Balance of «Megabank» for 3 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	74483	76591
2	Securities refinanced by the NBU	0	1807
3	Funds in other banks	61195	100788
3.1	Provision for other banks' loans	(571)	(1149)
3.2	Provision in per cent to assets	1	1
5	Securities in the bank’s portfolio on sale	71505	62647
5.1	Provision for securities in the bank’s portfolio on sale	(509)	(535)
5.2	Provision in per cent to assets	1	1
6	Credits, given to:	692679	501345
6.1	Legal entities	560746	433266
6.2	Individuals	131933	68079
6.3	Provision for credit indebtedness	(13310)	(8284)
6.4	Provision in per cent to assets	2	2
8	Investments in associated and affiliated companies	36	743
9	Fixed assets	67706	67601
10	Intangible assets	243	319
11	Charged income before receipt:	5971	7778
11.1	Including deferred charged income	1944	1740
11.2	Including doubtful charged income	225	236
11.3	Provision for charged income indebtedness	(2112)	(1787)
11.4	Provision in per cent to assets	97	90
12	Deferred tax assets	1172	1172
13	Other assets	10679	3152
13.1	Provision for other assets	0	(59)
13.2	Provision in per cent to assets	0	5
15	Total assets	969167	812129
	LIABILITIES		
16	Funds of banks	28167	24745
17	Funds of legal entities	293529	264188
18	Funds of individuals	405354	365228
20	Debt securities, issued by the bank	5335	4219
21	Charged expenses, which should be paid	5925	5925
22	Deferred tax liabilities	49256	37470
23	Other liabilities	787566	701775
24	Total liabilities		
	EQUITY		
25	Authorized capital	115000	50104
26	Own shares (parts, stakes), redeemed from shareholders (participants)	(2310)	(256)
28	Reserves, capitalized dividends and other funds of the bank	42609	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	821	404
31	Profit / loss of the previous years	405	0
32	Profit / loss of the current year	7583	5614
33	Total equity	181601	110354
34	Total liabilities	969167	812129

The report on financial results of "Megabank" PLC
for 3 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:	24926	20347
1.1	Interest income	70023	54083
1.2	Interest expenses	(45097)	(33736)
2	Net commission income:	34138	30774
2.1	Commission income	34992	31148
2.2	Commission expenses	(854)	(374)
3	Trade income	1776	1518
4	Income as dividends	257	176
6	Other income	3282	2939
7	Total income	64379	55754
8	General administrative expenses	(17216)	(17300)
9	Expenses for the personnel	(22049)	(18970)
10	Loss from participation in capital	(9)	(9)
11	Other expenses	(9691)	(8511)
12	Profit from transactions	15414	10964
13	Net expenses for creation of reserves	(4675)	(5059)
15	Profit before taxation	10739	5905
16	Expense for profits tax	(3156)	(1850)
17	Profit after taxation	7583	4055
19	Net profit / loss of the bank	7583	4055

Note «Liabilities of the bank, which are on off-balance accounts» of "Megabank" PLC for 3 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	7164	5867	1297
4	Liabilities on crediting, given to clients	77621	22079	55542
5	Given pledge	7575	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 3 quarter of 2006** contains only zero data.

Note “Some parameters of the bank’s activity» of "Megabank" PLC
for 3 quarter of 2006

№	Name of the item	For the reporting date	Normative parameters	
1	Adequacy of regulative capital (%)	27,27	not less than 10%	
2	Current liquidity (%)	76,13	not less than 40%	
3	Profitability of assets (%)	1,15	X	
4	Negatively classified credits (thousand UAH)	19596	X	
4.1	In percentage to debts on credit operations (%)	2,37	X	
5	Net profit for one share (UAH)	0,13	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	Subotin Viktor Georgiyovych	Code of the country Direct part Indirect part Total part	804 1.8546 39.6778 41.5324
		CJSC "M-Invest"	Code of the country Direct part Indirect part Total part	804 33.5842 5.2143 38.7985
		Subotina Olena Olexiyivna	Code of the country Direct part Indirect part Total part	804 0.0001 40.3953 40.3954