Extracts from the IFRS Condensed Consolidated Interim Financial Information of the OJSC "Bank "St Petersburg" Group for 9 months ended 30 September 2011

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Condensed Consolidated Interim Statement of Financial Position as at 30 September 2011

| (In thousands of Russian Roubles) | Note | 30 September 2011 (unaudited) | 31 December 2010 |
|---|------|-------------------------------|---------------------|
| ASSETS | | | |
| Cash and cash equivalents | | 19 541 860 | 13 180 184 |
| Mandatory cash balances with the Central Bank of the | | | |
| Russian Federation | | 3 009 843 | 1 670 712 |
| Trading securities | 1 | 38 257 547 | 36 524 627 |
| Trading securities pledged under sale and repurchase | | 7 251 036 | 254 356 |
| agreements Amounts receivable under reverse repurchase agreements | | 6 836 075 | 8 423 538 |
| Loans to banks | 2 | 3 105 675 | 12 397 925 |
| Loans to banks | 3 | 203 365 949 | 182 818 339 |
| Investment securities available-for-sale | 3 | 4 437 693 | 280 491 |
| Investment securities available-loi-sale | | 41 676 | 169 638 |
| Other financial assets | | 955 458 | |
| | | | 305 785 |
| Prepaid income tax | | 1 008 125 | |
| Deferred tax asset | | 57 333 | 219 616 |
| Investment property | | 4 566 171 | 3 956 820 |
| Premises, equipment and intangible assets | | 12 312 039 | 11 762 753 |
| Other assets | | 1 072 553 | 643 915 |
| TOTAL ASSETS | | 305 819 033 | 272 608 699 |
| LIABILITIES | | | |
| Due to banks | 4 | 15 546 282 | 11 326 393 |
| Customer accounts | 5 | 209 232 443 | 191 807 676 |
| Bonds issued | 6 | 16 429 011 | 16 281 994 |
| Other debt securities in issue | | 12 719 818 | 10 365 230 |
| Other borrowed funds | | 13 440 150 | 13 121 108 |
| Other financial liabilities | | 1 435 737 | 474 229 |
| Income tax liability | | | 136 223 |
| Deferred tax liability | | 43 449 | |
| Other liabilities | | 832 945 | 531 635 |
| TOTAL LIABILITIES | | 269 679 835 | 244 044 488 |
| EQUITY | | | |
| Share capital | | 3 648 110 | 3 629 541 |
| Share premium | | 18 448 915 | 15 744 164 |
| Revaluation reserve for premises | | 1 966 015 | 1 966 015 |
| Revaluation reserve for investment securities available-for-sale | | 33 548 | 26 346 |
| Retained earnings | | 12 042 610 | 7 198 145 |
| TOTAL EQUITY | | 36 139 198 | 28 564 211 |
| TOTAL LIABILITIES AND EQUITY | | 305 819 033 | 272 608 699 |

A.V. Saveliev Chairman of the Board N A

N.G. Tomilina Acting Chief Accountant

Condensed Consolidated Interim Statement of Comprehensive Income for nine months ended 30 September 2011

