

Balance as at October 1, 2008**Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	01.10.2008	01.10.2007
I.	ASSETS		
1.	Cash	5060707	3631233
2.	Funds with the Central Bank of the Russian Federation	4805545	4457135
2.1.	Mandatory reserves	758426	1904586
3.	Funds with credit institutions	1443545	432567
4.	Net investments into securities evaluated at fair value by recognizing income or loss	7908850	1563006
5.	Net loans	110911688	82540380
6.	Net investments into securities and other financial assets available for sale	3256202	436606
6.1	Investments into subsidiaries and dependent organizations	31295	31276
7.	Net investments into securities held to maturity	0	3846573
8.	Fixed assets, intangible assets and materials	2921586	2585043
9.	Other assets	1022018	678455
10.	Total assets	137330141	100170998
II.	LIABILITIES		
11.	Loans, deposits and other funds of the Central Bank of the Russian Federation	2000000	0
12.	Funds of credit institutions	4489619	1886082
13.	Funds of clients (non-credit institutions)	106270600	77822636
13.1.	Deposits of individuals	54741483	43954002
14.	Financial liabilities evaluated at fair value by recognizing income or loss	0	0
15.	Debt instruments issued	6801472	7512158
16.	Other liabilities	2593591	1455639
17.	Provisions for possible losses on the contingent liabilities of credit nature, for other possible losses and for operations with offshore residents	99658	71563
18.	Total liabilities	122254940	88748078
III.	SOURCES OF EQUITY		
19.	Shareholders funds	250432	250432
19.1.	Registered ordinary shares	237487	237487
19.2.	Registered preferred shares	12945	12945
19.3.	Unregistered authorized capital of non-stock credit institutions	0	0
20.	Shares bought-back from shareholders	0	0
21.	Share premium	7398504	7398504
22.	Revaluation of securities evaluated at fair value by recognizing income or loss available for sale	27827	0
23.	Revaluation of fixed assets	527356	463714
24.	Retained profit of the previous years (unsettled losses of the previous years)	3757959	1893216
25.	Profit (loss) for the reported period	3113123	1417054
26.	Total sources of equity	15075201	11422920
27.	Total liabilities and equity	137330141	100170998
IV.	OFF-BALANCE LIABILITIES		
28.	Irrevocable liabilities of the credit institution	24119091	10320364
29.	Guarantees issued by the credit institution	3615018	2625258

Chairman of the Management Board

Dmitry Strashok**Chief Accountant**

Alla Novikova

Statement of Income as at October 1, 2008**Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

	Item	9 months of 2008	9 months of 2007
1	Total interest income including income from:	10272120	6749231
1.1	Funds placement with credit organizations	337754	126919
1.2	Loans, granted to clients (non-credit organizations)	9501968	6404932
1.3	Financial leasing	0	0
1.4	Investments in securities	432398	217380
2	Total interest expenses including expenses on:	4258639	2989950
2.1	Attracted funds of credit organizations	278652	64891
2.2	Attracted funds of clients (non-credit organizations)	3541155	2530058
2.3	Debt securities issued	438832	395001
3	Net interest income (negative interest margin)	6013481	3759281
4	Change of provisions for possible losses on loans, other similar indebtedness and funds on correspondent accounts including:	-1221022	-783558
4.1	Change of provisions for possible losses on accrued interest	-5500	0
5	Net interest income (negative interest margin) after provisions for possible losses	4792459	2975723
6	Net income from operations with securities, evaluated at fair value by recognizing income or loss	-64950	36855
7	Net income from operations with securities available for sale	251	0
8	Net income from operations with securities held to maturity	0	0
9	Net income from operations with foreign currency	363676	199178
10	Net income from revaluation of foreign currency	-35189	-41411
11	Income from participation in other companies	2738	0
12	Fee & commission income	3292053	2345305
13	Fee & commission expenses	214420	149470
14	Change of provisions for possible losses on securities available for sale	504	-4716
15	Change of provisions for possible losses on securities held to maturity	6485	-400
16	Change of provisions for other losses	-72695	-14418
17	Other operational income	3720566	2814049
18	Net income (loss)	11791478	8160695
19	Operational expenses	7968726	6318305
20	Profit before taxes	3822752	1842390
21	Accrued (paid) taxes	709629	425336
22	Profit (loss) for the reported period	3113123	1417054

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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, 2008

Bank Vozrozhdenie

under Russian Accounting Standards

	Item	01.10.2008	01.10.2007
1	Equity (capital), thousand rubles	18819212	14069426
2	Actual capital adequacy level, %	15.4	15.6
3	Standard capital adequacy level, %	10.0	10.0
4	Calculated provisions for possible losses on loans and similar indebtedness, thousand rubles	3573886	2242635
5	Actual provisions for possible losses on loans and similar indebtedness, thousand rubles	3578220	2242635
6	Calculated provisions for possible losses, thousand rubles	99551	90911
7	Actual provisions for possible losses, thousand rubles	99658	90911

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Chief Accountant

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