

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

	01.01.2010	01.01.2009
ASSETS		
Cash and equivalents	879 605	904 804
Trade securities	81 520	246764
Other fair value financial assets including the income revaluation	0	0
Due from other banks, including:	4 231	568 790
Denominated in foreign currency	0	69 330
Reserves for depreciation of moneys due from other banks	(846)	(627)
Reserves as share of assets	20.00	0.11
Loans to and indebtedness of clients, including:	5 355 495	10 098 911
Loans to and indebtedness of legal entities, including:	2 978 003	6 627 672
Denominated in foreign currency	469 860	836 203
Loans to and indebtedness of individuals, including:	2 377 492	3 471 239
Denominated in foreign currency	1 462 261	2 544 741
Reserves for depreciation of loans	(2 408 565)	(227 999)
Reserves as share of assets	44.97	2.26
Securities for sale at the bank's portfolio	2 815 094	641 450
Reserves for depreciation of securities for sale in bank's portfolio	(172 800)	(1 399)
Reserves as share of assets	6.14	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	4 500	0
Receivables related to current income tax	7 441	0
Deferred tax assets	0	0
Fixed and intangible assets	609 167	831 975
Other financial assets	6 867 576	28 136
Reserves for other financial assets	(1 342 225)	(501)
Reserves as share of assets	19.54	1.78
Other assets	4 253 211	108 830
Reserves for other assets	(1 204)	(3 427)
Reserves as share of assets	0.03	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:	16 952 208	13 195 715
Denominated in foreign currency	2 252 683	3 686 311
LIABILITIES		
Due to banks, including:	4 374 334	5 007 589
Denominated in foreign currency	355 493	1 119 001
Funds of legal entities, including:	895 257	2 694 972
Denominated in foreign currency	199 210	845 500
Demand funds of legal entities, including:	106 882	771 210
Denominated in foreign currency	44 766	118 887
Funds of individuals, including:	7 096 882	3 618 029
Denominated in foreign currency	2 675 716	1 718 685
Demand funds of individuals, including:	1 700 627	234 879
Denominated in foreign currency	723 205	106 987
Debt securities issued by the bank, including:	43 455	184 572
Denominated in foreign currency	0	0
Other attracted funds	56 147	83 609
Liabilities related to current income tax	0	0
Deferred tax liabilities	45 478	111 384
Reserves for liabilities	7 542	1864

Other financial liabilities	22 358	90 150
Other liabilities	20 123	12 429
Subordinated debt	54 192	50 424
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>

Total liabilities, including:	<u>12 615 768</u>	<u>11 855 022</u>
Denominated in foreign currency	3 297 465	3 773 237

EQUITY CAPITAL

Statutory capital	8 409 298	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	573 038	107 369
Reserves for fixed assets depreciation, including:	113 474	224 910
Reserves for real-estate depreciation	113 474	224 910
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(1 078 896)	6 438
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	0	0
Profit/Loss of current year	<u>(4 215 998)</u>	<u>31452</u>

Total equity capital	<u>4 336 440</u>	<u>1 340 693</u>
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Total liabilities	<u>16 952 208</u>	<u>13 195 715</u>
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INCOME STATEMENT of PJSC "RODOVID BANK"
(in thousands of Ukrainian hryvnias)

01.01.2010 01.01.2009

Net interest income/(Net interest expenses)	184 973	257 876
Interest income	1 331 198	1 471 024
Interest expenses	(1 146 225)	(1 213 148)
Net commission income/(Net commission expenses)	105 391	180 205
Commission income	122 694	195 599
Commission expenses	(17 303)	(15 394)
Income from trade transactions with securities in bank's trade portfolio	43	33 165
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	(135 380)	67 934
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	(1 887)	0
Income from revaluation of foreign currency	55 207	39 582
Reserves for loans indebtedness	(3 522 105)	(136 493)
Depreciation of securities for sale in bank's portfolio for sale	(171 401)	(1 399)
Income from sale of securities in bank's portfolio for sale	(42 537)	(4 542)
Depreciation of securities held till maturity in the bank's portfolio	0	0
Reserves for liabilities	(5 679)	(4)
Other operating income	246 767	16 233
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(927 711)	(413 937)
Income from capital participation	0	(2)
Profit from capital participation	0	0
Loss from capital participation	0	(2)
Profit/ (Loss) from long-term assets for sale	0	0
Profit/(Loss) before tax	(4 214 319)	38 618
Expenses for income tax	(1 679)	(7 282)
Profit/(Loss) after tax	(4 215 998)	31 336
Net profit/(loss) from sale of long-term assets for sale	0	116
Net profit/(net loss) of the bank	(4 215 998)	31 452