

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

01.04.2007 01.01.2007

ASSETS

Accounts in National Bank of Ukraine and cash	246 884	231 197
Securities refinanced by the National Bank of Ukraine	131	148
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	941 007	974 783
Reserves for other banks' indebtedness	(1 122)	(567)
Reserves in percentage to assets	0,12	0,06
Securities in bank's trade portfolio	0	0
Securities in bank's sales portfolio	153 781	112 434
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	2 779 029	2 202 019
Legal entities	1 549 414	1 268 692
Individuals	1 229 615	933 326
Reserves for loan indebtedness	(36 964)	(38 894)
Reserves in percentage to assets	1,33	1,77
Securities held till maturity	0	0
Reserves for securities held till maturity depreciation	0	0
Reserves in percentage to assets	0	0
Investments in associated and affiliated companies	0	0
Fixed assets	180 365	155 013
Intangible assets	464	429
Accrued revenue	38 389	25 942
Among them overdue accrued revenue	8 576	5 009
Among them doubtful accrued revenue	45	45
Reserves for accrued revenue indebtedness	(7 631)	(4 495)
Reserves in percentage to assets	88,52	88,93
Deferred tax asset		
Other assets	52 083	17 335
Reserves for other assets	(404)	(133)
Reserves in percentage to assets	1,03	1,77
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	4 346 012	3 675 211

LIABILITIES

Banks' accounts	1 213 585	966 379
Legal entities accounts	931 932	892 994
Individuals accounts	1 468 086	1 106 603
Savings (deposit) certificates issued by the bank	72 300	72 300
Debt securities issued by the bank	100 000	100 000
Accrued expenses to be paid	44 497	34 347
Deferred tax liabilities	83	83
Other liabilities	55 586	52 273
Total liabilities	3 886 069	3 224 979

EQUITY CAPITAL

Statutory capital	350 000	350 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	0	0
Reserves, capitalized dividends and other bank funds	22 698	22 698
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	22 635	0
Profit/Loss of current year	9 712	22 635
Total equity capital	459 943	450 232
Total liabilities	4 346 012	3 675 211

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

01.04.2007 01.04.2006

Net interest income	20 933	7 095
Interest income	92 757	52 898
Interest expenses	(71 824)	(45 803)
Net fee income	20 578	11 511
Fee income	23 464	12 499
Fee expenses	(2 886)	(988)
Trade income	2 901	6 899
Dividend income	0	0
Participation income	0	0
Other income	916	1 046
Total income	45 328	26 551
Total administrative expenses	(10 841)	(6 088)
Personnel costs	(14 258)	(7 214)
Losses from participation	0	0
Other expenses	(6 770)	(2 774)
Profit from transactions	13 459	10 475
Net expenses for formation of reserves	(3 252)	(5 227)
Profit/Loss from long-term assets for sale	0	0
Profit before tax	10 207	5 249
Expenses for income tax	(496)	(642)
Profit after tax	9 712	4 607
Net profit/loss from long-term assets for sale	0	0
Net profit/loss	9 712	4 607