

Balance as at October 1, 2011**Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

1 USD = 31.8751 Russian Ruble as at September 30, 2011

1 USD = 30.4030 Russian Ruble as at September 30, 2010

	Item	01.10.2011	01.10.2011
I.	ASSETS		
1.	Cash	6536403	6861200
2.	Funds with the Central Bank of the Russian Federation	7515756	5909411
2.1.	Mandatory reserves	1923446	1057022
3.	Funds with credit institutions	10796094	15292220
4.	Net investments into securities evaluated at fair value by recognizing income or loss	13816660	15196149
5.	Net loans	126935077	101556336
6.	Net investments into securities and other financial assets available for sale	3658548	2160991
6.1	Investments into subsidiaries and dependent organizations	851808	132
7.	Net investments into securities held to maturity	0	0
8.	Fixed assets, intangible assets and inventories	6205333	6139717
9.	Other assets	1590933	2598824
10.	Total assets	177054804	155714848
II.	LIABILITIES		
11.	Loans, deposits and other funds of the Central Bank of the Russian Federation	0	0
12.	Funds of credit institutions	9465175	3221851
13.	Funds of clients (non-credit institutions)	140367784	126728742
13.1.	Deposits of individuals	85217531	78155625
14.	Financial liabilities evaluated at fair value by recognizing income or loss	0	0
15.	Debt instruments issued	6132143	5551006
16.	Other liabilities	3077354	3778504
17.	Provisions for possible losses on the contingent liabilities of credit nature, for other possible losses and for operations with offshore residents	268624	146941
18.	Total liabilities	159311080	139427044
III.	SOURCES OF EQUITY		
19.	Shareholders funds	250432	250432
20.	Shares bought-back from shareholders	0	0
21.	Share premium	7398504	7398504
22.	Reserve Fund	22674	22674
23.	Revaluation of securities evaluated at fair value by recognizing income or loss available for sale	-7322	23747
24.	Revaluation of fixed assets	708481	524200
25.	Retained profit of the previous years (unsettled losses of the previous years)	8161561	7663518
26.	Profit (loss) for the reported period	1209394	404729
27.	Total sources of equity	17743724	16287804
IV.	OFF-BALANCE LIABILITIES		
28.	Irrevocable liabilities of the credit institution	24262208	17812109
29.	Guarantees issued by the credit institution	11422881	9348543
30.	Non-credit contingent liabilities	0	0

Deputy Chairman of the Management Board

Dmitry L. Orlov**Chief Accountant**

Alla Novikova

Statement of Income as at October 1, 2011**Bank Vozrozhdenie***under Russian Accounting Standards**(thousand Russian rubles)*

1 USD = 31.8751 Russian Ruble as at September 30, 2011

1 USD = 30.4030 Russian Ruble as at September 30, 2010

	Item	9 months of 2011	9 months of 2010
1	Total interest income including income from:	10540680	10476915
1.1	Funds placement with credit organizations	194318	258106
1.2	Loans, granted to clients (non-credit organizations)	9782062	9502013
1.3	Financial leasing	0	0
1.4	Investments in securities	564300	716796
2	Total interest expenses including expenses on:	5046488	6266025
2.1	Attracted funds of credit organizations	324627	128192
2.2	Attracted funds of clients (non-credit organizations)	4408155	5849471
2.3	Debt securities issued	313706	288362
3	Net interest income (negative interest margin)	5494192	4210890
4	Change of provisions for possible losses on loans, other similar indebtedness and funds on correspondent accounts including:	-1847358	-1637939
4.1	Change of provisions for possible losses on accrued interest	-104676	-80582
5	Net interest income (negative interest margin) after provisions for possible losses	3646834	2572951
6	Net income from operations with securities, evaluated at fair value by recognizing income or loss	-188887	-75297
7	Net income from operations with securities available for sale	9742	5121
8	Net income from operations with securities held to maturity	0	0
9	Net income from operations with foreign currency	307663	234229
10	Net income from revaluation of foreign currency	-39110	879
11	Income from participation in other companies	2940	1389
12	Fee & commission income	3866079	3262658
13	Fee & commission expenses	291999	244893
14	Change of provisions for possible losses on securities available for sale	-144	-16
15	Change of provisions for possible losses on securities held to maturity	0	0
16	Change of provisions for other losses	-275184	-254827
17	Other operating income	258879	159484
18	Net income (loss)	7296813	5661678
19	Operating expenses	5380547	4638331
20	Profit (loss) before taxes	1916266	1023347
21	Accrued (paid) taxes	706872	618618
22	Profit (loss) after taxes	1209394	404729
23	Total payments from profit after taxes, including:	0	0
23.1	Distribution of dividends among shareholders (participants)	0	0
23.2	Assignments for creation and charging of Reserve Fund	0	0
24	Profit (loss) for the reported period	1209394	404729

Deputy Chairman of the Management Board
Chief Accountant_____
_____**Dmitry L. Orlov**
Alla Novikova

Statement on the capital adequacy level and available provisions for possible losses on loans and other assets as at October 1, 2011

Bank Vozrozhdenie

under Russian Accounting Standards

1 USD = 31.8751 Russian Ruble as at September 30, 2011

1 USD = 30.4769 Russian Ruble as at December 31, 2010

	Item	01.01. 2011	Increase (+)/ decrease (-) during the reporting period	01.10.2011
1	Equity (capital), thousand rubles, including:	19346549	90714	19437263
1.1	Authorized capital, including	250432	0	250432
1.1.1	Face value of registered common shares	237487	0	237487
1.1.2	Face value of registered preferred shares	12945	0	12945
1.2	Shares bought-back from shareholders	0	0	0
1.3	Share premium	7398504	0	7398504
1.4	Reserve Fund	22674	0	22674
1.5	Retained profit (unsettled losses):	8147294	1093810	9241104
1.5.1	of the previous years	7645077	497594	8142671
1.5.2	of the reporting period	502217	X	1098433
1.6	Intangible assets	569	-73	496
1.7	Subordinated loan (credit, deposit) balance value	3139765	-293477	2846288
1.8	Sources (part of sources) of capital for creation of which investors utilized inappropriate assets	0	0	0
2	Standard capital adequacy level, %	10,0	X	10,0
3	Actual capital adequacy level, %	14,4	X	11.9
4	Actual provisions for possible losses (thousand rubles), including:	11485669	2011310	13496979
4.1	on loans and similar indebtedness	11218969	1811700	13030669
4.2	on other assets with possible risk of losses and for other possible losses	139348	58339	197687
4.3	on credit related contingencies in off balance accounts and forward transactions	127352	141271	268623
4.4	on operations with offshore residents	0	0	0

For information:

1. Charges to provisions for possible losses on loans during the reporting period - total 4,179,624 (thousand Rubles), including due to:

1.1 new loans issued – 2,327,467

1.2 change of loans' quality – 1,822,410

1.3 change of foreign currency exchange rate towards ruble determined by the Bank of Russia – 7,213

1.4 other reasons – 22,534

2. Recovery (decrease) of provisions for possible losses on loans during the reporting period - total 2,367,924 (thousand Rubles), including due to:

2.1 loans written off as uncollectible – 106,363

2.2 repayments of loans – 2,222,370

2.3 change of loans' quality – 17,586

2.4 change of foreign currency exchange rate towards ruble determined by the Bank of Russia – 1,561

2.5 other reasons – 20,044

Deputy Chairman of the Management Board

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Chief Accountant

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