| (In thousands of Russian Roubles) | Note | 9 months ended 30 September 2011 (unaudited) | 9 months ended 30 September 2010 (unaudited) |
|---|----------|---|---|
| | 7 | • | , |
| Interest income Interest expense | 7 7 | 19 199 567 (8 863 702) | 18 355 765 (9 308 931) |
| morest expense | <u>'</u> | (0 003 702) | (9 300 931) |
| Net interest income | | 10 335 865 | 9 046 834 |
| Provision for loan impairment | | (1 683 760) | (4 962 608) |
| Net interest income after provision for loan impairment | | 8 652 105 | 4 084 226 |
| Net (losses) gains from trading securities | | (936 284) | 385 980 |
| Net gains (losses) from trading in foreign currencies | | 1 568 883 | (671 686) |
| Net (losses) gains from foreign currency exchange translation Net gains from investment securities available-for-sale Fee and commission income | | (1 064 210) 879 291 1 705 071 | 1 133 820 256 |
| | | | 1 373 005 |
| Fee and commission expense Impairment of long-term assets held-for-sale | | (241 177) | (192 509) |
| Impairment of long-term assets field-for-sale | | - (222 161) | (213 795) (8 708) |
| Impairment / recovery of impairment for investment securities Net gains from recognition / early repayment of loans issued at below / above market rates | | (1 985) | 539 |
| Other net operating income | | 5844 883 863 | - 105 124 |
| Administrative and other operating expenses: | | 000 000 | 100 121 |
| - Staff costs | | (2 171 091) | (1 600 302) |
| - Costs related to premises and equipment | | (582 959) | (404 471) |
| - Other administrative and operating expenses | | (1 526 738) | (1 141 462) |
| Profit before tax | | 6 948 452 | 2 850 017 |
| Income tax expense | | (1 310 379) | (550 092) |
| Profit for the period | | 5 638 073 | 2 299 925 |
| Other comprehensive income | | | |
| Net gains (losses) on revaluation of investment securities available-for-sale | | 9 003 | (5 926) |
| Deferred income tax recognised in equity related to components of comprehensive income | | (1 801) | 1 185 |
| Comprehensive income for the period | | 5 645 275 | 2 295 184 |

1 Trading Securities

| (In thousands of Russian Roubles) | 30 September 2011 | 31 December 2010 |
|---|--|--|
| Corporate bonds Municipal bonds Corporate Eurobonds Russian Federation Eurobonds Federal loan bonds (OFZ bonds) | 24 603 626 5 596 557 4 946 656 - 2 552 965 | 22 556 410 5 081 650 3 037 964 802 109 4 215 755 |
| Total debt securities | 37 699 804 | 35 693 888 |
| Corporate shares | 557 743 | 830 739 |
| Total trading securities | 38 257 547 | 36 524 627 |

2 Loans to Banks

| (In thousands of Russian Roubles) | 30 September 2011 | 31 December 2010 |
|--|----------------------|---------------------|
| Term placements with banks Allowance for impairment | 3 114 956 (9 281) | 12 398 491 (566) |
| Total due from banks | 3 105 675 | 12 397 925 |

3 Loans and Advances to Customers

| (In thousands of Russian Roubles) | 30 September 2011 | 31 December 2010 |
|--|-------------------|------------------|
| Corporate loans | | |
| loans to finance working capital | 139 506 861 | 122 694 810 |
| - investment loans | 57 450 156 | 55 872 254 |
| loans to entities financed by the government | 10 984 450 | 9 626 801 |
| Loans to individuals | | |
| - mortgage loans | 7 893 361 | 7 700 090 |
| - car loans | 777 176 | 687 179 |
| - consumer loans to VIP clients | 5 125 791 | 4 135 360 |
| - other loans to individuals | 1 963 025 | 1 537 787 |
| Allowance for impairment | (20 334 871) | (19 435 942) |
| Total loans and advances to customers | 203 365 949 | 182 818 339 |

Movements for the allowance for loan impairment during the nine-month period ended 30 September 2011 are as follows:

| (In thousands of Russian Roubles) | Corporate loans | Loans to individuals | Total |
|--|-----------------------------------|-------------------------|-----------------------------------|
| Allowance for loan impairment at 31 December 2010 | 18 202 964 | 1 232 978 | 19 435 942 |
| Provision for impairment during the period Loans sold during the period Loans written off during the period as uncollectible | 1 878 452 (770 464) (4 665) | (203 407) - (987) | 1 675 045 (770 464) (5 652) |
| Allowance for loan impairment at 30 September 2011 | 19 306 287 | 1 028 584 | 20 334 871 |

