

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

01.04.2008 01.01.2008

ASSETS

Accounts in National Bank of Ukraine and cash	281 574	679 771
Securities refinanced by the National Bank of Ukraine	141	142
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	1 531 512	2 464 091
Reserves for other banks' indebtedness	(1 636)	(2 593)
Reserves in percentage to assets	0,11	0,11
Securities in bank's trade portfolio	210 538	137 824
Securities in bank's sales portfolio	508 753	72 887
Reserves for securities in bank's sales portfolio depreciation	(94)	0
Reserves in percentage to assets	0,02	0
Loans granted to:	7 939 447	6 131 666
Legal entities	5 647 315	4 158 158
Individuals	2 292 132	1 973 508
Reserves for loan indebtedness	(81 533)	(75 230)
Reserves in percentage to assets	1,03	1,23
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	7	7
Fixed assets	384 722	345 450
Intangible assets	997	700
Accrued revenue	129 236	67 096
Among them overdue accrued revenue	16 226	15 263
Among them doubtful accrued revenue	10	10
Reserves for accrued revenue indebtedness	(15 093)	(14 578)
Reserves in percentage to assets	92,96	95,45
Deferred tax asset	0	0
Other assets	117 449	150 404
Reserves for other assets	(4 107)	(5 584)
Reserves in percentage to assets	8,59	9,77
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	11 001 913	9 952 053

LIABILITIES

Banks' accounts	2 689 880	2 730 390
Legal entities accounts	2 934 312	2 245 120
Individuals accounts	3 462 793	2 885 155
Savings (deposit) certificates issued by the bank	42 000	42 000
Debt securities issued by the bank	478 950	720 375
Accrued expenses to be paid	112 466	75 240
Deferred tax liabilities	46 050	46 050
Other liabilities	65 835	66 276
Total liabilities	9 832 286	8 810 606

EQUITY CAPITAL

Statutory capital	435 000	435 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	535 500	535 500
Reserves, capitalized dividends and other bank funds	45 333	45 333
Reserves for fixed assets depreciation, among them are:	63 280	63 281
Reserves for real estate depreciation	57 570	57 570
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(2 098)	297
Profit/Loss of previous years	62 036	0
Profit/Loss of current year	30 576	62 036
Total equity capital	1 169 627	1 141 447
Total liabilities	11 001 913	9 952 053

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

	01.04.2008	01.04.2007
Net interest income	53 010	20 933
Interest income	287 725	92 757
Interest expenses	(234 715)	(71 824)
Net fee income	32 460	20 578
Fee income	34 413	23 464
Fee expenses	(1 953)	(2 886)
	31 259	2 901
Trade income		
Dividend income	0	0
Participation income	0	0
Other income	3 423	916
Total income	120 152	45 328
	(26 149)	(10 841)
Total administrative expenses		
Personnel costs	(38 241)	(14 258)
Losses from participation	0	0
Other expenses	(19 398)	(6 770)
Profit from transactions	36 364	13 459
Net expenses for formation of reserves	(4 855)	(3 252)
Profit/Loss from long-term assets for sale	0	0
Profit before tax	31509	10 207
Expenses for income tax	(933)	(496)
Profit after tax	30 576	9 712
Net profit/loss from long-term assets for sale	0	0
Net profit/loss	30 576	9 712