

BALANCE SHEET of PJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

As of the end of the day

30.09.2010 31.12.2009

ASSETS

Cash and equivalents	191 220	879 605
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:	4 983 362	5 355 495
Loans to and indebtedness of legal entities, including:	3 111 864	2 978 003
Denominated in foreign currency	426 983	469 860
Loans and indebtedness of individuals, including:	1 871 498	2 377 492
Denominated in foreign currency	1 245 929	1 462 261
Reserves for depreciation of loans	(3 570 775)	(2 408 565)
Reserves as percentage to assets	71.65	44.97
Securities for sale in the Bank's portfolio	694 353	2 815 094
Reserves for depreciation of securities for sale in the Bank's portfolio	(175 515)	(172 800)
Reserves as percentage to assets	25.28	6.14
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	3	3
Investment real-estate	4 534	4 500
Receivables related to current income tax	7 441	7 441
Deferred tax assets	0	0
Fixed and intangible assets	576 365	609 167
Other financial assets	6 848 623	6 867 576
Reserves for other financial assets	(3 412 523)	(1 342 225)
Reserves as percentage to assets	49.83	19.54
Other assets	4 326 810	4 253 210
Reserves for other assets	(577)	(1 203)
Reserves as percentage to assets	0.01	0.03
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:	10 558 226	16 952 203
Denominated in foreign currency	866 700	2 252 683

LIABILITIES

Due to banks, including:	4 673 300	4 374 334
Denominated in foreign currency	340 150	355 493
Funds of legal entities, including:	334 891	895 257
Denominated in foreign currency	47 178	199 210
Demand funds of legal entities, including:	83 407	106 882
Denominated in foreign currency	31 878	44 766
Funds of individuals, including:	4 042 513	7 096 882
Denominated in foreign currency	1 352 343	2 675 716
Demand funds of individuals, including:	459 760	1 700 627
Denominated in foreign currency	184 597	723 205
Debt securities issued by the Bank, including:	94 283	43 455
Denominated in foreign currency	0	0
Other attracted funds	55 649	56 147
Liabilities related to current income tax	0	0
Deferred tax liabilities	45 478	45 478
Reserves for liabilities	10 798	7 542

Other financial liabilities	39 896	22 358
Other liabilities	22 855	20 123
Subordinated debt	50 411	54 192
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>
Total liabilities, including:	<u>9 370 074</u>	<u>12 615 768</u>
Denominated in foreign currency	1 814 196	3 297 465
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	(18 426)	(1 078 895)
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	(4 216 004)	0
Profit/Loss of current year	<u>(4 208 752)</u>	<u>(4 216 004)</u>
Total equity capital	<u>1 188 152</u>	<u>4 336 435</u>
Total liabilities	<u>10 558 226</u>	<u>16 952 203</u>

INCOME STATEMENT of PJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

As of 01.10
2010 2009

Net interest income/(Net interest expenses)	(652 511)	295 485
Interest income	541 834	1 093 579
Interest expenses	(1 194 345)	(798 094)
Net commission income/(Net commission expenses)	50 663	85 702
Commission income	58 054	97 036
Commission expenses	(7 391)	(11 334)
Income from trade transactions with securities in the Bank's trade portfolio	0	20
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	4 364	(137 003)
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	0	0
Income from revaluation of foreign currency	(13 912)	67 318
Reserves for loans indebtedness	(3 232 483)	(1 946 956)
Depreciation of securities for sale in the Bank's portfolio for sale	(2 715)	(154 477)
Income from sale of securities in the Bank's portfolio for sale	(49 479)	(16 974)
Depreciation of securities held till maturity in the Bank's portfolio	0	0
Reserves for liabilities	(3 255)	(2 650)
Other operating income	9 582	5 326
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(319 006)	(315 717)
Income from capital participation	0	0
Profit from capital participation	0	0
Loss from capital participation	0	0
Profit/ (Loss) from long-term assets for sale	0	0
Profit/(Loss) before tax	(4 208 752)	(2 119 926)
Expenses for income tax	0	7341
Profit/(Loss) after tax	(4 208 752)	(2 112 585)
Net profit/(loss) from sale of long-term assets for sale	0	0
Net profit/(net loss) of the Bank	(4 208 752)	(2 112 585)