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2010 are as follows:

| (In thousands of Russian Roubles) | Corporate loans | Loans to individuals | Total |
|--|------------------------|----------------------|------------------------|
| Allowance for loan impairment at 31 December 2009 | 14 911 138 | 998 610 | 15 909 748 |
| Provision for impairment during the period Loans written off during the period as uncollectible | 4 669 155 (634 181) | 294 805 (1 053) | 4 963 960 (635 234) |
| Allowance for loan impairment at 30 September 2010 | 18 946 112 | 1 292 362 | 20 238 474 |

Economic sector risk concentrations within the customer loan portfolio are as follows:

| | 30 September 2011 | | 31 December 2010 | | |
|--|-------------------|-------|------------------|-------|--|
| (In thousands of Russian Roubles) | Amount | % | Amount | % | |
| | | | | | |
| Heavy machinery and ship-building | 30 359 328 | 13,6 | 28 780 469 | 14,2 | |
| Construction | 29 753 823 | 13,3 | 24 501 570 | 12,1 | |
| Trade | 28 087 486 | 12,6 | 25 753 396 | 12,7 | |
| Leasing and financial services | 22 591 938 | 10,1 | 17 356 272 | 8,6 | |
| Real estate | 21 664 300 | 9,7 | 21 576 798 | 10,7 | |
| oil and gas extraction and transportation | 16 502 949 | 7,4 | 14 876 175 | 7,4 | |
| Individuals | 15 759 353 | 7,0 | 14 060 416 | 7,0 | |
| Entities financed by the government | 10 986 497 | 4,9 | 9 626 801 | 4,8 | |
| Production and food industry | 11 370 995 | 5,1 | 11 827 141 | 5,8 | |
| Transport | 10 022 892 | 4,5 | 7 697 385 | 3,8 | |
| Sports and health and entertainment organizations | 7 029 771 | 3,1 | 6 046 779 | 3,0 | |
| Telecommunications | 3 973 876 | 1,8 | 2 793 273 | 1,4 | |
| Energy | 3 930 508 | 1,8 | 3 596 635 | 1,8 | |
| Chemical industry | 1 764 676 | 0,8 | 4 569 214 | 2,3 | |
| Other | 9 902 428 | 4,3 | 9 191 957 | 4,4 | |
| Total loans and advances to customers (before allowance for loan impairment) | 223 700 820 | 100,0 | 202 254 281 | 100,0 | |

The following tables provide information on the loans and advances to customers, their credit qualityand the related allowances for impairment as at 30 September 2011:

| | Loans and advances to customers (before allowance for | Allowance for impairment | Total loans and advances to customers (after allowance for impairment) | Allowance for impairment to loans and advances to customers, |
|--|---|--------------------------------|--|--|
| (In thousands of Russian Roubles) | impairment) | | ioi iiipaiiiieiit) | % |
| Loans and advances to legal entities: | | | | |
| Loans collectively assessed for impairment, but not individually impaired | | | | |
| Standard loans not past due | 172 602 456 | (7 324 967) | 165 277 489 | 4,24 |
| Watch list loans not past due | 11 022 338 | (1 427 921) | 9 594 417 | 12,95 |
| Individually assessed loans, for which specific indications of impairment have been identified | | | | |
| Not past due | 15 253 670 | (4 142 023) | 11 111 647 | 27,15 |
| Overdue: | | | | |
| - less than 5 calendar days | 249 963 | (49 993) | 199 970 | 20,00 |
| - 61 to 90 calendar days | 201 998 | (40 400) | 161 598 | 20,00 |
| - 91 to 180 calendar days | 74 876 | (17 168) | 57 708 | 22,93 |
| - 181 to 365 calendar days | 1 174 232 | (908 615) | 265 617 | 77,38 |
| - more than 365 calendar days | 4 851 280 | (2 884 546) | 1 966 734 | 59,46 |
| Uncollectible loans | 2 510 654 | (2 510 654) | - | 100,00 |
| Total loans and advances to legal entities | 207 941 467 | (19 306 287) | 188 635 180 | 9,28 |
| Loans and advances to individuals: | | | | |
| - mortgage loans | 7 893 361 | (413 101) | 7 480 260 | 5,23 |
| - car loans | 777 176 | (88 716) | 688 460 | 11,42 |
| - consumer loans to VIP clients | 5 125 791 | (436 799) | 4 688 992 | 8,52 |
| - other loans to individuals | 1 963 025 | (89 968) | 1 873 057 | 4,58 |
| Total loans and advances to individuals | 15 759 353 | (1 028 584) | 14 730 769 | 6,53 |
| Total loans and advances to customers | 223 700 820 | (20 334 871) | 203 365 949 | 9,09 |

