

**Extracts**  
**from the IFRS Condensed Consolidated Interim**  
**Financial Information of PJSC “Bank “Saint**  
**Petersburg” Group**  
**for 3 months ended**  
**March 31, 2016**

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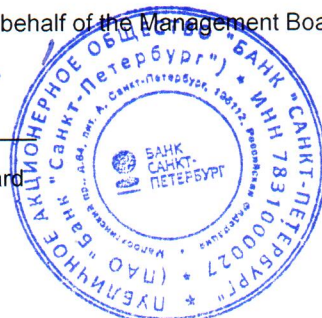
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## Condensed Consolidated Interim Statement of Financial Position as at 31 March 2016

<i>In thousands of Russian Roubles</i>	Note	31 March 2016 (unaudited)	2015
<b>ASSETS</b>			
Cash and cash equivalents		27 674 526	36 558 917
Mandatory reserve deposits with the Central Bank of the Russian Federation		2 539 689	2 388 138
Trading securities	1	13 411 118	13 193 472
Securities pledged under sale and repurchase agreements and loaned		84 711 742	70 314 051
Amounts receivable under reverse repurchase agreements		25 982 003	15 220 590
Derivative financial assets		4 530 569	4 974 795
Due from banks	2	28 384 888	35 122 584
Loans and advances to customers	3	329 370 262	335 302 100
Investment securities available-for-sale		24 512 237	27 849 192
Prepaid income tax		449	412 959
Deferred tax asset		680	449
Investment property		1 951 393	3 162 532
Property, equipment and intangible assets		14 356 791	14 476 946
Other assets		3 108 742	2 564 992
Long-term assets held for sale		998 829	992 859
<b>TOTAL ASSETS</b>		<b>561 533 918</b>	<b>562 534 576</b>
<b>LIABILITIES</b>			
Due to banks	4	147 487 756	135 833 080
Customer accounts	5	313 877 132	325 961 928
Derivative financial liabilities		892 371	498 661
Bonds issued	6	17 694 572	19 200 016
Other debt securities issued		16 193 318	17 441 146
Other borrowed funds		2 389 258	2 642 299
Income tax liability		856 675	-
Deferred tax liability		2 300 233	2 809 073
Other liabilities		1 912 080	1 364 889
<b>TOTAL LIABILITIES</b>		<b>503 603 395</b>	<b>505 751 092</b>
<b>EQUITY</b>			
Share capital		3 141 532	3 721 734
Share premium		21 393 878	21 393 878
Revaluation reserve for premises		3 820 496	3 820 496
Revaluation reserve for investment securities available-for-sale		2 154 017	1 596 286
Retained earnings		27 420 600	26 251 090
<b>TOTAL EQUITY</b>		<b>57 930 523</b>	<b>56 783 484</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>561 533 918</b>	<b>562 534 576</b>

Approved for issue and signed on behalf of the Management Board on 24 May 2016.

V.S. Guz  
Chairman of the Management Board



N.G. Tomilina  
Chief Accountant

**Condensed Consolidated Interim Statement of Comprehensive Income for the 3 months ended 31 March 2016**

<i>In thousands of Russian Roubles</i>	Note	three months ended 31 March 2016 (unaudited)	three months ended 31 March 2015 (unaudited)
Interest income	7	12 896 995	12 278 331
Interest expense	7	(7 829 128)	(8 156 210)
<b>Net interest income</b>		<b>5 067 867</b>	<b>4 122 121</b>
Provision for loan impairment		(2 942 091)	(2 554 715)
<b>Net interest income after provision for loan impairment</b>		<b>2 125 776</b>	<b>1 567 406</b>
Net gains (losses) from trading securities		301 864	(282 965)
Net gains from investment securities available-for-sale		375 736	-
Net gains (losses) from trading in foreign currencies		4 419 905	(211 571)
Net losses from foreign exchange translations		(1 512 814)	(750 972)
Net (losses) gains from trading in derivatives		(2 317 475)	1 747 394
Fee and commission income		1 345 808	1 012 235
Fee and commission expense		(217 833)	(175 515)
(Provision for) recovery of impairment for credit related commitments		(207 177)	(226)
Other net operating income		79 420	78 216
Administrative and other operating expenses:			
- staff costs		(1 382 926)	(1 107 007)
- costs related to premises and equipment		(385 077)	(293 947)
- other administrative and operating expenses		(1 110 440)	(867 427)
<b>Profit before tax</b>		<b>1 514 767</b>	<b>715 621</b>
Income tax expense		(345 257)	(146 680)
<b>Profit for the period</b>		<b>1 169 510</b>	<b>568 941</b>
<b>Other comprehensive income (loss)</b>			
<i>Items that are or will be reclassified subsequently to profit or loss</i>			
Gain from revaluation of investment securities available-for-sale		697 164	1 285 864
Deferred income tax related to other comprehensive income		(139 433)	(257 173)
<b>Other comprehensive income (loss) for the period, net of income tax</b>		<b>557 731</b>	<b>1 028 691</b>
<b>Total comprehensive income for the period</b>		<b>1 727 241</b>	<b>1 597 632</b>

