

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

01.10.2007 01.01.2007

ASSETS

Accounts in National Bank of Ukraine and cash	339 885	231 197
Securities refinanced by the National Bank of Ukraine	6 728	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	1 022 753	974 783
Reserves for other banks' indebtedness	(471)	(567)
Reserves in percentage to assets	0,05	0,06
Securities in bank's trade portfolio	120 171	0
Securities in bank's sales portfolio	236 025	112 434
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	5 258 711	2 202 019
Legal entities	3 337 502	1 268 692
Individuals	1 921 209	933 326
Reserves for loan indebtedness	(62 562)	(38 894)
Reserves in percentage to assets	1,19	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	252 074	155 013
Intangible assets	426	429
Accrued revenue	69 460	25 942
Among them overdue accrued revenue	12 115	5 009
Among them doubtful accrued revenue	10	45
Reserves for accrued revenue indebtedness	(11 034)	(4 495)
Reserves in percentage to assets	91,01	88,93
Deferred tax asset	0	0
Other assets	114 970	17 335
Reserves for other assets	(2 320)	(133)
Reserves in percentage to assets	3,85	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
Total assets	<u>7 344 816</u>	<u>3 675 211</u>

LIABILITIES

Banks' accounts	1 998 494	966 379
Legal entities accounts	1 566 096	892 994
Individuals accounts	2 197 636	1 106 603
Savings (deposit) certificates issued by the bank	42 000	72 300
Debt securities issued by the bank	301 175	100 000
Accrued expenses to be paid	73 248	34 347
Deferred tax liabilities	83	83
Other liabilities	56 602	52 273
Total liabilities	<u>6 235 334</u>	<u>3 224 979</u>

EQUITY CAPITAL

Statutory capital	435 000	350 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	535 500	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	85	0
Profit/Loss of previous years	0	0
Profit/Loss of current year	38 666	22 635
Total equity capital	<u>1 109 482</u>	<u>450 232</u>
Total liabilities	<u>7 344 816</u>	<u>3 675 211</u>

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

01.10.2007 01.10.2006

Net interest income	84 252	32 982
Interest income	395 237	180 770
Interest expenses	(310 985)	(147 788)
Net fee income	71 577	34 358
Fee income	79 170	36 709
Fee expenses	(7 593)	(2 351)
Trade income	34 283	12 117
Dividend income	2	0
Participation income	0	0
Other income	12 256	4 424
Total income	202 370	83 881
Total administrative expenses	(40 393)	(22 650)
Personnel costs	(55 091)	(25 570)
Losses from participation	0	0
Other expenses	(29 554)	(9 150)
Profit from transactions	77 332	26 511
Net expenses for formation of reserves	(33 906)	(9 202)
Profit/Loss from long-term assets for sale	0	0
Profit before tax	43 426	17 309
Expenses for income tax	(4 760)	(2160)
Profit after tax	38 666	15 149
Net profit/loss from long-term assets for sale	0	0
Net profit/loss	38 666	15 149