

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

01.10.2008 01.01.2008

**ASSETS**

Accounts in National Bank of Ukraine and cash	320 986	679 771
Securities refinanced by the National Bank of Ukraine	181 868	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	2 129 343	2 464 091
Reserves for other banks' indebtedness	(1 350)	(2 593)
Reserves in percentage to assets	0,06	0,11
Securities in bank's trade portfolio	246 744	137 824
Securities in bank's sales portfolio	457 870	72 887
Reserves for securities in bank's sales portfolio depreciation	(134)	0
Reserves in percentage to assets	0,03	0
Loans granted to:	9 292 087	6 131 666
Legal entities	6 525 284	4 158 158
Individuals	2 766 803	1 973 508
Reserves for loan indebtedness	(90 184)	(75 230)
Reserves in percentage to assets	0,97	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	442 766	345 450
Intangible assets	3 341	700
Accrued revenue	182 960	67 096
Among them overdue accrued revenue	32 458	15 263
Among them doubtful accrued revenue	10	10
Reserves for accrued revenue indebtedness	(24 960)	(14 578)
Reserves in percentage to assets	76,88	95,45
Deferred tax asset	0	0
Other assets	230 514	150 404
Reserves for other assets	(3 791)	(5 584)
Reserves in percentage to assets	3,25	9,77
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>13 368 067</b>	<b>9 952 053</b>

**LIABILITIES**

Banks' accounts	3 705 192	2 730 390
Legal entities accounts	3 917 247	2 245 120
Individuals accounts	4 068 808	2 885 155
Savings (deposit) certificates issued by the bank	0	42 000
Debt securities issued by the bank	203 149	720 375
Accrued expenses to be paid	138 577	75 240
Deferred tax liabilities	46 050	46 050
Other liabilities	76 176	66 276
<b>Total liabilities</b>	<b>12 155 199</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	535 524	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	(673)	297
Profit/Loss of previous years	0	0
Profit/Loss of current year	72 367	62 036
<b>Total equity capital</b>	<b>1 212 868</b>	<b>1 141 447</b>
<b>Total liabilities</b>	<b>13 368 067</b>	<b>9 952 053</b>

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

	01.10.2008	01.10.2007
<b>Net interest income</b>	<b>182 301</b>	<b>84 252</b>
Interest income	1 026 673	395 237
Interest expenses	(844 372)	(310 985)
<b>Net fee income</b>	<b>115 191</b>	<b>71 577</b>
Fee income	125 464	79 170
Fee expenses	(10 273)	(7 593)
Trade income	89 155	34 283
Dividend income	2	2
Participation income	0	0
Other income	12 815	12 256
<b>Total income</b>	<b>399 464</b>	<b>202 370</b>
Total administrative expenses	(86 935)	(40 393)
Personnel costs	(132 118)	(55 091)
Losses from participation	0	0
Other expenses	(79 335)	(29 554)
Profit from transactions	101 076	77 332
Net expenses for formation of reserves	(23 441)	(33 906)
Profit/Loss from long-term assets for sale	0	0
<b>Profit before tax</b>	<b>77 635</b>	<b>43 426</b>
Expenses for income tax	(5 410)	(4 760)
<b>Profit after tax</b>	<b>72 225</b>	<b>38 666</b>
Net profit/loss from long-term assets for sale	142	0
<b>Net profit/loss</b>	<b>72 367</b>	<b>38 666</b>