

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

01.04.2009 01.01.2009

**ASSETS**

Cash and equivalents	102 381	904 804
Trade securities	81481	246764
Other fair value financial assets including the income revaluation	0	0
Due from other banks, including:	360 775	568 790
Denominated in foreign currency	15 400	69 330
Reserves for depreciation of moneys due from other banks	(333)	(627)
Reserves as share of assets	0.09	0.11
Loans to and indebtedness of clients, including:	9 220 494	10 098 911
Loans to and indebtedness of legal entities, including:	6 409 031	6 627 672
Denominated in foreign currency	672 329	836 203
Loans to and indebtedness of individuals, including:	2 811 463	3 471 239
Denominated in foreign currency	2 044 367	2 544 741
Reserves for depreciation of loans	(298 345)	(227 999)
Reserves as share of assets	3.24	2.26
Securities for sale at the bank's portfolio	598 811	641 450
Reserves for depreciation of securities for sale in bank's portfolio	(1 423)	(1 399)
Reserves as share of assets	0.24	0.22
Securities held till maturity in bank's portfolio	0	0
Reserves for depreciation of securities held till maturity in bank's portfolio	0	0
Reserves as share of assets	0	0
Investments into associated and affiliated companies	8	8
Investment real-estate	0	0
Receivables related to current income tax	6 605	0
Deferred tax assets	0	0
Fixed and intangible assets	819 418	831 975
Other financial assets	36 479	28 136
Reserves for other financial assets	(395)	(501)
Reserves as share of assets	1.08	1.78
Other assets	64 692	108 830
Reserves for other assets	(2 856)	(3 427)
Reserves as share of assets	4.41	3.15
Long-term assets for sale and departing assets	0	0
Reserves for decreasing of usefulness of investments into associated and affiliated companies, that are held for sale	0	0
Reserves as share of assets	0	0
<b>Total assets, including:</b>	<b>10 987 792</b>	<b>13 195 715</b>
Denominated in foreign currency	2 600 778	3 686 311

**LIABILITIES**

Due to banks, including:	4 798 887	5 007 589
Denominated in foreign currency	766 009	1 119 001
Funds of legal entities, including:	1 753 183	2 694 972
Denominated in foreign currency	493 011	845 500
Demand funds of legal entities, including:	565 300	771 210
Denominated in foreign currency	132 762	118 887
Funds of individuals, including:	2 718 988	3 618 029
Denominated in foreign currency	1 113 145	1 718 685
Demand funds of individuals, including:	755 698	234 879
Denominated in foreign currency	274 546	106 987
Debt securities issued by the bank, including:	92 566	184 572
Denominated in foreign currency	0	0
Other attracted funds	85 381	83 609
Liabilities related to current income tax	0	0
Deferred tax liabilities	111 384	111 384
Reserves for liabilities	984	1864
Other financial liabilities	125 495	90 150

Other liabilities	12 787	12 429
Subordinated debt	50 425	50 424
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>

<b>Total liabilities, including:</b>	<b><u>9 750 080</u></b>	<b><u>11 855 022</u></b>
Denominated in foreign currency	2 545 330	3 773 237

#### **EQUITY CAPITAL**

Statutory capital	435 000	435 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	535 524	535 524
Reserves, capitalized dividends and other bank funds	107 369	107 369
Reserves for fixed assets depreciation, including:	224 910	224 910
Reserves for real-estate depreciation	224 910	224 910
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(98 072)	6 438
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	31 452	0
Profit/Loss of current year	<u>1 529</u>	<u>31452</u>

<b>Total equity capital</b>	<b><u>1 237 712</u></b>	<b><u>1 340 693</u></b>
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<b>Total liabilities</b>	<b><u>10 987 792</u></b>	<b><u>13 195 715</u></b>
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# INCOME STATEMENT of OJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

01.04.2009 01.04.2008

<b>Net interest income/(Net interest expenses)</b>	<b>137 495</b>	<b>53 010</b>
Interest income	451 827	287 725
Interest expenses	(314 332)	(234 715)
<b>Net commission income/(Net commission expenses)</b>	<b>34 055</b>	<b>32 460</b>
Commission income	36 944	34 413
Commission expenses	(2 889)	(1 953)
Income from trade transactions with securities in bank's trade portfolio	4	18 149
Income from hedging transactions	0	0
Income from revaluation of other fair value financial instruments including the income revaluation	0	0
Income from foreign currency transactions	(35 973)	18 362
Profit/(Loss) from initial calculation of financial assets at interest rate, which is higher or lower than market rate	0	0
Profit/(Loss) from initial calculation of financial liabilities at interest rate, which is higher or lower than market rate	0	0
Income from revaluation of investment real-estate	0	0
Income from revaluation of foreign currency	25 176	(5 252)
Reserves for loans indebtedness	(70 230)	(6 238)
Depreciation of securities for sale in bank's portfolio for sale	(24)	(94)
Income from sale of securities in bank's portfolio for sale	3 621	873
Depreciation of securities held till maturity in the bank's portfolio	0	0
Reserves for liabilities	880	0
Other operating income	2 044	2 550
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(102 024)	(82 312)
Income from capital participation	0	0
Profit from capital participation	0	0
Loss from capital participation	0	0
Profit/ (Loss) from long-term assets for sale	0	0
<b>Profit/(Loss) before tax</b>	<b>(4 976)</b>	<b>31 509</b>
Expenses for income tax	6 505	(933)
<b>Profit/(Loss) after tax</b>	<b>1 529</b>	<b>30 576</b>
Net profit/(loss) from sale of long-term assets for sale	0	0
<b>Net profit/(net loss) of the bank</b>	<b>1 529</b>	<b>30 576</b>