

Balance of «Megabank» for 1 quarter of 2006

(thousands UAH)

№	Name of the item	For the reporting date of the current quarter	For the end of the previous financial year
	ASSETS		
1	NBU funds and cash resources of the bank	98898	76591
2	Securities refinanced by the NBU	1093	1807
3	Funds in other banks	142419	100788
3.1	Provision for other banks' loans	(1174)	(1149)
3.2	Provision in per cent to assets	1	1
5	Securities in the bank's portfolio on sale	76024	62647
5.1	Provision for securities in the bank's portfolio on sale	(532)	(535)
5.2	Provision in per cent to assets	1	1
6	Credits, given to:	516529	501345
6.1	Legal entities	444020	433266
6.2	Individuals	72509	68079
6.3	Provision for credit indebtedness	(8983)	(8284)
6.4	Provision in per cent to assets	2	2
8	Investments in associated and affiliated companies	36	743
9	Fixed assets	66921	67601
10	Intangible assets	274	319
11	Charged income before receipt:	8723	7778
11.1	Including deferred charged income	1849	1740
11.2	Including doubtful charged income	238	236
11.3	Provision for charged income indebtedness	(2027)	(1787)
11.4	Provision in per cent to assets	97	90
12	Deferred tax assets	1172	1172
13	Other assets	5015	3152
13.1	Provision for other assets	(31)	(59)
13.2	Provision in per cent to assets	1	5
15	Total assets	904357	812129
	LIABILITIES		
16	Funds of banks	15394	24745
17	Funds of legal entities	357461	264188
18	Funds of individuals	362843	365228
20	Debt securities, issued by the bank	966	0
21	Charged expenses, which should be paid	4720	4219
22	Deferred tax liabilities	5925	5925
23	Other liabilities	44633	37470
24	Total liabilities	791942	701775
	EQUITY		
25	Authorized capital	50104	50104
26	Own shares (parts, stakes), redeemed from shareholders (participants)	(256)	(256)
28	Reserves, capitalized dividends and other funds of the bank	36995	36995
29	Reserves of revaluation of capital assets, including:	17493	17493
29.1	Reserves of revaluation of real estate	17493	17493
30	Reserves of revaluation of securities	807	404
31	Profit / loss of the previous years	6019	0
32	Profit / loss of the current year	1253	5614
33	Total equity	112415	110354
34	Total liabilities	904357	812129

**The report on financial results of "Megabank" PLC
for 1 quarter of 2006**

(thousand UAH)

№	Name of the item	For the reporting date of the quarter	
		of the current year	of the previous financial year
1	Net interest income:	6571	6298
1.1	Interest income	21445	16363
1.2	Interest expenses	(14874)	(10065)
2	Net commission income:	10635	10301
2.1	Commission income	10928	10402
2.2	Commission expenses	(293)	(101)
3	Trade income	1361	557
4	Income as dividends	0	182
6	Other income	442	801
7	Total income	19009	18139
8	General administrative expenses	(5972)	(5525)
9	Expenses for the personnel	(6867)	(5812)
10	Loss from participation in capital	(9)	(9)
11	Other expenses	(3359)	(3149)
12	Profit from transactions	2802	3644
13	Net expenses for creation of reserves	(935)	(2487)
15	Profit before taxation	1867	1157
16	Expense for profits tax	(614)	(400)
17	Profit after taxation	1253	757
19	Net profit / loss of the bank	1253	757

**Note «Liabilities of the bank, which are on off-balance accounts» of "Megabank" PLC
for 1 quarter of 2006**

(thousand UAH)

№	Name of the item	For the reporting date of the current quarter	For the end of the previous financial year	Changes after the date of the last annual reporting (+;-)
1	Guarantees, given to clients	3788	5867	(2079)
4	Liabilities on crediting, given to clients	31829	22079	9750
5	Given pledge	6868	11228	

Addition 25 to the Instruction on the procedure of allocation and notification of financial reporting of the banks in Ukraine **Note «Accounts of trust management» of "Megabank" PLC for 1 quarter of 2006** contains only zero data.

**Note “Some parameters of the bank’s activity» of "Megabank" PLC
for 1 quarter of 2006**

№	Name of the item	For the reporting date	Normative parameters	
1	Adequacy of regulative capital (%)	19,98	not less than 10%	
2	Current liquidity (%)	81,54	not less than 40%	
3	Profitability of assets (%)	0,61	X	
4	Negatively classified credits (thousand UAH)	14627	X	
4.1	In percentage to debts on credit operations (%)	2,41	X	
5	Net profit for one share (UAH)	0,03	X	
7	The list of the bank’s participants (shareholders), who own 10 % and more of the authorized capital of the bank directly and indirectly	Belinskyi Yevgen Sergiyovych	Code of the country	804
			Direct part	0.1955
			Indirect part	10.0283
			Total part	10.2238
		Bugaets Anatoliy Alexandrovych	Code of the country	804
			Direct part	0.4754
			Indirect part	10.0212
			Total part	10.4966
		"Avtramat" PLC	Code of the country	804
			Direct part	11.6405
			Indirect part	0.0000
			Total part	11.6405
		Golovakhin Mykola Ivanovych	Code of the country	804
			Direct part	0.2238
	Indirect part		11.6405	
	Total part		11.8643	
	CJSC "M-Invest"	Code of the country	804	
		Direct part	11.7588	
		Indirect part	6.4385	
		Total part	18.1973	
	Subotina Olena Olexiyivna	Code of the country	804	
		Direct part	0.0002	
		Indirect part	16.0153	
		Total part	16.0155	