## 1 Trading securities

<i>In thousands of Russian Roubles</i>	<b>31 March 2016 (unaudited)</b>	<b>31 December 2015</b>
Corporate bonds	9 223 801	10 471 754
Corporate Eurobonds	3 419 998	1 982 614
Municipal bonds	550 632	43 593
Federal loan bonds (OFZ)	26 696	568 163
<b>Total debt securities</b>	<b>13 221 127</b>	<b>13 066 124</b>
Corporate shares	189 991	127 348
<b>Total trading securities</b>	<b>13 411 118</b>	<b>13 193 472</b>

## 2 Due from banks

<i>In thousands of Russian Roubles</i>	<b>31 March 2016 (unaudited)</b>	<b>31 December 2015</b>
Term placements with banks	28 421 004	35 168 443
Impairment allowance	(36 116)	(45 859)
<b>Total due from banks</b>	<b>28 384 888</b>	<b>35 122 584</b>

## 3 Loans and advances to customers

<i>In thousands of Russian Roubles</i>	<b>31 March 2016 (unaudited)</b>	<b>31 December 2015</b>
<b>Loans and advances to legal entities</b>		
- loans to finance working capital	205 590 933	210 408 652
- investment loans	87 621 015	90 573 576
- loans to entities financed by the government	17 602 824	15 782 648
<b>Loans and advances to individuals</b>		
- mortgage loans	37 894 819	35 379 300
- car loans	2 311 303	2 633 847
- consumer loans to VIP clients	5 241 087	4 761 647
- other consumer loans	10 814 909	10 727 029
Impairment allowance	(37 706 628)	(34 964 599)
<b>Total loans and advances to customers</b>	<b>329 370 262</b>	<b>335 302 100</b>

### 3 Loans and Advances to Customers (continued)

Movements in the allowance for loan impairment during the three-month period ended 31 March 2016 are as follows:

<i>In thousands of Russian Roubles</i>	<b>Loans and advances to legal entities</b>	<b>Loans and advances to individuals</b>	<b>Total</b>
<b>Allowance for loan impairment at 31 December 2015</b>	<b>33 207 923</b>	<b>1 756 676</b>	<b>34 964 599</b>
Provision for impairment during the period	2 519 194	432 640	<b>2 951 834</b>
Amounts written off as non-recoverable	(166 481)	(43 324)	<b>(209 805)</b>
<b>Allowance for loan impairment at 31 March 2016 (unaudited)</b>	<b>35 560 636</b>	<b>2 145 992</b>	<b>37 706 628</b>

Movements in the allowance for loan impairment during the three-month period ended 31 March 2015 are as follows:

<i>In thousands of Russian Roubles</i>	<b>Loans and advances to legal entities</b>	<b>Loans and advances to individuals</b>	<b>Total</b>
<b>Allowance for loan impairment at 31 December 2014</b>	<b>27 220 071</b>	<b>1 185 047</b>	<b>28 405 118</b>
Provision for impairment during the period	2 088 653	439 134	<b>2 527 787</b>
Amounts written off as non-recoverable	(2 745 035)	(150 826)	<b>(2 895 861)</b>
<b>Allowance for loan impairment at 31 March 2015 (unaudited)</b>	<b>26 563 689</b>	<b>1 473 355</b>	<b>28 037 044</b>

