

**Profit and losses
Statement**

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	31.03.2010	31.12.2009
Interest Income	X	X
Interest Income on due from Banks	275,806	5,604,766
Interest Income on Overnight Placements and Borrowings	1,010,207	3,601,485
Interest Income (Dividends) on Securities bought for Sale	0	0
Interest Income (Dividends) on Investment Securities	14,086,179	60,529,616
Interest Income and fees on loans	77,656,318	290,598,932
Other Interest Income	0	0
Total Interest Income	93,028,510	360,334,799
Interest Expenses	X	X
Interest Expenses on Due to Banks	0	1,159,782
Interest Expenses on Deposits by Individuals	29,406,321	174,471,555
Interest Expenses on Deposits by Legal Entities	5,522,566	27,355,515
Total Interest Expenses on Deposits	34,928,887	202,986,852
Interest Expenses on Overnight Borrowings	0	202,227
Interest Expenses on Other Borrowings	6,683,053	23,088,429
Total Interest Expenses on Borrowings	6,683,053	23,290,656
Total Interest Expenses	41,611,940	226,277,508
<i>Net Interest Income</i>	<i>51,416,570</i>	<i>134,057,291</i>
<i>Less: provision for interest bearing assets losses</i>	<i>20,138,345</i>	<i>58,051,128</i>
<i>Net Interest Income After Provision for Interest Related Assets Losses.</i>	<i>31,278,225</i>	<i>76,006,163</i>
Non Interest Income (Losses)	X	X
Gains (Losses) on Securities bought for Sale	120,416	70,780
Gains (Losses) on Investment Securities	0	0
Gains (Losses) on Foreign Exchange Operations	16,191,260	98,219,253
Commission Income	33,375,399	136,906,764
Other Non Interest Income	862,539	6,019,642
Total Non Interest Income (Losses)	50,549,614	241,216,439
Non Interest Expenses	X	X
Salaries and Wages	19,417,248	80,993,817
Bonuses	89,525	6,443,084
Deductions to Pension Fund, Social Insurance and other payments	6,973,281	39,937,685
Fixed Assets expenses	15,635,379	56,113,131
Taxes and Fees	313,282	1,792,269
Consulting and Auditing fees	383,508	1,482,456
Other Non Interest Expenses	17,544,102	89,602,746
Deductions for allowances for non-interest assets losses	-269,171	12,227,445
Deductions for provisions for contingent engagements losses	-439,937	-141,857
Total Non Interest Expenses	59,647,217	288,450,776
Net Income (Loss) before Taxes and Extraordinary Items	22,180,622	28,771,826
<i>Income Tax</i>	<i>0</i>	<i>5,023,321</i>
Income (Losses) Before Extraordinary Items	22,180,622	23,748,505
Extraordinary Gains (Losses)	0	0
Income tax *	0	0
Extraordinary Gains (Losses) Less income tax *	0	0
Net Income (Losses)	22,180,622	23,748,505