

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

01.07.2007 01.01.2007

**ASSETS**

Accounts in National Bank of Ukraine and cash	402 729	231 197
Securities refinanced by the National Bank of Ukraine	97	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	1 344 178	974 783
Reserves for other banks' indebtedness	(604)	( 567)
Reserves in percentage to assets	0,04	0,06
Securities in bank's trade portfolio	0	0
Securities in bank's sales portfolio	127 710	112 434
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	3 933 627	2 202 019
Legal entities	2 415 227	1 268 692
Individuals	1 518 400	933 326
Reserves for loan indebtedness	(35 726)	(38 894)
Reserves in percentage to assets	0,91	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	204 714	155 013
Intangible assets	449	429
Accrued revenue	61 621	25 942
Among them overdue accrued revenue	12 016	5 009
Among them doubtful accrued revenue	45	45
Reserves for accrued revenue indebtedness	(10 973)	(4 495)
Reserves in percentage to assets	90,98	88,93
Deferred tax asset	0	0
Other assets	47 589	17 335
Reserves for other assets	(579)	(133)
Reserves in percentage to assets	2,29	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
<b>Total assets</b>	<b>6 074 832</b>	<b>3 675 211</b>

**LIABILITIES**

Banks' accounts	1 788 610	966 379
Legal entities accounts	1 197 625	892 994
Individuals accounts	1 711 077	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	57 742	34 347
Deferred tax liabilities	83	83
Other liabilities	675 486	52 273
<b>Total liabilities</b>	<b>5 602 923</b>	<b>3 224 979</b>

**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	45 333	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	(58)	0
Profit/Loss of previous years	0	0
Profit/Loss of current year	21 736	22 635
<b>Total equity capital</b>	<b>471 909</b>	<b>450 232</b>
<b>Total liabilities</b>	<b>6 074 832</b>	<b>3 675 211</b>

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

01.07.2007    01.07.2006

<b>Net interest income</b>	<b>44 303</b>	<b>16 594</b>
Interest income	214 126	111 201
Interest expenses	(169 823)	(94 607)
<b>Net fee income</b>	<b>43 490</b>	<b>20 879</b>
Fee income	48 622	22 521
Fee expenses	(5 132)	(1 642)
Trade income	8 320	10 015
Dividend income	0	0
Participation income	0	0
Other income	7 497	2 862
<b>Total income</b>	<b>103 610</b>	<b>50 350</b>
Total administrative expenses	(24 464)	(14 691)
Personnel costs	(32 911)	(15 232)
Losses from participation	0	0
Other expenses	(16 936)	(5 338)
Profit from transactions	29 299	15 089
Net expenses for formation of reserves	(5 249)	(4 504)
Profit/Loss from long-term assets for sale	0	0
<b>Profit before tax</b>	<b>24 050</b>	<b>10 585</b>
Expenses for income tax	(2 314)	(1 084)
<b>Profit after tax</b>	<b>21 736</b>	<b>9 501</b>
Net profit/loss from long-term assets for sale	0	0
<b>Net profit/loss</b>	<b>21 736</b>	<b>9 501</b>