### 3 Loans and Advances to Customers (continued)

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

<i>In thousands of Russian Roubles</i>	31 March 2016 (unaudited)		31 December 2015	
	Amount	%	Amount	%
Individuals	56 262 118	15,3	53 501 823	14,4
Construction	42 714 546	11,6	49 429 706	13,3
Production and food industry	39 790 968	10,8	39 865 293	10,8
Trade	37 744 522	10,3	39 805 362	10,8
Leasing and financial services	36 399 549	9,9	38 407 258	10,4
Real estate	35 491 860	9,7	32 814 512	8,9
Heavy machinery and ship-building	31 020 308	8,5	27 680 381	7,5
Extraction and transportation of oil and gas	23 011 189	6,3	26 547 246	7,2
Entities financed by the government	17 602 824	4,8	15 782 648	4,3
Transport	14 744 984	4,0	15 594 885	4,2
Sports and health and entertainment organizations	7 692 411	2,1	7 620 521	2,1
Chemical industry	6 053 444	1,6	3 932 379	1,1
Telecommunications	4 658 254	1,3	4 618 923	1,2
Energy	1 030 477	0,3	1 014 213	0,3
Other	12 859 436	3,5	13 651 549	3,5
<b>Total loans and advances to customers (before allowance for impairment)</b>	<b>367 076 890</b>	<b>100,0</b>	<b>370 266 699</b>	<b>100,0</b>

### 3 Loans and Advances to Customers (continued)

Loans and advances to customers and the related allowance for impairment, as well as an analysis of their credit quality as at 31 March 2016 are as follows (unaudited):

	Gross loans and advances to customers	Allowance for impairment	Net loans and advances to customers	Allowance for impairment to loans and advances to customers, %
<i>In thousands of Russian Roubles</i>				
<b>Loans and advances to legal entities:</b>				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	248 264 364	(7 895 963)	240 368 401	3,18
Watch list loans not past due	16 234 826	(2 109 049)	14 125 777	12,99
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	25 772 107	(11 813 821)	13 958 286	45,84
Overdue:				
- less than 5 calendar days	565 538	(19 085)	546 453	3,37
- 6 to 30 calendar days	1 665 505	(1 622 942)	42 563	97,44
- 31 to 60 calendar days	70 799	(27 695)	43 104	39,12
- 61 to 90 calendar days	111 355	(36 172)	75 183	32,48
- 91 to 180 calendar days	4 725 519	(1 869 019)	2 856 500	39,55
- 181 to 365 calendar days	5 062 168	(3 757 186)	1 304 982	74,22
- over 365 calendar days	8 342 591	(6 409 704)	1 932 887	76,83
<b>Total loans and advances to legal entities</b>	<b>310 814 772</b>	<b>(35 560 636)</b>	<b>275 254 136</b>	<b>11,44</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	37 894 819	(589 108)	37 305 711	1,55
- car loans	2 311 303	(49 218)	2 262 085	2,13
- consumer loans to VIP clients	5 241 087	(663 196)	4 577 891	12,65
- other loans to individuals	10 814 909	(844 470)	9 970 439	7,81
<b>Total loans and advances to individuals</b>	<b>56 262 118</b>	<b>(2 145 992)</b>	<b>54 116 126</b>	<b>3,81</b>
<b>Total loans and advances to customers</b>	<b>367 076 890</b>	<b>(37 706 628)</b>	<b>329 370 262</b>	<b>10,27</b>



### 3 Loans and Advances to Customers (continued)

	Mortgage loans	Car loans	Consumer loans to VIP clients	Other loans to individuals	Total loans and advances to individuals
<i>In thousands of Russian Roubles</i>					
<b>Loans and advances to individuals:</b>					
Standard loans not past due	36 697 268	2 171 208	4 557 298	9 836 677	53 262 451
Overdue:					
- less than 5 calendar days	50 281	2 995	41 600	8 441	103 317
- 6 to 30 calendar days	73 646	4 917	44 078	46 647	169 288
- 31 to 60 calendar days	119 243	8 699	-	46 760	174 702
- 61 to 90 calendar days	68 867	4 261	79 167	76 956	229 251
- 91 to 180 calendar days	126 257	11 211	200 467	119 116	457 051
- 181 to 365 calendar days	211 075	27 913	-	297 409	536 397
- over 365 calendar days	548 182	80 099	318 477	382 903	1 329 661
<b>Total gross loans and advances to individuals</b>	<b>37 894 819</b>	<b>2 311 303</b>	<b>5 241 087</b>	<b>10 814 909</b>	<b>56 262 118</b>
<b>Impairment allowance</b>	<b>(589 108)</b>	<b>(49 218)</b>	<b>(663 196)</b>	<b>(844 470)</b>	<b>(2 145 992)</b>
<b>Total net loans and advances to individuals</b>	<b>37 305 711</b>	<b>2 262 085</b>	<b>4 577 891</b>	<b>9 970 439</b>	<b>54 116 126</b>