| (In thousands of Russian Roubles) | Mortgage Ioans | Car loans | Consumer loans to VIP clients | Other loans to individuals | Total loans and advances to individuals |
|---|-------------------|-----------|-------------------------------------|----------------------------------|---|
| Loans and advances to individuals: | | | | | |
| Standard loans not past due | 7 433 411 | 686 763 | 4 620 014 | 1 879 334 | 14 619 522 |
| Overdue: | | | | | |
| - less than 5 calendar days | 15 648 | 881 | - | 14 890 | 31 419 |
| - 6 to 30 calendar days | 87 165 | 1 135 | - | 598 | 88 898 |
| - 31 to 60 calendar days | 17 799 | 3 156 | - | 8 717 | 29 672 |
| - 61 to 90 calendar days | 14 325 | 2 087 | - | 1 312 | 17 724 |
| - 91 to 180 calendar days | 13 686 | 6 765 | - | 19 621 | 40 072 |
| - 181 to 365 calendar days | 65 286 | 6 890 | - | 6 056 | 78 232 |
| - more than 365 calendar days | 246 041 | 69 499 | 505 777 | 32 497 | 853 814 |
| Total loans and advances to individuals (before allowance for impairment) | 7 893 361 | 777 176 | 5 125 791 | 1 963 025 | 15 759 353 |
| Allowance for impairment | (413 101) | (88 716) | (436 799) | (89 968) | (1 028 584) |
| Total loans and advances to individuals (after allowance for impairment) | 7 480 260 | 688 460 | 4 688 992 | 1 873 057 | 14 730 769 |

Loans and advances to customers and the related allowance for impairment as well as an analysis of their credit quality as at 31 December 2010 are as follows:

| | Loans and advances to customers (before allowance for | Allowance for impairment | Total loans and advances to customers (after allowance for impairment) | Allowance for impairment to loans and advances to customers, % |
|--|---|--------------------------------|--|--|
| (In thousands of Russian Roubles) | impairment) | | | |
| Loans and advances to legal entities: | | | | |
| Loans collectively assessed for impairment, but not impaired | | | | |
| Standard loans not past due Watch list loans not past due | 157 600 550 9 658 626 | (8 534 653) (744 660) | 149 065 897 8 913 966 | 5,42 7,71 |
| Individually assessed loans, for which specific indications of impairment have been identified | | | | |
| Not past due | 11 892 926 | (3 147 115) | 8 745 811 | 26,46 |
| Overdue: | | | | |
| - less than 5 calendar days | 30 628 | (1 847) | 28 781 | 6,03 |
| - 31 to 60 calendar days | 154 685 | (9 679) | 145 006 | 6,26 |
| - 91 to 180 calendar days - 181 to 365 calendar days | 328 517 1 608 734 | (65 305) (980 228) | 263 212 628 506 | 19,88 60,93 |
| - more than 365 calendar days | 4 448 976 | (2 249 254) | 2 199 722 | 50,56 |
| Uncollectible loans | 2 470 223 | (2 470 223) | - | 100,00 |
| Total loans and advances to legal entities | 188 193 865 | (18 202 964) | 169 990 901 | 9,67 |
| Loans and advances to individuals: | | | | |
| - mortgage loans | 7 700 090 | (447 992) | 7 252 098 | 5,82 |
| - car loans | 687 179 | (111 090) | 576 089 | 16,17 |
| - consumer loans to VIP clients | 4 135 360 | (562 750) | 3 572 610 | 13,61 |
| - other loans to individuals | 1 537 787 | (111 146) | 1 426 641 | 7,23 |
| Total loans and advances to individuals | 14 060 416 | (1 232 978) | 12 827 438 | 8,77 |
| Total loans and advances to customers | 202 254 281 | (19 435 942) | 182 818 339 | 9,61 |
| | | | | |

