

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

01.01.2007 01.01.2006

ASSETS

Accounts in National Bank of Ukraine and cash	231 197	158 329
Securities refinanced by the National Bank of Ukraine	148	154
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	974 783	250 452
Reserves for other banks' indebtedness	567	596
Reserves in percentage to assets	0,06	0,24
Securities in bank's trade portfolio	0	0
Securities in bank's sales portfolio	112 434	45 532
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	2 202 019	1 274 548
Legal entities	1 268 692	1 055 026
Individuals	933 326	219 522
Reserves for loan indebtedness	38 894	25 674
Reserves in percentage to assets	1,77	2,01
Securities held till maturity	0	2 200
Reserves for securities held till maturity depreciation	0	469
Reserves in percentage to assets	0	21,31
Investments in associated and affiliated companies	0	0
Fixed assets	155 013	97 299
Intangible assets	429	350
Accrued revenue	25 942	20 958
Among them overdue accrued revenue	5 009	1 117
Among them doubtful accrued revenue	45	45
Reserves for accrued revenue indebtedness	4 495	1 142
Reserves in percentage to assets	88,93	98,37
Deferred tax asset	0	0
Other assets	17 335	7 812
Reserves for other assets	133	575
Reserves in percentage to assets	1,77	16,16
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	3 675 211	1 829 178

LIABILITIES

Banks' accounts	966 379	254 449
Legal entities accounts	892 994	691 075
Individuals accounts	1 106 603	617 095
Savings (deposit) certificates issued by the bank	72 300	25 250
Debt securities issued by the bank	100 000	0
Accrued expenses to be paid	34 347	11 801
Deferred tax liabilities	166	166
Other liabilities	52 273	51 746
Total liabilities	3 225 063	1 651 582

EQUITY CAPITAL

Statutory capital	350 000	100 000
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	0	0
Reserves, capitalized dividends and other bank funds	22 698	2 525
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	0	0
Profit/Loss of previous years	0	9 186
Profit/Loss of current year	22 552	10 987
Total equity capital	450 148	177 596
Total liabilities	3 675 211	1 829 178

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

01.01.2007 01.01.2006

Net interest income	51 225	27 399
Interest income	259 002	112 492
Interest expenses	(207 777)	(85 094)
Net fee income	52 806	27 348
Fee income	57 321	29 840
Fee expenses	(4 515)	(2 491)
Trade income	15 617	10 033
Dividend income	0	0
Participation income	0	0
Other income	10 071	5 869
Total income	129 720	70 649
Total administrative expenses	(34 476)	(17 588)
Personnel costs	(37 873)	(18 930)
Losses from participation	0	0
Other expenses	(14 484)	(3 709)
Profit from transactions	42 887	30 422
Net expenses for formation of reserves	(15 467)	(16 930)
Profit/Loss from long-term assets for sale	0	0
Profit before tax	27 419	13 492
Expenses for income tax	(4 867)	(2 505)
Profit after tax	22 552	10 987
Net profit/loss from long-term assets for sale	0	0
Net profit/loss	22 552	10 987