

Balance as at October 1, 2007**Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	01.10.2007	01.10.2006
I.	ASSETS		
1.	Cash	3,631,233	2,383,882
2.	Funds of credit institutions at the Central Bank of the Russian	4,457,135	2,610,986
2.1.	Obligatory provisions	1,904,586	1,190,973
3.	Funds at credit institutions	432,567	744,408
4.	Net investments into traded securities	1,563,006	0
5.	Net loans	82,540,380	51,366,770
6.	Net investments into investment securities held to maturity	3,846,573	3,345,246
7.	Net investments into securities available for sale	436,606	223,522
8.	Fixed assets, intangible assets and materials	2,585,043	2,057,212
9.	Interest due to the bank	5,956	35,548
10.	Other assets	496,554	542,641
11.	Total assets	99,995,053	63,310,215
II.	LIABILITIES		
12.	Loans from the Central Bank of the Russian Federation	0	0
13.	Funds of credit institutions	1,886,082	238,572
14.	Funds of clients (non-credit institutions)	77,822,636	52,428,578
14.1.	Deposits of individuals	43,954,002	26,128,604
15.	Debt instruments issued	7,512,158	4,392,879
16.	Interest due from the bank	1,286,528	796,697
17.	Other liabilities	169,105	196,605
18.	Reserved provision on the possible losses on the contingent credit liabilities, other possible losses and on the operations with offshore residents	71,563	82,087
19.	Total liabilities	88,748,072	58,135,418
III.	SOURCES OF EQUITY		
20.	Shareholders funds	250,432	220,431
20.1.	Registered ordinary shares	237,487	207,486
20.2.	Registered preferred shares	12,945	12,945
20.3.	Unregistered authorized capital of non-stock credit institutions	0	0
21.	Shares repurchased from shareholders	0	0
22.	Share premium	7,398,504	2,845,518
23.	Revaluation of fixed assets	463,714	463,713
24.	Expenses of subsequent periods and expected payments affecting	1,570,994	1,134,741
25.	Funds and retained profit of the previous years at the disposal of the credit institution (unsettled losses of the previous years)	2,882,462	1,660,276
26.	Profit (loss) for the reporting period	1,822,863	1,119,600
27.	Total sources of equity	11,246,981	5,174,797
28.	Total liabilities	99,995,053	63,310,215
IV.	OFF-BALANCE LIABILITIES		
29.	Irrevocable liabilities of the credit institution	10,320,364	11,738,218
30.	Guarantees issued by the credit institution	2,625,258	2,407,870

Dmitry A. Strashok
Deputy Chairman of the Board

Alla A. Novikova
Chief Accountant

Statement of Income as at October 1, 2007**Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	9 months of 2007	9 months of 2006
	Interest received and the similar income from:		
1	Funds placement in the other credit organizations	124,181	111,759
2	Loans, granted to the clients (non-credit organizations)	6,428,408	4,093,918
3	Financial leasing	0	0
4	Fixed income securities	217,380	127,903
5	Other sources	10,568	8,726
6	Total interests received and similar income	6,780,537	4,342,306
	Interest paid and the similar expenses on:		
7	Attracted funds of credit organizations	53,311	3,299
8	Attracted funds of clients (non-credit organizations)	2,199,786	1,573,654
9	Debt securities issued	365,718	167,908
10	Total interest paid and the similar expenses	2,618,815	1,744,861
11	Net interest and similar income	4,161,722	2,597,445
12	Net income from operations with securities	36,855	33,594
13	Net income from foreign currency operations	199,178	33,471
14	Net income from operations with the precious metals and other financial instruments	3,126	1,380
15	Net income from revaluation of the foreign currency	-41,411	123,636
16	Commission income	2,345,305	1,634,503
17	Commission expenses	149,470	92,617
18	Net income from non-recurrent operations	60,909	23,303
19	Other net operational income	7,284	-119,362
20	Administrative and management expenses	3,404,907	2,476,341
21	Provision on possible losses	-803,092	-210,207
22	Profit before taxation	2,415,499	1,548,805
23	Accrued taxes (including income tax)	592,636	429,205
24	Profit (loss) for the reporting period	1,822,863	1,119,600

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Statement on the capital adequacy level and available provisions for possible losses on loans and other assets as at October 01, 2007

Bank Vozrozhdenie

under Russian Accounting Standards

	Item	01.10.2007	01.10.2006
1	Capital, thousand rubles	14,069,426	6,718,879
2	Actual capital adequacy level, %	15.6	11.7
3	Standard capital adequacy level, %	10.0	10.0
4	Calculated provision for possible losses on loans and similar indebtedness, thousand rubles	2,242,635	1,287,363
5	Actual provision for possible losses on loans and similar indebtedness, thousand rubles	2,242,635	1,287,363
6	Calculated provision for possible losses, thousand rubles	90,911	91,932
7	Actual provision for possible losses, thousand rubles	90,911	92,031

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