| (In thousands of Russian Roubles) | Mortgage Ioans | Car loans | Consumer loans to VIP clients | Other loans to individuals | Total loans and advances to individuals |
|---|-------------------|-----------|-------------------------------------|----------------------------------|---|
| Loans and advances to individuals: | | | | | |
| Standard loans not past due | 7 222 934 | 605 482 | 3 540 740 | 1 458 746 | 12 827 902 |
| Overdue: | | | | | |
| - less than 5 calendar days | 9 602 | 81 | - | 19 867 | 29 550 |
| - 6 to 30 calendar days | 29 949 | 2 252 | - | 1 442 | 33 643 |
| - 31 to 60 calendar days | 18 678 | 795 | - | 1 546 | 21 019 |
| - 61 to 90 calendar days | 65 517 | 2 046 | - | 919 | 68 482 |
| - 91 to 180 calendar days | 39 842 | 5 743 | 5 422 | 1 669 | 52 676 |
| - 181 to 365 calendar days | 72 494 | 8 929 | 94 983 | 15 882 | 192 288 |
| - more than 365 calendar days | 241 074 | 61 851 | 494 215 | 37 716 | 834 856 |
| Total gross loans and advances to individuals (before allowance for impairment) | 7 700 090 | 687 179 | 4 135 360 | 1 537 787 | 14 060 416 |
| Allowance for impairment | (447 992) | (111 090) | (562 750) | (111 146) | (1 232 978) |
| Total loans and advances to individuals (after allowance for impairment) | 7 252 098 | 576 089 | 3 572 610 | 1 426 641 | 12 827 438 |

4 Due to Banks

| (In thousands of Russian Roubles) | 30 September 2011 | 31 December 2010 |
|--|-------------------|------------------|
| Term placements of banks | 13 392 753 | 10 045 393 |
| Amounts payable under sale and repurchase agreements | 2 046 620 | 868 |
| Correspondent accounts with banks | 106 909 | 1 280 132 |
| Total due to banks | 15 546 282 | 11 326 393 |

5 Customer Accounts

| (In thousands of Russian Roubles) | 30 September 2011 | 31 December 2010 |
|--|--------------------------|--------------------------|
| State and public organisations - Current/settlement accounts - Term deposits | 807 850 10 454 529 | 1 698 396 - |
| Other legal entities | | |
| - Current/settlement accounts | 51 022 651 | 43 019 597 |
| - Term deposits- Sale and repurchase agreements | 65 020 306 1 212 093 | 74 237 328 426 735 |
| Individuals | | |
| - Current/settlement accounts - Term deposits | 15 426 697 65 288 317 | 14 086 230 58 339 390 |
| Total customer accounts | 209 232 443 | 191 807 676 |
| | | |
| 6 Bonds Issued | | |
| (In thousands of Russian Roubles) | 30 September 2011 | 31 December 2010 |
| Bonds | 13 225 145 | 13 140 130 |
| Subordinated Eurobonds | 3 203 866 | 3 141 864 |
| Total bonds issued | 16 429 011 | 16 281 994 |
| 7 Interest Income and Expense | | |
| · | 9 months ended | 9 months ended |
| (In the year de of Pysosian Poubles) | 30 September 2011 | 30 September 2010 |
| (In thousands of Russian Roubles) | | |
| Interest income | 16 450 704 | 16 051 111 |
| Loans and advances to customers Trading securities | 16 450 704 2 404 766 | 1 972 673 |
| Amounts receivable under reverse repurchase agreements | 166 692 | 138 963 |
| Loans to banks | 138 786 | 138 373 |
| Investment securities held-to-maturity Correspondent accounts with banks | 12 190 26 429 | 15 959 38 686 |
| Total interest income | 19 199 567 | 18 355 765 |
| Interest expense | | |
| Term deposits of legal entities | 3 375 847 | 3 638 773 |
| Term deposits of individuals | 2 764 734 | 3 450 039 |
| Bonds issued | 1 015 638 | 436 945 |
| Other borrowed funds | 744 359 | 710 803 |
| Other debt securities in issue Due to banks | 443 576 414 979 | 411 738 544 166 |
| Current/settlement accounts | 414 9/9 | 344 100 |
| | 104 569 | 116 467 |
| Total interest expense | 104 569 8 863 702 | 9 308 931 |

