

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

01.01.2008 01.01.2007

**ASSETS**

Accounts in National Bank of Ukraine and cash	679 771	231 197
Securities refinanced by the National Bank of Ukraine	142	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	2 464 091	974 783
Reserves for other banks' indebtedness	(2 593)	(567)
Reserves in percentage to assets	0,11	0,06
Securities in bank's trade portfolio	137 824	0
Securities in bank's sales portfolio	72 887	112 434
Reserves for securities in bank's sales portfolio depreciation	0	0
Reserves in percentage to assets	0	0
Loans granted to:	6 131 666	2 202 019
Legal entities	4 158 158	1 268 692
Individuals	1 973 508	933 326
Reserves for loan indebtedness	(75 230)	(38 894)
Reserves in percentage to assets	1,23	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	7	0
Fixed assets	345 450	155 013
Intangible assets	700	429
Accrued revenue	67 096	25 942
Among them overdue accrued revenue	15 263	5 009
Among them doubtful accrued revenue	10	45
Reserves for accrued revenue indebtedness	(14 578)	(4 495)
Reserves in percentage to assets	95,45	88,93
Deferred tax asset	0	0
Other assets	150 404	17 335
Reserves for other assets	(5 584)	(133)
Reserves in percentage to assets	9,77	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
<b>Total assets</b>	<b>9 952 053</b>	<b>3 675 211</b>

**LIABILITIES**

Banks' accounts	2 730 390	966 379
Legal entities accounts	2 245 120	892 994
Individuals accounts	2 885 155	1 106 603
Savings (deposit) certificates issued by the bank	42 000	72 300
Debt securities issued by the bank	720 375	100 000
Accrued expenses to be paid	75 240	34 347
Deferred tax liabilities	46 050	83
Other liabilities	66 276	52 273
<b>Total liabilities</b>	<b>8 810 606</b>	<b>3 224 979</b>

**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:	63 281	54 898
Reserves for real estate depreciation	57 570	49 188
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	297	0
Profit/Loss of previous years	0	0
Profit/Loss of current year	62 036	22 635
<b>Total equity capital</b>	<b>1 141 447</b>	<b>450 232</b>
<b>Total liabilities</b>	<b>9 952 053</b>	<b>3 675 211</b>

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

01.01.2008 01.01.2007

<b>Net interest income</b>	<b>141 050</b>	<b>51 225</b>
Interest income	623 175	259 002
Interest expenses	(482 125)	(207 777)
<b>Net fee income</b>	<b>96 657</b>	<b>52 806</b>
Fee income	107 556	57 321
Fee expenses	(10 899)	(4 515)
Trade income	60 561	15 617
Dividend income	2	0
Participation income	0	0
Other income	15 907	10 071
<b>Total income</b>	<b>314 177</b>	<b>129 719</b>
Total administrative expenses	(59 820)	(34 476)
Personnel costs	(85 453)	(37 873)
Losses from participation	0	0
Other expenses	(47 203)	(14 484)
Profit from transactions	121 701	42 886
Net expenses for formation of reserves	(54 749)	(15 467)
Profit/Loss from long-term assets for sale	0	0
<b>Profit before tax</b>	<b>66 952</b>	<b>27 419</b>
Expenses for income tax	(4 916)	(4 784)
<b>Profit after tax</b>	<b>62 036</b>	<b>22 635</b>
Net profit/loss from long-term assets for sale	0	0
<b>Net profit/loss</b>	<b>62 036</b>	<b>22 635</b>