

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

	01.04.2011	01.01.2011
ASSETS		
Cash and equivalents	85 839	173 656
Trade securities	81 520	81 520
Other fair value financial assets including the income revaluation	0	0
Due from other banks, including:	4 231	4 231
Denominated in foreign currency	0	0
Reserves for depreciation of funds due from other banks	(846)	(846)
Reserves as percentage to assets	20.00	20.00
Loans and indebtedness of clients, including:	4 417 411	4 445 242
Loans to and indebtedness of legal entities, including:	2 666 005	2 640 555
Denominated in foreign currency	458 350	448 515
Loans and indebtedness of individuals, including:	1 751 406	1 804 687
Denominated in foreign currency	1 154 739	1 199 835
Reserves for depreciation of loans	(3 355 157)	(3 125 935)
Reserves as percentage to assets	75.95	70.32
Securities for sale in the Bank's portfolio	512 896	686 872
Reserves for depreciation of securities for sale in the Bank's portfolio	(175 755)	(175 688)
Reserves as percentage to assets	34.27	25.58
Securities held till maturity in the Bank's portfolio	0	0
Reserves for depreciation of securities held till maturity in the Bank's portfolio	0	0
Reserves as percentage to assets	0	0
Investments into associated and affiliated companies	0	0
Investment real-estate	4 534	4 534
Receivables related to current income tax	6 892	7 441
Deferred tax assets	0	0
Fixed and intangible assets	556 794	566 102
Other financial assets	6 867 595	6 873 022
Reserves for other financial assets	(3 419 553)	(3 412 917)
Reserves as percentage to assets	49.79	49.66
Other assets	4 352 205	4 353 273
Reserves for other assets	(309)	(384)
Reserves as percentage to assets	0.01	0.01
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 percentage to assets	0	0
Total assets, including:	9 938 297	10 480 123
Denominated in foreign currency	848 823	871 177
LIABILITIES		
Due to banks, including:	4 790 393	4 876 026
Denominated in foreign currency	346 840	337 115
Funds of legal entities, including:	265 785	286 995
Denominated in foreign currency	41 856	43 252
Demand funds of legal entities, including:	175 722	80 893
Denominated in foreign currency	30 987	31 441
Funds of individuals, including:	3 924 187	3 961 389
Denominated in foreign currency	1 317 634	1 319 486
Demand funds of individuals, including:	972 946	629 172
Denominated in foreign currency	389 148	230 391
Debt securities issued by the Bank, including:	0	0
Denominated in foreign currency	0	0
Other attracted funds	56 062	56 086
Liabilities related to current income tax	0	0
Deferred tax liabilities	36 642	36 642
Reserves for liabilities	3282	6 603
Other financial liabilities	27 703	29 298
Other liabilities	23756	22 946

Subordinated debt	50 411	50 411
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>
Total liabilities , including:	<u>9 178 221</u>	<u>9 326 396</u>
Denominated in foreign currency	1 776 520	1 770 946
Statutory capital	8 409 298	8 409 298
Own shares (fraction, unit) repurchased from shareholders (participants)	0	0
Issue difference	535 524	535 524
Reserves, capitalized dividends and other Bank's funds	573 038	573 038
Reserves for fixed assets depreciation, including:	113 474	113 474
Reserves for real-estate depreciation	113 474	113 474
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	1 841	2 521
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	(8 480 128)	(4 216 004)
Profit/Loss of current year	<u>(392 971)</u>	<u>(4 264 124)</u>
Total equity capital	<u>760 076</u>	<u>1 153 727</u>
Total liabilities	<u>9 938 297</u>	<u>10 480 123</u>