

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

01.01.2009 01.01.2008

ASSETS

Accounts in National Bank of Ukraine and cash	126 701	679 771
Securities refinanced by the National Bank of Ukraine	183 682	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	1 365 577	2 464 091
Reserves for other banks' indebtedness	(912)	(2 593)
Reserves in percentage to assets	0,07	0,11
Securities in bank's trade portfolio	246 765	137 824
Securities in bank's sales portfolio	452 564	72 887
Reserves for securities in bank's sales portfolio depreciation	(1 399)	0
Reserves in percentage to assets	0,31	0
Loans granted to:	9 872 020	6 131 666
Legal entities	6 528 572	4 158 158
Individuals	3 343 448	1 973 508
Reserves for loan indebtedness	(190 089)	(75 230)
Reserves in percentage to assets	1,93	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	828 527	345 450
Intangible assets	3 447	700
Accrued revenue	232 507	67 096
Among them overdue accrued revenue	74 715	15 263
Among them doubtful accrued revenue	0	10
Reserves for accrued revenue indebtedness	(38 125)	(14 578)
Reserves in percentage to assets	51,03	95,45
Deferred tax asset	0	0
Other assets	117 969	150 404
Reserves for other assets	(3 527)	(5 584)
Reserves in percentage to assets	20,69	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
Total assets	13 195 714	9 952 053

LIABILITIES

Banks' accounts	5 007 845	2 730 390
Legal entities accounts	2 778 640	2 245 120
Individuals accounts	3 534 769	2 885 155
Savings (deposit) certificates issued by the bank	0	42 000
Debt securities issued by the bank	181 915	720 375
Accrued expenses to be paid	154 226	75 240
Deferred tax liabilities	46 050	46 050
Other liabilities	82 036	66 276
Total liabilities	11 785 481	8 810 606

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:	291 296	63 281
Reserves for real estate depreciation	285 585	57 570
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	6 435	297
Profit/Loss of previous years	0	0
Profit/Loss of current year	34 609	62 036
Total equity capital	1 410 233	1 141 447
Total liabilities	13 195 714	9 952 053

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

	01.01.2009	01.01.2008
Net interest income	257 876	141 050
Interest income	1 471 024	623 175
Interest expenses	(1 213 148)	(482 125)
Net fee income	180 205	96 657
Fee income	195 599	107 556
Fee expenses	(15 394)	(10 899)
Trade income	140 681	60 561
Dividend income	2	2
Participation income	0	0
Other income	11 689	15 907
Total income	590 453	314 177
Total administrative expenses	(126 238)	(59 820)
Personnel costs	(175 175)	(85 453)
Losses from participation	0	0
Other expenses	(110 144)	(47 203)
Profit from transactions	178 896	121 701
Net expenses for formation of reserves	(136 069)	(54 749)
Profit/Loss from long-term assets for sale	0	0
Profit before tax	42 827	66 952
Expenses for income tax	(8 334)	(4 916)
Profit after tax	34 493	62 036
Net profit/loss from long-term assets for sale	116	0
Net profit/loss	34 609	62 036