8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2011

| (In thousands of Russian Roubles) | Russian Roubles | US Dollars | Euro | Other | Total |
|---|---------------------|-------------|-------------|---------|---------------------|
| Assets | | | | | |
| Cash and cash equivalents | 10 201 342 | 4 586 657 | 4 722 408 | 31 453 | 19 541 860 |
| Mandatory cash balances with the Central | | . 000 00. | | 000 | |
| Bank of Russian Federation | 3 009 843 | _ | - | - | 3 009 843 |
| Trading securities | 33 232 793 | 5 024 754 | - | - | 38 257 547 |
| Trading securities pledged under sale and | | | | | |
| repurchase agreements | 7 251 036 | - | - | - | 7 251 036 |
| Amounts receivable under reverse | | | | | |
| repurchase agreements | 5 961 060 | 875 015 | - | - | 6 836 075 |
| Loans to banks | 1 379 721 | 1 725 954 | - | - | 3 105 675 |
| Loans and advances to customers | 161 824 275 | 31 709 281 | 9 832 393 | - | 203 365 949 |
| Investment securities available-for-sale | 1 526 999 | 2 910 694 | - | - | 4 437 693 |
| Investment securities held-to-maturity | 41 676 | 4 000 | 4 400 | - | 41 676 |
| Other financial assets | 952 155 | 1 823 | 1 480 | - | 955 458 |
| Prepaid income tax Deferred income tax asset | 1 008 125 57 333 | - | - | - | 1 008 125 57 333 |
| Investment property | 4 566 171 | - | - | _ | 4 566 171 |
| Premises, equipment and intangible assets | 12 312 039 | _ | - | _ | 12 312 039 |
| Other assets | 1 061 471 | 4 973 | 6 109 | _ | 1 072 553 |
| | 1 001 171 | 1010 | | | 1 072 000 |
| Total assets | 244 386 039 | 46 839 151 | 14 562 390 | 31 453 | 305 819 033 |
| Liabilities | | | | | |
| Due to banks | 13 815 037 | 1 329 828 | 401 417 | - | 15 546 282 |
| Customer accounts | 161 196 579 | 26 979 707 | 21 040 418 | 15 739 | 209 232 443 |
| Bonds issued | 13 225 145 | 3 203 866 | - | - | 16 429 011 |
| Other debt securities in issue | 9 030 536 | 2 366 025 | 1 323 257 | - | 12 719 818 |
| Other borrowed funds | 1 465 184 | 10 382 697 | 1 592 269 | - | 13 440 150 |
| Other financial liabilities | 1 266 182 | 3 817 | 165 738 | - | 1 435 737 |
| Deferred tax liability | 43 449 | - | - | - | 43 449 |
| Other liabilities | 832 657 | 288 | - | - | 832 945 |
| Total liabilities | 200 874 769 | 44 266 228 | 24 523 099 | 15 739 | 269 679 835 |
| Add fair value of currency derivatives | 210 027 | | | | 210 027 |
| Net recognized position, excluding | | | | | |
| currency derivatives | 43 721 297 | 2 572 923 | (9 960 709) | 15 714 | 36 349 225 |
| Currency derivatives | (4 955 601) | (4 478 676) | 8 919 090 | 305 160 | (210 027) |
| Net recognized position, including currency derivatives | 38 765 696 | (1 905 753) | (1 041 619) | 320 874 | 36 139 198 |

