

**Profit and losses  
Statement**

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	30.09.2010	31.12.2009
<b>Interest Income</b>	<b>X</b>	<b>X</b>
Interest Income on due from Banks	1,676,690	5,604,766
Interest Income on Overnight Placements and Borrowings	3,623,444	3,601,485
Interest Income (Dividends) on Securities bought for Sale	0	0
Interest Income (Dividends) on Investment Securities	40,626,875	60,529,616
Interest Income and fees on loans	246,049,092	290,598,932
Other Interest Income	0	0
<b>Total Interest Income</b>	<b>291,976,101</b>	<b>360,334,799</b>
<b>Interest Expenses</b>	<b>X</b>	<b>X</b>
Interest Expenses on Due to Banks	0	1,159,782
Interest Expenses on Deposits by Individuals	80,296,962	174,471,555
Interest Expenses on Deposits by Legal Entities	16,197,091	27,355,515
<b>Total Interest Expenses on Deposits</b>	<b>96,494,053</b>	<b>202,986,852</b>
Interest Expenses on Overnight Borrowings	6,667	202,227
Interest Expenses on Other Borrowings	12,821,907	23,088,429
<b>Total Interest Expenses on Borrowings</b>	<b>12,828,574</b>	<b>23,290,656</b>
<b>Total Interest Expenses</b>	<b>109,322,627</b>	<b>226,277,508</b>
<i>Net Interest Income</i>	<i>182,653,474</i>	<i>134,057,291</i>
<i>Less: provision for interest bearing assets losses</i>	<i>71,073,823</i>	<i>58,051,128</i>
<i>Net Interest Income After Provision for Interest Related Assets Losses.</i>	<i>111,579,651</i>	<i>76,006,163</i>
<b>Non Interest Income (Losses)</b>	<b>X</b>	<b>X</b>
Gains (Losses) on Securities bought for Sale	489,304	70,780
Gains (Losses) on Investment Securities	4,000	0
Gains (Losses) on Foreign Exchange Operations	55,355,496	98,219,253
Commission Income	109,551,244	136,906,764
Other Non Interest Income	3,371,298	6,019,642
<b>Total Non Interest Income (Losses)</b>	<b>168,771,342</b>	<b>241,216,439</b>
<b>Non Interest Expenses</b>	<b>X</b>	<b>X</b>
Salaries and Wages	56,789,981	80,993,817
Bonuses	3,181,744	6,443,084
Deductions to Pension Fund, Social Insurance and other payments	29,026,539	39,937,685
Fixed Assets expenses	45,204,802	56,113,131
Taxes and Fees	1,212,967	1,792,269
Consulting and Auditing fees	393,202	1,482,456
Other Non Interest Expenses	68,240,951	89,602,746
Deductions for allowances for non-interest assets losses	14,610,888	12,227,445
Deductions for provisions for contingent engagements losses	1,671,415	-141,857
<b>Total Non Interest Expenses</b>	<b>220,332,489</b>	<b>288,450,776</b>
<b>Net Income (Loss) before Taxes and Extraordinary Items</b>	<b>60,018,504</b>	<b>28,771,826</b>
<i>Income Tax</i>	<i>0</i>	<i>5,023,321</i>
Income (Losses) Before Extraordinary Items	60,018,504	23,748,505
Extraordinary Gains (Losses)	0	0
Income tax *	0	0
Extraordinary Gains (Losses) Less income tax *	0	0
<b>Net Income (Losses)</b>	<b>60,018,504</b>	<b>23,748,505</b>

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