

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

	01.04.2010	01.01.2010
ASSETS		
Cash and equivalents	440 707	879 605
Trade securities	81 520	81 520
Other fair value financial assets including the income revaluation	0	0
Due from other banks, including:	9 231	4 231
Denominated in foreign currency	0	0
Reserves for depreciation of moneys due from other banks	(847)	(846)
Reserves as share of assets	9.17	20.00
Loans to and indebtedness of clients, including:	5 380 877	5 355 495
Loans to and indebtedness of legal entities, including:	3 313 026	2 978 003
Denominated in foreign currency	448 416	469 860
Loans to and indebtedness of individuals, including:	206 7851	2 377 492
Denominated in foreign currency	1 371 808	1 462 261
Reserves for depreciation of loans	(3 044 631)	(2 408 565)
Reserves as share of assets	56.58	44.97
Securities for sale at the bank's portfolio	1 650 814	2 815 094
Reserves for depreciation of securities for sale in bank's portfolio	(178 771)	(172 800)
Reserves as share of assets	10.83	6.14
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	3	8
Investment real-estate	4 500	4 500
Receivables related to current income tax	7 441	7 441
Deferred tax assets	0	0
Fixed and intangible assets	599 008	609 167
Other financial assets	6 852 453	6 867 576
Reserves for other financial assets	(3 383 073)	(1 342 225)
Reserves as share of assets	49.37	19.54
Other assets	4 378 081	4 253 211
Reserves for other assets	(2 009)	(1 204)
Reserves as share of assets	0.05	0.03
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
Total assets, including:	12 795 304	16 952 208
Denominated in foreign currency	1 205 467	2 252 683
LIABILITIES		
Due to banks, including:	5 148 156	4 374 334
Denominated in foreign currency	352 709	355 493
Funds of legal entities, including:	464 392	895 257
Denominated in foreign currency	182 717	199 210
Demand funds of legal entities, including:	63 904	106 882
Denominated in foreign currency	33 704	44 766
Funds of individuals, including:	4 875 676	7 096 882
Denominated in foreign currency	1 808 446	2 675 716
Demand funds of individuals, including:	577 844	1 700 627
Denominated in foreign currency	288 254	723 205
Debt securities issued by the bank, including:	43 419	43 455
Denominated in foreign currency	0	0
Other attracted funds	55 712	56 147
Liabilities related to current income tax	0	0
Deferred tax liabilities	45 478	45 478
Reserves for liabilities	10 776	7 542
Other financial liabilities	26 035	22 358

Other liabilities	27 209	20 123
Subordinated debt	55 425	54 192
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>

Total liabilities, including:	<u>10 752 278</u>	<u>12 615 768</u>
Denominated in foreign currency	2 415 968	3 297 465

EQUITY CAPITAL

Statutory capital	8 409 298	8 409 298
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	535 524	535 524
Reserves, capitalized dividends and other bank funds	573 038	573 038
Reserves for fixed assets depreciation, including:	113 474	113 474
Reserves for real-estate depreciation	113 474	113 474
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(185 641)	(1 078 896)
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	(4 216 004)	0
Profit/Loss of current year	<u>(3 186 663)</u>	<u>(4 215 998)</u>

Total equity capital	<u>2 043 026</u>	<u>4 336 440</u>
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Total liabilities	<u>12 795 304</u>	<u>16 952 208</u>
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INCOME STATEMENT of PJSC "RODOVID BANK"
(in thousands of Ukrainian hryvnias)

01.04.2010 01.04.2009

Net interest income/(Net interest expenses)	<u>(354 663)</u>	<u>137 495</u>
Interest income	273 386	451 827
Interest expenses	(628 049)	(314 332)
Net commission income/(Net commission expenses)	<u>20 228</u>	<u>34 055</u>
Commission income	22 996	36 944
Commission expenses	(2 768)	(2 889)
Income from trade transactions with securities in bank's trade portfolio	0	4
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	1 461	(35 973)
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	(16 320)	25 176
Reserves for loans indebtedness	(2 676 908)	(70 230)
Depreciation of securities for sale in bank's portfolio for sale	(5 971)	(24)
Income from sale of securities in bank's portfolio for sale	(49 879)	3 621
Depreciation of securities held till maturity in the bank's portfolio	0	0
Reserves for liabilities	(3 234)	880
Other operating income	7 001	2 044
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(108 379)	(102 024)
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
Profit/(Loss) before tax	<u>(3 186 664)</u>	<u>(4 976)</u>
Expenses for income tax	0	6 505
Profit/(Loss) after tax	<u>(3 186 664)</u>	<u>1 529</u>
Net profit/(loss) from sale of long-term assets for sale	0	0
Net profit/(net loss) of the bank	<u>(3 186 664)</u>	<u>1 529</u>