

Balance of «Megabank» for 3 quarter of 2007

(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	90671	78679
3	Funds in other banks	115606	149716
3.1	Provision for other banks' loans	(95)	(797)
3.2	Provision in per cent to assets	0	1
5	Securities in the bank's portfolio on sale	151054	81954
5.1	Provision for securities in the bank's portfolio on sale	(360)	(360)
6	Credits, given to:	1254617	744385
6.1	Legal entities	890079	581398
6.2	Individuals	364538	162987
6.3	Provision for credit indebtedness	(24704)	(16210)
6.4	Provision in per cent to assets	2	2
8	Investments in associated and affiliated companies	37	36
9	Fixed assets	108970	70831
10	Intangible assets	284	219
11	Charged income before receipt:	12684	4427
11.1	Including deferred charged income	2747	1279
11.2	Including doubtful charged income	1025	818
11.3	Provision for charged income indebtedness	(3249)	(2031)
11.4	Provision in per cent to assets	86	97
12	Deferred tax assets	1237	1237
13	Other assets	9765	8639
15	Total assets	1716517	1120724
	LIABILITIES		
16	Funds of banks	128212	37249
17	Funds of legal entities	489244	331885
18	Funds of individuals	657636	499073
20	Debt securities, issued by the bank	25000	1665
21	Charged expenses, which should be paid	20594	7444
22	Deferred tax liabilities	11919	5721
23	Other liabilities	64543	49888
24	Total liabilities	1397148	932925
	EQUITY		
25	Authorized capital	200000	115000
27	Issue difference	138	138
28	Reserves, capitalized dividends and other funds of the bank	54156	42471
29	Reserves of revaluation of capital assets, including:	36086	17493
29.1	Reserves of revaluation of real estate	36086	17493
30	Reserves of revaluation of securities	13062	1012
31	Profit / loss of the previous years	0	405
32	Profit / loss of the current year	15927	11280
33	Total equity	319369	187799
34	Total liabilities	1716517	1120724

**The report on financial results of "Megabank" PLC
for 3 quarter of 2007**

(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:	44603	24926
1.1	Interest income	118072	70023
1.2	Interest expenses	(73469)	(45097)
2	Net commission income:	50487	34138
2.1	Commission income	51909	34992
2.2	Commission expenses	(1422)	(854)
3	Trade income	1890	1776
4	Income as dividends	198	257
6	Other income	2841	3282
7	Total income	100019	64379
8	General administrative expenses	(21571)	(17216)
9	Expenses for the personnel	(33830)	(22049)
10	Loss from participation in capital	(9)	(9)
11	Other expenses	(14411)	(9691)
12	Profit from transactions	30198	15414
13	Net expenses for creation of reserves	(9180)	(4675)
15	Profit before taxation	21018	10739
16	Expense for profits tax	(5091)	(3156)
17	Profit after taxation	15927	7583
19	Net profit / loss of the bank	15927	7583

**Note «Liabilities of the bank, which are on off-balance accounts»
of "Megabank" PLC for 3 quarter of 2007**

(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	12580	5297	7283
4	Liabilities on crediting, given to clients	93357	55135	38222
5	Given pledge	45465	19621	25844

**Note «Accounts of trust management» of "Megabank" PLC
for 3 quarter of 2007**

(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 (+;-)
2	Reputable bank current accounts relatin the asset managment	383	0	383
3	Debit debts in the respect to the asset managment	2532	0	2532
9	Sum total on the asset managment accounts	2915	0	2915
10	The bank management funds	2915	0	2915
14	The total sum of the asset managment nominal accounts	2915	0	2915

**Note “Some parameters of the bank’s activity» of "Megabank" PLC
for 3 quarter of 2007**

№	Name of the item	For the reporting date	Normative parameters	
1	Adequacy of regulative capital (%)	22.66	not less than 10%	
2	Current liquidity (%)	60.51	not less than 40%	
3	Profitability of assets (%)	1.56	X	
4	Negatively classified credits (thousand UAH)	25298.61	X	
4.1	In percentage to debts on credit operations (%)	1.75	X	
5	Net profit for one share (UAH)	0.12	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	804
			Direct part	4.5546
			Indirect part	45.6663
			Total part	50.2209
		CJSC "M-Invest"	Code of the country	804
			Direct part	41.8212
			Indirect part	5.3564
			Total part	47.1776
		Subotina Olena Olexiyivna	Code of the country	804
			Direct part	0.0001
			Indirect part	49.5420
			Total part	49.5421