

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

	01.01.2011	01.01.2010
ASSETS		
Cash and equivalents	173 656	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:	4 445 242	5 355 495
Loans to and indebtedness of legal entities, including:	2 640 555	2 978 003
Denominated in foreign currency	448 515	469 860
Loans and indebtedness of individuals, including:	1 804 687	2 377 492
Denominated in foreign currency	1 199 835	1 462 261
Reserves for depreciation of loans	(3 125 935)	(2 408 565)
Reserves as percentage to assets	70.32	44.97
Securities for sale in the Bank's portfolio	686 872	2 815 094
Reserves for depreciation of securities for sale in the Bank's portfolio	(175 688)	(172 800)
Reserves as percentage to assets	25.58	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	0	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	566 102	609 167
Other financial assets	6 873 022	6 867 576
Reserves for other financial assets	(3 412 917)	(1 342 225)
Reserves as percentage to assets	49.66	19.54
Other assets	4 353 273	4 253 210
Reserves for other assets	(384)	(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:	10 480 123	16 952 203
Denominated in foreign currency	871 177	2 252 683

LIABILITIES

Due to banks, including:	4 876 026	4 374 334
Denominated in foreign currency	337 115	355 493
Funds of legal entities, including:	286 995	895 257
Denominated in foreign currency	43 252	199 210
Demand funds of legal entities, including:	80 893	106 882
Denominated in foreign currency	31 441	44 766
Funds of individuals, including:	3 961 389	7 096 882
Denominated in foreign currency	1 319 486	2 675 716
Demand funds of individuals, including:	629 172	1 700 627
Denominated in foreign currency	230 391	723 205
Debt securities issued by the Bank, including:	0	43 455
Denominated in foreign currency	0	0
Other attracted funds	56 086	56 147
Liabilities related to current income tax	0	0
Deferred tax liabilities	36 642	45 478
Reserves for liabilities	6 603	7 542
Other financial liabilities	29 298	22 358
Other liabilities	22 946	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>9 326 396</u>	<u>12 615 768</u>
Denominated in foreign currency	1 770 946	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	2 521	(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>(4 264 124)</u>	<u>(4 216 004)</u>
Total equity capital	<u>1 153 727</u>	<u>4 336 435</u>
Total liabilities	<u>10 480 123</u>	<u>16 952 203</u>

INCOME STATEMENT of PJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

01.01.2011 01.01.2010

Net interest income/(Net interest expenses)	<u>(786 866)</u>	<u>184 973</u>
Interest income	654 911	1 331 198
Interest expenses	(1 441 777)	(1 146 225)
Net commission income/(Net commission expenses)	<u>58 622</u>	<u>105 391</u>
Commission income	68 596	122 694
Commission expenses	(9 974)	(17 303)
Income from trade transactions with securities in the Bank's trade portfolio	0	43
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	5 343	(135 380)
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	(1 887)
Income from revaluation of foreign currency	(13 667)	55 207
Reserves for loans indebtedness	(3 153 602)	(3 522 105)
Depreciation of securities for sale in the Bank's portfolio for sale	(2 888)	(171 401)
Income from sale of securities in the Bank's portfolio for sale	(49 270)	(42 537)
Depreciation of securities held till maturity in the Bank's portfolio	0	0
Reserves for liabilities	940	(5 679)
Other operating income	18 166	246 767
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(370 048)	(927 711)
Income from capital participation	0	(6)
Profit from capital participation	0	0
Loss from capital participation	0	(6)
Profit/ (Loss) from long-term assets for sale	0	0
Profit/(Loss) before tax	<u>(4 293 270)</u>	<u>(4 214 325)</u>
Expenses for income tax	29 146	(1 679)
Profit/(Loss) after tax	<u>(4 264 124)</u>	<u>(4 216 004)</u>
Net profit/(loss) from sale of long-term assets for sale	0	0
Net profit/(net loss) of the Bank	<u>(4 264 124)</u>	<u>(4 216 004)</u>