

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

	01.07.2010	01.01.2010
ASSETS		
Cash and equivalents	213 736	879 605
Trade securities	81 520	81 520
Other fair value financial assets including the income revaluation	0	0
Due from other banks, including:	4 231	4 231
Denominated in foreign currency	0	0
Reserves for depreciation of moneys due from other banks	(846)	(846)
Reserves as share of assets	20.00	20.00
Loans to and indebtedness of clients, including:	5 232 260	5 355 495
Loans to and indebtedness of legal entities, including:	3 223 466	2 978 003
Denominated in foreign currency	410 387	469 860
Loans to and indebtedness of individuals, including:	2 008 794	2 377 492
Denominated in foreign currency	1 319 166	1 462 261
Reserves for depreciation of loans	(3 310 093)	(2 408 565)
Reserves as share of assets	63.26	44.97
Securities for sale at the bank's portfolio	761 856	2 815 094
Reserves for depreciation of securities for sale in bank's portfolio	(175 226)	(172 800)
Reserves as share of assets	23.00	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	3
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	587 465	609 167
Other financial assets	6 836 931	6 867 576
Reserves for other financial assets	(3 400 416)	(1 342 225)
Reserves as share of assets	49.74	19.54
Other assets	4 329 762	4 253 210
Reserves for other assets	(434)	(1 203)
Reserves as share of assets	0.01	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:	11 172 690	16 952 203
Denominated in foreign currency	934 821	2 252 683
LIABILITIES		
Due to banks, including:	4 543 625	4 374 334
Denominated in foreign currency	340 867	355 493
Funds of legal entities, including:	345 925	895 257
Denominated in foreign currency	125 598	199 210
Demand funds of legal entities, including:	73 584	106 882
Denominated in foreign currency	32 636	44 766
Funds of individuals, including:	4 352 716	7 096 882
Denominated in foreign currency	1 497 073	2 675 716
Demand funds of individuals, including:	600 674	1 700 627
Denominated in foreign currency	275 954	723 205
Debt securities issued by the bank, including:	43 401	43 455
Denominated in foreign currency	0	0
Other attracted funds	55 611	56 147
Liabilities related to current income tax	0	0
Deferred tax liabilities	45 478	45 478
Reserves for liabilities	9 435	7 542
Other financial liabilities	21 853	22 358

Other liabilities	29 521	20 123
Subordinated debt	50 411	54 192
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>

Total liabilities, including:	<u>9 497 976</u>	<u>12 615 768</u>
Denominated in foreign currency	2 035 122	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	21 528	(1 078 895)
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	(4 216 004)	0
Profit/Loss of current year	<u>(3 762 144)</u>	<u>(4 216 004)</u>

Total equity capital	<u>1 674 714</u>	<u>4 336 435</u>
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Total liabilities	<u>11 172 690</u>	<u>16 952 203</u>
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INCOME STATEMENT of PJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

01.07.2010 01.07.2010

Net interest income/(Net interest expenses)	(504 570)	192 082
Interest income	420 674	754 233
Interest expenses	(925 244)	(562 151)
Net commission income/(Net commission expenses)	37 799	60 644
Commission income	42 705	66 585
Commission expenses	(4 906)	(5 941)
Income from trade transactions with securities in bank's trade portfolio	0	20
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	3 007	(50 348)
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	(36 849)	19 644
Reserves for loans indebtedness	(2 959 675)	(1 419 680)
Depreciation of securities for sale in bank's portfolio for sale	(2 426)	(112 708)
Income from sale of securities in bank's portfolio for sale	(59 154)	3 629
Depreciation of securities held till maturity in the bank's portfolio	0	0
Reserves for liabilities	(1 893)	(3 140)
Other operating income	8 183	3 480
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(246 566)	(211 021)
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	(3 762 144)	(1 517 398)
Expenses for income tax	0	6 505
Profit/(Loss) after tax	(3 762 144)	(1 510 893)
Net profit/(loss) from sale of long-term assets for sale	0	0
Net profit/(net loss) of the bank	(3 762 144)	(1 510 893)