### 3 Loans and Advances to Customers (continued)

Loans and advances to customers and the related allowance for impairment, as well as an analysis of their credit quality as at 31 December 2015 are as follows:

	Gross loans and advances to customers	Allowance for impairment	Net loans and advances to customers	Allowance for impairment to loans and advances to customers, %
<i>In thousands of Russian Roubles</i>				
<b>Loans and advances to legal entities:</b>				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	256 813 923	(7 718 377)	249 095 546	3,01
Watch list loans not past due	16 699 447	(1 901 169)	14 798 278	11,38
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	24 391 046	(11 916 102)	12 474 944	48,85
Overdue:				
- less than 5 calendar days	362 423	(19 941)	342 482	5,50
- 6 to 30 calendar days	2 120 205	(804 052)	1 316 153	37,92
- 31 to 60 calendar days	1 528 192	(774 302)	753 890	50,67
- 61 to 90 calendar days	941 783	(197 513)	744 270	20,97
- 91 to 180 calendar days	1 294 393	(642 411)	651 982	49,63
- 181 to 365 calendar days	5 310 856	(3 987 372)	1 323 484	75,08
- over 365 calendar days	7 302 608	(5 246 684)	2 055 924	71,85
<b>Total loans and advances to legal entities</b>	<b>316 764 876</b>	<b>(33 207 923)</b>	<b>283 556 953</b>	<b>10,48</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	35 379 300	(600 051)	34 779 249	1,70
- car loans	2 633 847	(50 435)	2 583 412	1,91
- consumer loans to VIP clients	4 761 647	(344 276)	4 417 371	7,23
- other consumer loans	10 727 029	(761 914)	9 965 115	7,10
<b>Total loans and advances to individuals</b>	<b>53 501 823</b>	<b>(1 756 676)</b>	<b>51 745 147</b>	<b>3,28</b>
<b>Total loans and advances to customers</b>	<b>370 266 699</b>	<b>(34 964 599)</b>	<b>335 302 100</b>	<b>9,44</b>

### 3 Loans and Advances to Customers (continued)

	Mortgage loans	Car loans	Consumer loans to VIP clients	Other consumer loans	Total loans and advances to individuals
<i>In thousands of Russian Roubles</i>					
<b>Loans and advances to individuals:</b>					
Standard loans not past due	34 157 245	2 481 977	4 237 230	9 801 400	50 677 852
Overdue:					
- less than 5 calendar days	49 664	6 788	-	12 899	69 351
- 6 to 30 calendar days	120 520	6 605	-	54 991	182 116
- 31 to 60 calendar days	80 764	11 348	-	55 762	147 874
- 61 to 90 calendar days	47 743	6 398	200 467	42 561	297 169
- 91 to 180 calendar days	193 419	14 117	-	188 137	395 673
- 181 to 365 calendar days	280 303	35 158	-	230 398	545 859
- over 365 calendar days	449 642	71 456	323 950	340 881	1 185 929
<b>Total gross loans and advances to individuals</b>	<b>35 379 300</b>	<b>2 633 847</b>	<b>4 761 647</b>	<b>10 727 029</b>	<b>53 501 823</b>
<b>Impairment allowance</b>	<b>(600 051)</b>	<b>(50 435)</b>	<b>(344 276)</b>	<b>(761 914)</b>	<b>(1 756 676)</b>
<b>Total net loans and advances to individuals</b>	<b>34 779 249</b>	<b>2 583 412</b>	<b>4 417 371</b>	<b>9 965 115</b>	<b>51 745 147</b>

### 4 Due to banks

<i>In thousands of Russian Roubles</i>	31 March 2016 (unaudited)	31 December 2015
Amounts payable under sale and repurchase agreements	107 072 833	96 668 698
Term placements of banks	40 295 610	38 974 735
Correspondent accounts of banks	119 313	189 647
<b>Total due to banks</b>	<b>147 487 756</b>	<b>135 833 080</b>

