

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

01.07.2008 01.01.2008

**ASSETS**

Accounts in National Bank of Ukraine and cash	341 029	679 771
Securities refinanced by the National Bank of Ukraine	202 065	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	1 527 780	2 464 091
Reserves for other banks' indebtedness	(949)	(2 593)
Reserves in percentage to assets	0,06	0,11
Securities in bank's trade portfolio	230 717	137 824
Securities in bank's sales portfolio	436 592	72 887
Reserves for securities in bank's sales portfolio depreciation	(107)	0
Reserves in percentage to assets	0,02	0
Loans granted to:	8 592 533	6 131 666
Legal entities	6 120 181	4 158 158
Individuals	2 472 352	1 973 508
Reserves for loan indebtedness	(90 710)	(75 230)
Reserves in percentage to assets	1,06	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	418 411	345 450
Intangible assets	3 105	700
Accrued revenue	158 211	67 096
Among them overdue accrued revenue	25 218	15 263
Among them doubtful accrued revenue	10	10
Reserves for accrued revenue indebtedness	(22 954)	(14 578)
Reserves in percentage to assets	90,99	95,45
Deferred tax asset	0	0
Other assets	205 175	150 404
Reserves for other assets	(3 973)	(5 584)
Reserves in percentage to assets	2,97	9,77
Long-term assets for sale	29	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>11 996 961</b>	<b>9 952 053</b>

**LIABILITIES**

Banks' accounts	2 387 699	2 730 390
Legal entities accounts	3 970 693	2 245 120
Individuals accounts	3 810 926	2 885 155
Savings (deposit) certificates issued by the bank	0	42 000
Debt securities issued by the bank	392 599	720 375
Accrued expenses to be paid	127 215	75 240
Deferred tax liabilities	46 050	46 050
Other liabilities	70 858	66 276
<b>Total liabilities</b>	<b>10 806 040</b>	<b>8 810 606</b>

**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	107 369	45 333
Reserves for fixed assets depreciation, among them are:	63 281	63 281
Reserves for real estate depreciation	57 570	57 570
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(5 118)	297
Profit/Loss of previous years	0	0
Profit/Loss of current year	54 889	62 036
<b>Total equity capital</b>	<b>1 190 921</b>	<b>1 141 447</b>
<b>Total liabilities</b>	<b>11 996 961</b>	<b>9 952 053</b>

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

	01.07.2008	01.07.2007
<b>Net interest income</b>	<b>119 299</b>	<b>44 303</b>
Interest income	641 503	214 126
Interest expenses	(522 204)	(169 823)
<b>Net fee income</b>	<b>67 671</b>	<b>43 490</b>
Fee income	73 614	48 622
Fee expenses	(5 943)	(5 132)
Trade income	64 480	8 320
Dividend income	0	0
Participation income	0	0
Other income	13 297	7 497
<b>Total income</b>	<b>264 747</b>	<b>103 610</b>
Total administrative expenses	(55 338)	(24 464)
Personnel costs	(84 114)	(32 911)
Losses from participation	0	0
Other expenses	(46 731)	(16 936)
Profit from transactions	78 564	29 299
Net expenses for formation of reserves	(21 652)	(5 249)
Profit/Loss from long-term assets for sale	0	0
<b>Profit before tax</b>	<b>56 912</b>	<b>24 050</b>
Expenses for income tax	(2 075)	(2 314)
<b>Profit after tax</b>	<b>54 837</b>	<b>21 736</b>
Net profit/loss from long-term assets for sale	52	0
<b>Net profit/loss</b>	<b>54 889</b>	<b>21 736</b>