities in bank's trade portfolio	0	0
Securities in bank's sales portfolio	66 975	45 532
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	1 384 808	1 274 548
Legal entities	1 113 629	1 055 026
Individuals	271 179	219 522
Reserves for loan indebtedness	32 230	25 674
Reserves in percentage to assets	2,33	2,01
Securities held till maturity	0	2 200
Reserves for securities held till maturity depreciation	0	469
Reserves in percentage to assets	0	21,31
Investments in associated and affiliated companies	0	0
Fixed assets	103 464	97 299
Intangible assets	384	350
Accrued revenue	25 466	20 958
Among them overdue accrued revenue	1 131	1 117
Among them doubtful accrued revenue	45	45
Reserves for accrued revenue indebtedness	1 085	1 142
Reserves in percentage to assets	92,30	98,37
Deferred tax asset	0	0
Other assets	7 273	7 812
Reserves for other assets	325	575
Reserves in percentage to assets	11,83	16,16
Long-term assets for sale	0	0
Reserves for depreciation of held for sale investments in associated and affiliated companies utility	0	0
Reserves in percentage to assets	0	0
Total assets	1 868 351	1 829 178

LIABILITIES

Banks' accounts	190 265	254 449
Legal entities accounts	685 369	691 075
Individuals accounts	716 215	617 095
Savings (deposit) certificates issued by the bank	25 250	25 250
Debt securities issued by the bank	0	0
Accrued expenses to be paid	17 831	11 801
Deferred tax liabilities	166	166
Other liabilities	51 052	51 746
Total liabilities	1 686 148	1 651 582

EQUITY CAPITAL

Statutory capital	100 000	100 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	0	0
Reserves, capitalized dividends and other bank funds	2 525	2 525
Reserves for fixed assets depreciation, among them are:	54 898	54 898
Reserves for real estate depreciation	49 188	49 188
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	0	0
Profit/Loss of previous years	20 173	9 186
Profit/Loss of current year	4 607	10 987
Total equity capital	182 203	177 596
Total liabilities	1 868 351	1 829 178

INCOME STATEMENT of OJSC "RODOVID BANK"
(in thousands of Ukrainian hryvnias)

01.04.2006 01.04.2005

Net interest income	7 095	5 452
Interest income	52 898	14 502
Interest expenses	(45 803)	(9 050)
Net fee income	11 511	4 329
Fee income	12 499	4 691
Fee expenses	(988)	(362)
Trade income	6 899	1 502
Dividend income	0	0
Participation income	0	0
Other income	1 046	530
Total income	26 551	11 813
Total administrative expenses	(6 088)	(2 867)
Personnel costs	(7 214)	(3 526)
Losses from participation	0	0
Other expenses	(2 774)	(503)
Profit from transactions	10 475	4 917
Net expenses for formation of reserves	(5 226)	(2 902)
Profit/Loss from long-term assets for sale	0	0
Profit before tax	5 249	2 015
Expenses for income tax	(642)	(258)
Profit after tax	4 607	1 757
Net profit/loss from long-term assets for sale	0	0
Net profit/loss	4 607	1 757