

**Balance as at October 01, 2005****Bank Vozrozhdenie (JSC)***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	01.10.2005	01.10.2004
I.	ASSETS		
1.	Cash	1 556 358	1 146 931
2.	Funds of credit institutions at the Central Bank of the Russian	4 591 964	1 089 545
2.1.	Obligatory provisions	840 850	601 678
3.	Funds at credit institutions	610 844	806 190
4.	Net investments into traded securities	1 059 214	0
5.	Net loans	31 585 637	22 870 646
6.	Net investments into investment securities held to maturity	1 020 158	44 756
7.	Net investments into securities available for sale	992 851	307 749
8.	Fixed assets, intangible assets and materials	1 372 286	1 178 544
9.	Interest due to the bank	43 089	34 938
10.	Other assets	297 262	240 889
11.	Total assets	43 129 663	27 720 188
II.	LIABILITIES		
12.	Loans from the Central Bank of the Russian Federation	0	0
13.	Funds of credit institutions	107 585	23 802
14.	Funds of clients (non-credit institutions)	36 012 567	22 669 896
14.1.	Deposits of individuals	20 796 243	12 377 022
15.	Debt instruments issued	3 799 251	2 022 024
16.	Interest due from the bank	462 815	263 556
17.	Other liabilities	148 452	180 378
18.	Reserved provision on the possible losses on the conditioned credit liabilities, other possible losses and on the operations with off-shore residents	21 730	10 254
19.	Total liabilities	40 552 400	25 169 910
III.	SOURCES OF EQUITY		
20.	Shareholders funds	200 432	200 432
20.1.	Registered common shares	187 487	167 487
20.2.	Registered preferred shares	12 945	32 945
20.3.	Unregistered authorized capital of non-stock credit institutions		
21.	Shares repurchased from shareholders	0	0
22.	Share premium	1 418 691	1 418 691
23.	Revaluation of fixed assets	443 574	443 889
24.	Expenses of subsequent periods and expected payments affecting	814 940	333 066
25.	Funds and retained profit of the previous years at the possession of the credit institution (unsettled losses of the previous years)	<del>786 100</del>	<del>487 270</del>
26.	Profit (loss) for the reporting period	543 307	333 062
27.	Total sources of equity	2 577 263	2 550 278
28.	Total liabilities	43 129 663	27 720 188
IV.	OFF-BALANCE LIABILITIES		
29.	Irrevocable liabilities of the credit institution	14 843 724	4 540 653
30.	Guarantees issued by the credit institution	1 582 849	1 037 355

**Statement of Income as at October 01, 2005****Bank Vozrozhdenie (JSC)***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	9 months of 2005	9 months of 2004
	Interest received and the similar income from:		
1	Funds placement in the other credit organizations	95 227	22 829
2	Loans, granted to the clients (non-credit organizations)	3 049 425	2 593 922
3	Financial leasing	0	0
4	Fixed income securities	34 289	43 977
5	Other sources	7 570	5 645
6	Total interests received and similar income	3 186 511	2 666 373
	Interest paid and the similar expenses on:		
7	Attracted funds of credit organizations	12 668	26 785
8	Attracted funds of clients (non-credit organizations)	1 042 947	806 574
9	Debt securities issued	124 792	82 619
10	Total interest paid and the similar expenses	1 180 407	915 978
11	Net interest and similar income	2 006 104	1 750 395
12	Net income from operations with securities	-65 543	-18 765
13	Net income from foreign currency operations	101 594	52 692
14	Net income from operations with the precious metals and other financial instruments	15 201	17 681
15	Net income from revaluation of the foreign currency	-13 589	9 973
16	Commission income	1 071 124	733 592
17	Commission expenses	57 422	46 551
18	Net income from non-recurrent operations	-2 769	1 821
19	Other net operational income	-188 774	-174 325
20	Administrative and management expenses	1 856 906	1 508 596
21	Provision on possible losses	-256 485	-421 394
22	Profit before taxation	752 535	396 523
23	Accrued taxes (including income tax)	209 228	63 461
24	Profit (loss) for the reporting period	543 307	333 062

**Statement on the capital adequacy level and available provisions for possible losses on loans and other assets as at October 01, 2005**

**Bank Vozrozhdenie (JSC)**

*under Russian Accounting Standards*

	Item	01.10.2005	01.10.2004
1	Equity (capital), thousand rubles	3 847 314	3 314 126
2	Actual capital adequacy level, %	10.8	13.2
3	Standard capital adequacy level, %	10.0	10.0
4	Calculated provision for possible losses on loans and similar indebtedness, thousand rubles	1 303 255	1 068 353
5	Actual provision for possible losses on loans and similar indebtedness, thousand rubles	1 303 258	1 068 353
6	Calculated provision for possible losses, thousand rubles	33 279	15 802
7	Actual provision for possible losses, thousand rubles	33 371	16 102