### 5 Customer accounts

<i>In thousands of Russian Roubles</i>	31 March 2016 (unaudited)	31 December 2015
<b>State and public organisations</b>		
- Current/settlement accounts	120 568	119 064
<b>Other legal entities</b>		
- Current/settlement accounts	63 488 342	57 858 301
- Term deposits	65 780 185	79 487 386
- Amounts payable under sale and repurchase agreements	-	429 769
<b>Individuals</b>		
- Current accounts/demand deposits	41 492 653	41 787 505
- Term deposits	142 995 384	146 279 903
<b>Total customer accounts</b>	<b>313 877 132</b>	<b>325 961 928</b>

## 6 Bonds issued

<i>In thousands of Russian Roubles</i>	<b>31 March 2016 (unaudited)</b>	<b>31 December 2015</b>
Subordinated Eurobonds	17 694 572	19 200 016
<b>Total bonds issued</b>	<b>17 694 572</b>	<b>19 200 016</b>

## 7 Interest income and expense

<i>In thousands of Russian Roubles</i>	<b>3 months ended 31 March 2016 (unaudited)</b>	<b>3 months ended 31 March 2015 (unaudited)</b>
<b>Interest income</b>		
Loans and advances to customers	9 534 970	9 191 127
Investment securities available-for-sale	2 031 248	1 160 821
Trading securities	550 090	91 984
Due from banks	532 351	892 271
Reverse repurchase agreements	247 050	940 112
Correspondent accounts with other banks	1 286	2 016
<b>Total interest income</b>	<b>12 896 995</b>	<b>12 278 331</b>
<b>Interest expense</b>		
Due to banks	2 777 836	2 849 563
Term deposits of individuals	2 499 184	2 214 507
Term deposits of legal entities	1 750 717	2 164 543
Bonds issued	510 815	624 784
Other debt securities issued	169 044	160 477
Current/settlement accounts	90 618	74 396
Other borrowed funds	30 914	67 940
<b>Total interest expense</b>	<b>7 829 128</b>	<b>8 156 210</b>
<b>Net interest income</b>	<b>5 067 867</b>	<b>4 122 121</b>

## 8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 31 March 2016

	RR	USD	Euro	Other	Total (unaudited)
<i>In thousands of Russian Roubles</i>					
<b>Assets</b>					
Cash and cash equivalents	13 253 265	5 064 071	9 022 895	334 295	27 674 526
Mandatory reserve deposits with the Central Bank of the Russian Federation	2 539 689	-	-	-	2 539 689
Trading securities	10 167 210	1 858 732	235 219	1 149 957	13 411 118
Securities pledged under sale and repurchase agreements and loaned	26 961 040	46 059 156	11 691 546	-	84 711 742
Amounts receivable under reverse repurchase agreements	17 847 607	7 991 827	142 569	-	25 982 003
Derivative financial assets	4 530 569	-	-	-	4 530 569
Due from banks	25 028 561	3 356 327	-	-	28 384 888
Loans and advances to customers	241 033 247	62 650 934	25 686 081	-	329 370 262
Investment securities available-for-sale	23 282 944	1 227 558	1 735	-	24 512 237
Prepaid income tax	449	-	-	-	449
Deferred tax asset	680	-	-	-	680
Investment property	1 951 393	-	-	-	1 951 393
Property, equipment and intangible assets	14 356 791	-	-	-	14 356 791
Other assets	2 455 573	467 658	82 127	103 384	3 108 742
Long-term assets held for sale	998 829	-	-	-	998 829
<b>Total assets</b>	<b>384 407 847</b>	<b>128 676 263</b>	<b>46 862 172</b>	<b>1 587 636</b>	<b>561 533 918</b>
<b>Liabilities</b>					
Due to banks	129 562 916	16 315 429	1 609 411	-	147 487 756
Customer accounts	216 771 755	65 654 091	31 139 519	311 767	313 877 132
Derivative financial liabilities	892 371	-	-	-	892 371
Bonds issued	-	17 694 572	-	-	17 694 572
Other debt securities issued	3 341 204	10 581 789	2 270 325	-	16 193 318
Other borrowed funds	1 565 630	-	823 628	-	2 389 258
Income tax liability	856 675	-	-	-	856 675
Deferred tax liability	2 300 233	-	-	-	2 300 233
Other liabilities	1 392 221	442 706	77 153	-	1 912 080
<b>Total liabilities</b>	<b>356 683 005</b>	<b>110 688 587</b>	<b>35 920 036</b>	<b>311 767</b>	<b>503 603 395</b>
Less fair value of currency derivatives	(3 637 894)	-	-	-	(3 637 894)
<b>Net recognized position, excluding currency derivative financial instruments</b>	<b>24 086 948</b>	<b>17 987 676</b>	<b>10 942 136</b>	<b>1 275 869</b>	<b>54 292 629</b>
<b>Currency derivatives</b>	<b>29 454 074</b>	<b>(15 910 190)</b>	<b>(8 867 485)</b>	<b>(1 038 505)</b>	<b>3 637 894</b>
<b>Net recognized position, including currency derivative financial instruments</b>	<b>53 541 022</b>	<b>2 077 486</b>	<b>2 074 651</b>	<b>237 364</b>	<b>57 930 523</b>

