

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

	01.07.2009	01.01.2009
ASSETS		
Cash and equivalents	53 723	904 804
Trade securities	81 496	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	(1 054)	(627)
Reserves as share of assets	24.92	0.11
Loans to and indebtedness of clients, including:	8 826 715	10 098 911
Loans to and indebtedness of legal entities, including:	6 104 032	6 627 672
Denominated in foreign currency	637 907	836 203
Loans to and indebtedness of individuals, including:	2 722 683	3 471 239
Denominated in foreign currency	1 892 237	2 544 741
Reserves for depreciation of loans	(1 647 532)	(227 999)
Reserves as share of assets	18.67	2.26
Securities for sale at the bank's portfolio	658 512	641 450
Reserves for depreciation of securities for sale in bank's portfolio	(114 107)	(1 399)
Reserves as share of assets	17.33	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	0	0
Receivables related to current income tax	6 605	0
Deferred tax assets	0	0
Fixed and intangible assets	803 166	831 975
Other financial assets	25 758	28 136
Reserves for other financial assets	(478)	(501)
Reserves as share of assets	1.85	1.78
Other assets	36 244	108 830
Reserves for other assets	(3 208)	(3 427)
Reserves as share of assets	8.85	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:	8 730 079	13 195 715
Denominated in foreign currency	1837736	3 686 311
LIABILITIES		
Due to banks, including:	4 512 151	5 007 589
Denominated in foreign currency	355 448	1 119 001
Funds of legal entities, including:	1 420 153	2 694 972
Denominated in foreign currency	226 488	845 500
Demand funds of legal entities, including:	501 928	771 210
Denominated in foreign currency	126 366	118 887
Funds of individuals, including:	2 635 541	3 618 029
Denominated in foreign currency	1 073 638	1 718 685
Demand funds of individuals, including:	659 900	234 879
Denominated in foreign currency	241 077	106 987
Debt securities issued by the bank, including:	91 217	184 572
Denominated in foreign currency	0	0
Other attracted funds	55 299	83 609
Liabilities related to current income tax	0	0
Deferred tax liabilities	111 384	111 384
Reserves for liabilities	5 004	1864

Other financial liabilities	45 958	90 150
Other liabilities	13 503	12 429
Subordinated debt	51 671	50 424
Liabilities related to long-term assets for sale or departing assets	<u>0</u>	<u>0</u>
Total liabilities, including:	<u>8 941 881</u>	<u>11 855 022</u>
Denominated in foreign currency	1 739 265	3 773 237

EQUITY CAPITAL

Statutory capital	783	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	541 586	107 369
Reserves for fixed assets depreciation, including:	224 910	224 910
Reserves for real-estate depreciation	224 910	224 910
Reserves for intangible assets depreciation	0	0
Reserves for securities depreciation	(35 164)	6 438
Reserves for hedging transactions depreciation	0	0
Profit/Loss of previous years	31 452	0
Profit/Loss of current year	<u>(1 510 893)</u>	<u>31452</u>
Total equity capital	<u>(211 802)</u>	<u>1 340 693</u>
Total liabilities	<u>8 730 079</u>	<u>13 195 715</u>

INCOME STATEMENT of PJSC "RODOVID BANK"

(in thousands of Ukrainian hryvnias)

01.07.2009 01.07.2008

Net interest income/(Net interest expenses)	192 082	119 299
Interest income	754 233	641 503
Interest expenses	(562 151)	(522 204)
Net commission income/(Net commission expenses)	60 644	67 671
Commission income	66 585	73 614
Commission expenses	(5 941)	(5 943)
	20	17 117
Income from trade transactions with securities in bank's trade portfolio		
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	(50 348)	51 496
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	19 644	(4 133)
Reserves for loans indebtedness	(1 419 680)	(23 156)
Depreciation of securities for sale in bank's portfolio for sale	(112 708)	(107)
Income from sale of securities in bank's portfolio for sale	3 629	6 242
Depreciation of securities held till maturity in the bank's portfolio	0	0
Reserves for liabilities	(3 140)	0
Other operating income	3 480	7 071
Profit/(Loss) from prepayment of indebtedness	0	0
Administrative and other operating expenses	(211 021)	(184 588)
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	(1 517 398)	56 912
Expenses for income tax	6 505	(2 075)
Profit/(Loss) after tax	(1 510 893)	54 837
Net profit/(loss) from sale of long-term assets for sale	0	52
Net profit/(net loss) of the bank	(1 510 893)	54 889