

II quarter year 2009

	30.06.2009	31.12.2008
<i>Interest Income</i>	X	X
Interest Income on due from Banks	3 940 844	7 382 640
Interest Income on Overnight Placements and Borrowings	696 706	3 457 169
Interest Income (Dividends) on Securities bought for Sale	0	0
Interest Income (Dividends) on Investment Securities	30 308 596	72 530 079
Interest Income and fees on loans	155 602 702	296 189 124
Other Interest Income	0	0
Total Interest Income	190 548 848	379 559 012
<i>Interest Expenses</i>	X	X
Interest Expenses on Due to Banks	1 103 632	1 032 576
Interest Expenses on Deposits by Individuals	97 185 164	152 054 519
Interest Expenses on Deposits by Legal Entities	12 947 439	15 214 067
<i>Total Interest Expenses on Deposits</i>	111 236 235	168 301 162
Interest Expenses on Overnight Borrowings	202 227	286 887
Interest Expenses on Other Borrowings	9 344 459	833 302
<i>Total Interest Expenses on Borrowings</i>	9 546 686	1 120 189
Total Interest Expenses	120 782 921	169 421 351
<i>Net Interest Income</i>	<i>69 765 927</i>	<i>210 137 661</i>
<i>Less: provision for interest bearing assets losses</i>	9 148 958	26 629 143
<i>Net Interest Income After Provision for Interest Related Assets Losses.</i>	<i>60 616 969</i>	<i>183 508 518</i>
<i>Non Interest Income (Losses)</i>	X	X
Gains (Losses) on Securities bought for Sale	37 362	201 028
Gains (Losses) on Investment Securities	0	12 204
Gains (Losses) on Foreign Exchange Operations	51 470 177	144 171 098
Commission Income	63 018 125	137 796 283

Other Non Interest Income	3 032 697	6 497 674
Total Non Interest Income (Losses)	117 558 361	288 678 287
<i>Non Interest Expenses</i>	<i>X</i>	<i>X</i>
Salaries and Wages	39 936 762	72 432 195
Bonuses	3 528 923	10 329 385
Deductions to Pension Fund, Social Insurance and other payments	20 501 809	38 037 326
Fixed Assets expenses	27 360 582	41 979 065
Taxes and Fees	1 070 440	2 894 385
Consulting and Auditing fees	581 759	142 748
Other Non Interest Expenses	49 977 418	97 686 116
Deductions for allowances for non-interest assets losses	507 662	-13 516
Deductions for provisions for contingent engagements losses	169 973	-569 038
Total Non Interest Expenses	143 635 328	262 918 666
Net Income (Loss) before Taxes and Extraordinary Items	34 540 002	209 268 139
<i>Income Tax</i>	<i>0</i>	<i>-646 679</i>
Income (Losses) Before Extraordinary Items	34 540 002	209 914 818
Extraordinary Gains (Losses)	0	0
Income tax *	0	0
Extraordinary Gains (Losses) Less income tax *	0	0
Net Income (Losses)	34 540 002	209 914 818