

## BALANCE SHEET AS OF 01 OCTOBER 2006

NAME	as of 01.01.2006 thousand of Russian rubles	as of 01.10.2006 thousand of Russian rubles
<b>ASSETS</b>		
Cash and balances with the Central Bank of the Russian Federation	406 976	632 436
Loans and advances to banks, less allowance for impairment losses	354 500	168 483
Assets held-for-trading	1 429 239	1 991 879
Securities purchased under agreements to resell	2 000 412	1 878 884
Derivative financial instruments	0	134
Net loans to customers	6 453 338	15 773 303
Fixed and intangible assets, less accumulated depreciation	31 279	86 187
Other assets	104 995	132 097
<b>TOTAL ASSETS</b>	<b>10 780 739</b>	<b>20 663 403</b>
<b>LIABILITIES AND NET ASSETS ATTRIBUTABLE TO PARTICIPANTS</b>		
Other banks' accounts	218 127	547 946
Loans from banks	2 981 654	7 886 018
Securities sold under agreements to repurchase	56 785	194 111
Derivative financial instruments	0	2 567
Customer accounts	1 513 496	2 965 090
Debt securities issued	4 631 243	5 574 054
Other liabilities	71 686	1 414 324
Subordinated debt	0	542 348
<b>Total liabilities</b>	<b>9 472 991</b>	<b>19 126 458</b>
<b>NET ASSETS ATTRIBUTABLE TO PARTICIPANTS</b>	<b>1 307 748</b>	<b>1 536 945</b>
<b>TOTAL LIABILITIES AND NET ASSETS ATTRIBUTABLE TO PARTICIPANTS</b>	<b>10 780 739</b>	<b>20 663 403</b>

Deputy Chairman of the Board

Orlov A.I.

Chief Accountant

Stepin A.P.

# Statement of Income

as of 01.10.2006

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	thosand of Russian rubles	thosand of Russian rubles
<b>Income</b>		
Interest income	870 481	1 338 739
Interest expense	427 195	681 136
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>443 286</b>	<b>657 603</b>
Provision for impairment losses on interest bearing asse	86 061	290 084
<b>NET INTEREST INCOME</b>	<b>357 225</b>	<b>367 519</b>
Net loss on assets held-for-trading	(10 030)	(16 154)
Net gain on foreign exchange operations	21 351	84 982
Fee and commission income	105 148	202 195
Fee and commission expense	(7 643)	(4 629)
Other income	50 802	16 721
<b>NET NON-INTEREST INCOME</b>	<b>159 628</b>	<b>283 115</b>
<b>OPERATING INCOME</b>	<b>516 853</b>	<b>650 634</b>
<b>OPERATING EXPENSES</b>	<b>191 654</b>	<b>326 011</b>
<b>OPERATING PROFIT</b>	<b>325 199</b>	<b>324 623</b>
Provision/recovery of provision for guarantees and other	(6 089)	(14 978)
<b>PROFIT BEFORE OTHER PROVISIONS AND INCOME TAX</b>	<b>319 110</b>	<b>309 645</b>
Income tax expense	(77 122)	(80 448)
<b>NET PROFIT ATTRIBUTABLE TO PARTICIPANTS</b>	<b>241 988</b>	<b>229 197</b>

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COMMERCIAL BANK "MOSKOMMERTSBANK" (OOO)

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

as of 01.10.2006

thousand of Russian rubles

	Share capital	Share premium	Резерв переоценки основных средств	Фонд переоценки инвестиций, имеющихся в наличии для продажи	(Accumulated deficit)/retained earnings	Total shareholders' equity
<b>At 01 January 2006</b>	705 548	132 390			469 810	1 307 748
Increase of share capital						
Net profit					229 197	229 197
<b>At 01 October 2006</b>	705 548	132 390			699 007	1 536 945

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