

*CB "Locko-bank" (CJSC)*  
*Interim Consolidated Income Statement for the*  
*nine-month period ended 30 September 2009*

	<b>30 September 2009 RUR'000</b>	<b>30 September 2008 RUR'000</b>
Interest income	2 705 245	2 655 575
Interest expense	(1 688 444)	(1 476 550)
<b>Net interest income</b>	<b>1 016 801</b>	<b>1 179 025</b>
Fee and commission income	230 247	228 863
Fee and commission expense	(47 697)	(40 066)
<b>Net fee and commission income</b>	<b>182 550</b>	<b>188 797</b>
Net gain on financial instruments at fair value through profit or loss	1 096 549	64 097 43 235
Net foreign exchange trading (loss)/income	293 341	17 578
Net foreign exchange translation gain/(loss)	(33 941)	-
Gain on redemption of own eurobonds	32 779	-
Gain on disposal of investment properties	-	24 270
Gain on disposal of fixed assets	-	-
Gain on disposal of subsidiary	-	-
Other income	35 609	64 032
<b>Operating income</b>	<b>2 623 688</b>	<b>1 581 034</b>
Reversal of/(charge for) impairment losses	(1 006 835)	(162 126)
General administrative expenses	(859 841)	(963 962)
<b>Operating expenses</b>	<b>(1 866 676)</b>	<b>(1 126 088)</b>
<b>Income before taxes</b>	<b>757 012</b>	<b>454 946</b>
Income tax expense	(168 148)	(96 184)
<b>Net income after taxes</b>	<b>588 864</b>	<b>358 762</b>

*CB "Locko-bank" (CJSC)*  
*Interim Consolidated Balance Sheet for the nine-*  
*month period ended 30 September 2009*

	<b>30 September 2009 RUR'000</b>	<b>31 December 2008 RUR'000</b>
<b>ASSETS</b>		
Cash	562 068	515 088
Due from the Central Bank of the Russian Federation	1 769 098	2 318 326
Placements with banks and other financial institutions	2 213 934	4 647 814
Financial instruments at fair value through profit or loss		
Unpledged	5 913 070	3 509 014
Pledged	-	-
Receivable under reverse REPO deals	231 161	-
Loans to customers	19 280 376	21 337 694
Real estate held for resale	-	-
Prepayment for construction project	-	-
Investments	-	-
Investments in associates	-	-
Property, equipment and intangible assets	395 722	476 724
Fixed assets for further leasing	-	-
Current income tax prepayments	15 770	2 876
Other assets	273 419	66 067
	0	0
<b>Total Assets</b>	<b>30 654 618</b>	<b>32 873 603</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Financial instruments at fair value through profit or loss	54	22 109
Deposits and balances from banks and other financial institutions	7 237 623	8 607 906
Amounts payable under repurchase agreements	-	-
Current accounts and deposits from customers	13 881 158	12 377 169
Own securities issued	4 081 890	6 989 564
Payables for leasing equipment	-	-
Current income tax payable	2 075	60 728
Other liabilities	68 923	62 990
Deferred tax liability	180 948	98 614
<b>Total Liabilities</b>	<b>25 452 671</b>	<b>28 219 080</b>
<b>Shareholders' Equity</b>		
Share capital	3 381 047	3 381 047
Additional paid-in-capital	67 476	67 476
Revaluation of Fixed assets	199 106	240 546
Retained earnings	1 554 318	965 454
<b>Total Shareholders' Equity</b>	<b>5 201 947</b>	<b>4 654 523</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>30 654 618</b>	<b>32 873 603</b>