9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 2011

| (In thousands of Russian Roubles) | Demand and less than 1 month | From 1 to 6 months | From 6 to 12 months | From 1 to 5 years | More than 5 years | Total |
|--|------------------------------------|-----------------------|------------------------|----------------------|-----------------------|-------------------------|
| Assets | | | | | | |
| Cash and cash equivalents Mandatory cash balances with the Central Bank of | 19 541 860 | - | - | - | - | 19 541 860 |
| Russian Federation | 3 009 843 | - | - | - | - | 3 009 843 |
| Trading securities Trading securities pledged under sale and repurchase | 38 257 547 | - | - | - | - | 38 257 547 |
| agreements Amounts receivable under | 7 251 036 | - | - | - | - | 7 251 036 |
| reverse repurchase agreements | 6 836 075 | _ | _ | _ | _ | 6 836 075 |
| Loans to banks Loans and advances to | 768 785 | 1 060 623 | 766 282 | 509 985 | - | 3 105 675 |
| customers Investment securities | 5 112 070 | 56 797 520 | 47 389 504 | 85 068 031 | 8 998 824 | 203 365 949 |
| available-for-sale Investment securities held-to- | - | - | - | - | 4 437 693 | 4 437 693 |
| maturity | 31 362 | 10 314 | - | - | - | 41 676 |
| Other financial assets | 206 137 | 49 397 | 699 924 | - | - | 955 458 |
| Prepaid income tax | - | 1 008 125 | - | - 57 222 | - | 1 008 125 |
| Deferred income tax asset Investment property | - | - | - | 57 333 | 4 566 171 | 57 333 4 566 171 |
| Premises, equipment and | | | | | 1 000 17 1 | 1000 171 |
| intangible assets Other assets | - 161 764 | 286 384 | - 44 465 | 477 890 | 12 312 039 102 050 | 12 312 039 1 072 553 |
| Total assets | 81 176 479 | 59 212 363 | 48 900 175 | 86 113 239 | 30 416 777 | 305 819 033 |
| Liabilities | | | | | | |
| Due to banks | 12 404 326 | 3 098 034 | 43 922 | _ | _ | 15 546 282 |
| Customer accounts | 88 600 625 | 69 670 836 | 36 055 325 | 14 855 196 | 50 461 | 209 232 443 |
| Bonds issued | - | - | - | 13 225 145 | 3 203 866 | 16 429 011 |
| Other debt securities in issue | 2 379 352 | 6 278 798 | 3 710 293 | 351 375 | - | 12 719 818 |
| Other borrowed funds | 88 691 | 862 995 | 1 178 223 | 8 884 258 | 2 425 983 | 13 440 150 |
| Other financial liabilities | 209 513 | 643 309 | 395 507 | 182 935 | 4 483 | 1 435 737 |
| Deferred tax liability Other liabilities | 64 564 | 710 726 | 57 655 | 43 449 | - | 43 449 832 945 |
| Other habilities | 04 304 | 710720 | 37 033 | | | 032 943 |
| Total liabilities | 103 747 071 | 81 264 698 | 41 440 925 | 37 542 348 | 5 684 793 | 269 679 835 |
| Net liquidity gap | (22 570 592) | (22 052 335) | 7 459 250 | 48 570 891 | 24 731 984 | 36 139 198 |
| Cumulative liquidity gap as at 30 September 2011 | (22 570 592) | (44 622 927) | (37 163 677) | 11 407 214 | 36 139 198 | |