**9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 31 March 2016**

<i>In thousands of Russian Roubles</i>	<b>Demand and less than 1 month</b>	<b>From 1 to 6 months</b>	<b>From 6 to 12 months</b>	<b>From 1 to 5 years</b>	<b>More than 5 years or no maturity</b>	<b>Total (unaudited)</b>
<b>Assets</b>						
Cash and cash equivalents	27 674 526	-	-	-	-	27 674 526
Mandatory reserve deposits with the Central Bank of the Russian Federation	1 202 129	768 545	423 682	145 316	17	2 539 689
Trading securities	13 411 118	-	-	-	-	13 411 118
Securities pledged under sale and repurchase agreements and loaned	84 711 742	-	-	-	-	84 711 742
Amounts receivable under reverse repurchase agreements	25 982 003	-	-	-	-	25 982 003
Derivative financial assets	366 527	350 742	704	3 812 596	-	4 530 569
Due from banks	21 164 002	3 314 530	550 029	3 356 327	-	28 384 888
Loans and advances to customers	12 159 135	54 386 610	61 588 253	150 437 701	50 798 563	329 370 262
Investment securities available- for-sale	24 512 237	-	-	-	-	24 512 237
Prepaid income tax	-	449	-	-	-	449
Deferred tax asset	-	-	-	-	680	680
Investment property	-	-	-	-	1 951 393	1 951 393
Property, equipment and intangible assets	-	-	-	-	14 356 791	14 356 791
Other assets	1 927 564	327 451	142 557	698 131	13 039	3 108 742
Long-term assets held for sale	-	-	998 829	-	-	998 829
<b>Total assets</b>	<b>213 110 983</b>	<b>59 148 327</b>	<b>63 704 054</b>	<b>158 450 071</b>	<b>67 120 483</b>	<b>561 533 918</b>
<b>Liabilities</b>						
Due to banks	136 648 551	30 188	9 062 319	1 116 627	630 071	147 487 756
Customer accounts	148 558 153	94 990 179	52 366 029	17 960 684	2 087	313 877 132
Derivative financial liabilities	437 956	449 342	5 073	-	-	892 371
Bonds issued	-	-	-	17 694 572	-	17 694 572
Other debt securities issued	3 242 983	8 610 722	1 517 553	2 820 651	1 409	16 193 318
Other borrowed funds	-	-	411 864	1 977 394	-	2 389 258
Income tax liability	-	856 675	-	-	-	856 675
Deferred tax liability	-	-	-	-	2 300 233	2 300 233
Other liabilities	110 980	786 047	32 215	796 716	186 122	1 912 080
<b>Total liabilities</b>	<b>288 998 623</b>	<b>105 723 153</b>	<b>63 395 053</b>	<b>42 366 644</b>	<b>3 119 922</b>	<b>503 603 395</b>
<b>Net liquidity gap</b>	<b>(75 887 640)</b>	<b>(46 574 826)</b>	<b>309 001</b>	<b>116 083 427</b>	<b>64 000 561</b>	<b>57 930 523</b>
<b>Cumulative liquidity gap as at 31 March 2016</b>	<b>(75 887 640)</b>	<b>(122 462 466)</b>	<b>(122 153 465)</b>	<b>(6 070 038)</b>	<b>57 930 523</b>	