

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

01.10.2009 01.01.2009

ASSETS

Cash and equivalents	418 919	904 804
Trade securities	81 496	246764
Other fair value financial assets including the income revaluation	0	0
Due from other banks, including:	4 230	568 790
Denominated in foreign currency	0	69 330
Reserves for depreciation of moneys due from other banks	(1 082)	(627)
Reserves as share of assets	25.58	0.11
Loans to and indebtedness of clients, including:	8 572 734	10 098 911
Loans to and indebtedness of legal entities, including:	6 074 838	6 627 672
Denominated in foreign currency	657 594	836 203
Loans to and indebtedness of individuals, including:	2 497 896	3 471 239
Denominated in foreign currency	1 530 188	2 544 741
Reserves for depreciation of loans	(2 167 356)	(227 999)
Reserves as share of assets	25.28	2.26
Securities for sale at the bank's portfolio	1 155 332	641 450
Reserves for depreciation of securities for sale in bank's portfolio	(155 876)	(1 399)
Reserves as share of assets	13.49	0.22
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	8	8
Investment real-estate	0	0
Receivables related to current income tax	22 441	0
Deferred tax assets	0	0
Fixed and intangible assets	670 647	831 975
Other financial assets	26 109	28 136
Reserves for other financial assets	(8 264)	(501)
Reserves as share of assets	31.65	1.78
Other assets	481 051	108 830
Reserves for other assets	(2 308)	(3 427)
Reserves as share of assets	0.48	3.15
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:	9 098 081	13 195 715
Denominated in foreign currency	1 452 290	3 686 311

LIABILITIES

Due to banks, including:	4 633 933	5 007 589
Denominated in foreign currency	358 818	1 119 001
Funds of legal entities, including:	983 721	2 694 972
Denominated in foreign currency	180 405	845 500
Demand funds of legal entities, including:	170 925	771 210
Denominated in foreign currency	42 661	118 887
Funds of individuals, including:	1 597 863	3 618 029
Denominated in foreign currency	911 350	1 718 685
Demand funds of individuals, including:	166 616	234 879
Denominated in foreign currency	93 702	106 987
Debt securities issued by the bank, including:	53 194	184 572
Denominated in foreign currency	0	0
Other attracted funds	58 734	83 609
Liabilities related to current income tax	0	0
Deferred tax liabilities	72 007	111 384
Reserves for liabilities	4 514	1864
Other financial liabilities	37 739	90 150

Other liabilities	13 074	12 429
Subordinated debt	52 931	50 424
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>

Total liabilities, including:	<u>7 507 710</u>	<u>11 855 022</u>
Denominated in foreign currency	1 517 418	3 773 237

EQUITY CAPITAL

Statutory capital	2 809 298	435 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	535 524	535 524
Reserves, capitalized dividends and other bank funds	541 586	107 369
Reserves for fixed assets depreciation, including:	144 305	224 910
Reserves for real-estate depreciation	144 305	224 910
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(359 209)	6 438
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	31 452	0
Profit/Loss of current year	<u>(2 112 585)</u>	<u>31452</u>

Total equity capital	<u>1 590 371</u>	<u>1 340 693</u>
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Total liabilities	<u>9 098 081</u>	<u>13 195 715</u>
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INCOME STATEMENT of PJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

01.10.2009 01.10.2008

Net interest income/(Net interest expenses)	295 485	182 301
Interest income	1 093 579	1 026 673
Interest expenses	(798 094)	(844 372)
Net commission income/(Net commission expenses)	85 702	115 191
Commission income	97 036	125 464
Commission expenses	(11 334)	(10 273)
Income from trade transactions with securities in bank's trade portfolio	20	33 143
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	(137 003)	16 429
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	67 318	39 582
Reserves for loans indebtedness	(1 946 956)	(25 100)
Depreciation of securities for sale in bank's portfolio for sale	(154 477)	(134)
Income from sale of securities in bank's portfolio for sale	(169 74)	(225)
Depreciation of securities held till maturity in the bank's portfolio	0	0
Reserves for liabilities	(2 650)	0
Other operating income	5 326	13 222
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(315 717)	(296 619)
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	(2 119 926)	77 790
Expenses for income tax	7 341	(5 423)
Profit/(Loss) after tax	(2 112 585)	72 367
Net profit/(loss) from sale of long-term assets for sale	0	0
Net profit/(net loss) of the bank	(2 112 585)	72 367