

Trimester III, 2009

Indicators	30.09.2009	31.12.2008
<i>Interest Income</i>	X	X
Interest Income on due from Banks	5,093,236	7,382,640
Interest Income on Overnight Placements and Borrowings	1,622,633	3,457,169
Interest Income (Dividends) on Securities bought for Sale	0	0
Interest Income (Dividends) on Investment Securities	47,884,557	72,530,079
Interest Income and fees on loans	224,751,119	296,189,124
Other Interest Income	0	0
Total Interest Income	279,351,545	379,559,012
<i>Interest Expenses</i>	X	X
Interest Expenses on Due to Banks	1,159,782	1,032,576
Interest Expenses on Deposits by Individuals	140,685,722	152,054,519
Interest Expenses on Deposits by Legal Entities	20,283,899	15,214,067
Total Interest Expenses on Deposits	162,129,403	168,301,162
Interest Expenses on Overnight Borrowings	202,227	286,887
Interest Expenses on Other Borrowings	16,705,142	833,302
Total Interest Expenses on Borrowings	16,907,369	1,120,189
Total Interest Expenses	179,036,772	169,421,351
<i>Net Interest Income</i>	<i>100,314,773</i>	<i>210,137,661</i>
<i>Less: provision for interest bearing assets losses</i>	<i>14,092,128</i>	<i>26,629,143</i>
<i>Net Interest Income After Provision for Interest Related Assets Losses.</i>	<i>86,222,645</i>	<i>183,508,518</i>
<i>Non Interest Income (Losses)</i>	X	X
Gains (Losses) on Securities bought for Sale	145,805	201,028
Gains (Losses) on Investment Securities	0	12,204
Gains (Losses) on Foreign Exchange Operations	72,396,765	144,171,098
Commission Income	99,127,743	137,796,283
Other Non Interest Income	4,381,555	6,497,674
Total Non Interest Income (Losses)	176,051,868	288,678,287

<i>Non Interest Expenses</i>	<i>X</i>	<i>X</i>
Salaries and Wages	59,638,848	72,432,195
Bonuses	5,398,447	10,329,385
Deductions to Pension Fund, Social Insurance and other payments	29,956,783	38,037,326
Fixed Assets expenses	40,934,613	41,979,065
Taxes and Fees	1,466,128	2,894,385
Consulting and Auditing fees	726,908	142,748
Other Non Interest Expenses	68,713,317	97,686,116
Deductions for allowances for non-interest assets losses	12,675,949	-13,516
Deductions for provisions for contingent engagements losses	-612,119	-569,038
Total Non Interest Expenses	218,898,874	262,918,666
Net Income (Loss) before Taxes and Extraordinary Items	43,375,639	209,268,139
<i>Income Tax</i>	<i>0</i>	<i>-646,679</i>
Income (Losses) Before Extraordinary Items	43,375,639	209,914,818
Extraordinary Gains (Losses)	0	0
Income tax *	0	0
Extraordinary Gains (Losses) Less income tax *	0	0
Net Income (Losses)	43,375,639	209,914,818

Note: *income tax on extraordinary gains.