

**Balance as at October 1, 2006****Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	01.10.2006	01.10.2005
I.	<b>ASSETS</b>		
1.	Cash	2 383 882	1 556 358
2.	Funds of credit institutions at the Central Bank of the Russian	2 610 986	4 591 964
2.1.	Obligatory provisions	1 190 973	840 850
3.	Funds at credit institutions	744 408	610 844
4.	Net investments into traded securities	0	1 059 214
5.	Net loans	51 366 770	31 585 637
6.	Net investments into investment securities held to maturity	3 345 246	1 020 158
7.	Net investments into securities available for sale	223 522	992 851
8.	Fixed assets, intangible assets and materials	2 057 212	1 372 286
9.	Interest due to the bank	35 548	43 089
10.	Other assets	542 641	297 262
11.	Total assets	63 310 215	43 129 663
II.	<b>LIABILITIES</b>		
12.	Loans from the Central Bank of the Russian Federation	0	0
13.	Funds of credit institutions	238 572	107 585
14.	Funds of clients (non-credit institutions)	52 428 578	36 012 567
14.1.	Deposits of individuals	26 128 604	20 796 243
15.	Debt instruments issued	4 392 879	3 799 251
16.	Interest due from the bank	796 697	462 815
17.	Other liabilities	196 605	148 452
18.	Reserved provision on the possible losses on the conditioned credit liabilities, other possible losses and on the operations with off-shore residents	82 087	21 730
19.	Total liabilities	58 135 418	40 552 400
III.	<b>EQUITY</b>		
20.	Shareholders funds	220 431	200 432
20.1.	Registered common shares	207 486	187 487
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	2 845 518	1 418 691
23.	Revaluation of fixed assets	463 713	443 574
24.	Expenses of subsequent periods and expected payments affecting	1 134 741	814 940
25.	Funds and retained profit of the previous years at the possession of the credit institution (unsettled losses of the previous years)	1 660 276	786 199
26.	Profit (loss) for the reporting period	1 119 600	543 307
27.	Total sources of equity	5 174 797	2 577 263
28.	Total liabilities	63 310 215	43 129 663
IV.	<b>OFF-BALANCE LIABILITIES</b>		
29.	Irrevocable liabilities of the credit institution	11 738 218	14 843 724
30.	Guarantees issued by the credit institution	2 407 870	1 582 849

**Statement of Income as at October 1, 2006****Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

		9 months of 2006	9 months of 2005
<b>1</b>	<b>2</b>	<b>3</b>	<b>5</b>
	Interest received and the similar income from:		
1	Funds placement in the other credit organizations	111 759	95 227
2	Loans, granted to the clients (non-credit organizations)	4 093 918	3 049 425
3	Financial leasing	0	0
4	Fixed income securities	127 903	34 289
5	Other sources	8 726	7 570
6	Total interests received and similar income	4 342 306	3 186 511
	Interest paid and the similar expenses on:		
7	Attracted funds of credit organizations	3 299	12 668
8	Attracted funds of clients (non-credit organizations)	1 573 654	1 042 947
9	Debt securities issued	167 908	124 792
10	Total interest paid and the similar expenses	1 744 861	1 180 407
11	Net interest and similar income	2 597 445	2 006 104
12	Net income from operations with securities	33 594	-65 543
13	Net income from foreign currency operations	33 471	101 594
14	Net income from operations with the precious metals and other financial instruments	1 380	15 201
15	Net income from revaluation of the foreign currency	123 636	-13 589
16	Commission income	1 634 503	1 071 124
17	Commission expenses	92 617	57 422
18	Net income from non-recurrent operations	23 303	-2 769
19	Other net operational income	-119 362	-188 774
20	Administrative and management expenses	2 476 341	1 856 906
21	Provision on possible losses	-210 207	-256 485
22	Profit before taxation	1 548 805	752 535
23	Accrued taxes (including income tax)	429 205	209 228
24	Profit (loss) for the reporting period	1 119 600	543 307

**Statement on the capital adequacy level and available provisions for possible losses on loans and other assets as at October 01, 2006**

**Bank Vozrozhdenie**

*under Russian Accounting Standards*

	Item	01.10.2006	01.10.2005
1	Equity (capital), thousand rubles	6 718 879	3 847 314
2	Actual capital adequacy level, %	10.9	11.2
3	Standard capital adequacy level, %	10.0	10.0
4	Calculated provisions for possible losses on loans and similar indebtedness, thousand rubles	1 287 363	1 303 255
5	Actual provisions for possible losses on loans and similar indebtedness, thousand rubles	1 287 363	1 303 258
6	Calculated provisions for possible losses, thousand rubles	91 932	33 279
7	Actual provisions for possible losses, thousand rubles	92 031	33 371