

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

01.07.2006 01.01.2006

**ASSETS**

Accounts in National Bank of Ukraine and cash	101 244	158 329
Securities refinanced by the National Bank of Ukraine	151	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	244 558	250 452
Reserves for other banks' indebtedness	1 356	596
Reserves in percentage to assets	0,55	0,24
Securities in bank's trade portfolio	0	0
Securities in bank's sales portfolio	60 771	45 532
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	1 542 049	1 274 548
Legal entities	1 138 844	1 055 026
Individuals	403 205	219 522
Reserves for loan indebtedness	29 993	25 674
Reserves in percentage to assets	1,95	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	113 258	97 299
Intangible assets	403	350
Accrued revenue	22 410	20 958
Among them overdue accrued revenue	1 640	1 117
Among them doubtful accrued revenue	45	45
Reserves for accrued revenue indebtedness	1 579	1 142
Reserves in percentage to assets	93,76	98,37
Deferred tax asset	0	0
Other assets	14 792	7 812
Reserves for other assets	217	575
Reserves in percentage to assets	2,88	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
<b>Total assets</b>	<b><u>2 066 491</u></b>	<b><u>1 829 178</u></b>

**LIABILITIES**

Banks' accounts	201 867	254 449
Legal entities accounts	748 661	691 075
Individuals accounts	746 993	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	19 063	11 801
Deferred tax liabilities	166	166
Other liabilities	137 394	51 746
<b>Total liabilities</b>	<b><u>1 879 394</u></b>	<b><u>1 651 582</u></b>

**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	22 698	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	0	9 186
Profit/Loss of current year	9 501	10 987
<b>Total equity capital</b>	<b><u>187 097</u></b>	<b><u>177 596</u></b>
<b>Total liabilities</b>	<b><u>2 066 491</u></b>	<b><u>1 829 178</u></b>

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

01.07.2006    01.07.2005

<b>Net interest income</b>	<b>16 594</b>	<b>10 844</b>
Interest income	111 201	34 937
Interest expenses	(94 608)	(24 094)
<b>Net fee income</b>	<b>20 879</b>	<b>7 686</b>
Fee income	22 520	8 784
Fee expenses	(1642)	(1 098)
Trade income	10 015	2 733
Dividend income	0	0
Participation income	0	0
Other income	2 862	3 012
<b>Total income</b>	<b>50 350</b>	<b>24 275</b>
Total administrative expenses	(14 691)	(6 140)
Personnel costs	(15 232)	(7 779)
Losses from participation	0	0
Other expenses	(5 338)	(1 417)
Profit from transactions	15 089	8 939
Net expenses for formation of reserves	(4 504)	(3 876)
Profit/Loss from long-term assets for sale	0	0
<b>Profit before tax</b>	<b>10 585</b>	<b>5 063</b>
Expenses for income tax	(1 084)	(758)
<b>Profit after tax</b>	<b>9 501</b>	<b>4 305</b>
Net profit/loss from long-term assets for sale	0	0
<b>Net profit/loss</b>	<b>9 501</b>	<b>4 305</b>