

**Extracts**  
**from the IFRS Condensed Consolidated Interim**  
**Financial Information of the PJSC “Bank “Saint**  
**Petersburg”**  
**for 9 months ended**  
**30 September 2015**

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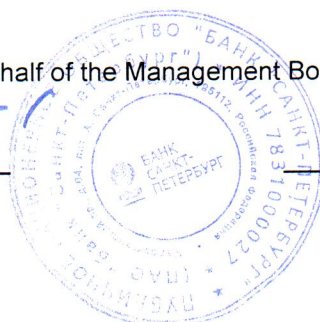
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# Condensed Consolidated Interim Statement of Financial Position as at 30 September 2015

<i>In thousands of Russian Roubles</i>	Note	30 September 2015 (unaudited)	31 December 2014
<b>ASSETS</b>			
Cash and cash equivalents		47 304 532	57 240 622
Mandatory cash balances with the Central Bank of the Russian Federation		2 400 219	3 290 084
Trading securities	1	11 335 368	205 425
Securities pledged under sale and repurchase agreements and loaned		49 262 296	39 138 709
Amounts receivable under reverse repurchase agreements		27 021 864	29 511 109
Due from banks	2	8 088 516	29 264 470
Loans and advances to customers	3	321 018 468	315 338 995
Investment securities available-for-sale		31 707 698	9 259 393
Prepaid income tax		2 312 271	819 399
Deferred tax asset		823	-
Investment property		3 163 394	1 591 433
Premises, equipment and intangible assets		14 295 666	14 535 188
Other assets		8 667 559	20 078 295
Long-term assets held for sale		992 286	1 327 028
<b>TOTAL ASSETS</b>		<b>527 570 960</b>	<b>521 600 150</b>
<b>LIABILITIES</b>			
Due to banks	4	113 551 817	102 596 690
Customer accounts	5	312 390 986	308 481 731
Bonds issued	6	23 045 072	23 864 107
Other debt securities issued		16 001 814	16 405 964
Other borrowed funds		2 568 363	5 671 179
Deferred tax liability		1 992 521	1 293 069
Other liabilities		2 279 305	11 993 069
<b>TOTAL LIABILITIES</b>		<b>471 829 878</b>	<b>470 305 809</b>
<b>EQUITY</b>			
Share capital		3 721 223	3 696 674
Share premium		21 393 878	21 393 878
Revaluation reserve for premises		3 820 496	3 901 555
Revaluation reserve for investment securities available-for-sale		1 485 451	(433 894)
Retained earnings		25 320 034	22 736 128
<b>TOTAL EQUITY</b>		<b>55 741 082</b>	<b>51 294 341</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>527 570 960</b>	<b>521 600 150</b>

Approved for issue and signed on behalf of the Management Board on 24 November 2015.

V.S. Guz  
Chairman of the Management Board



N.G. Tomilina  
Chief Accountant

**Condensed Consolidated Interim Statement of Comprehensive Income for the nine-month period ended 30 September 2015**

<i>In thousands of Russian Roubles</i>	<b>Note</b>	<b>nine months ended 30 September 2015 (unaudited)</b>	<b>nine months ended 30 September 2014 (unaudited)</b>
Interest income	7	37 637 545	27 625 877
Interest expense	7	(25 314 981)	(14 651 588)
<b>Net interest income</b>		<b>12 322 564</b>	<b>12 974 289</b>
Provision for loan impairment		(8 880 351)	(4 374 737)
<b>Net interest income after provision for loan impairment</b>		<b>3 442 213</b>	<b>8 599 552</b>
Net gains (losses) from trading securities		44 714	(1 894 034)
Net gains from investment securities available for sale		289 601	248 724
Net gains (losses) from trading in foreign currencies		79 293	(282 431)
Net gains from foreign exchange translations		5 950 659	4 242 110
Net losses from derivatives		(2 022 903)	(2 440 555)
Fee and commission income		3 434 054	3 108 025
Fee and commission expense		(536 112)	(459 768)
(Impairment allowance) / recovery of impairment allowance for credit related commitments		(96 054)	6 661
Gain from acquisition of a subsidiary		-	488 587
Other net operating income		248 334	302 218
Administrative and other operating expenses:			
- staff costs		(3 463 179)	(3 309 820)
- costs related to premises and equipment		(906 079)	(854 056)
- other administrative and operating expenses		(3 101 795)	(2 632 838)
<b>Profit before tax</b>		<b>3 362 746</b>	<b>5 122 375</b>
Income tax expense		(675 185)	(1 017 858)
<b>Profit for the period</b>		<b>2 687 561</b>	<b>4 104 517</b>
<b>Other comprehensive income (loss)</b>			
<i>Items of comprehensive income (loss) that are or will be reclassified subsequently to profit or loss</i>			
Net result from revaluation of investment securities available for sale		2 399 182	(370 550)
Deferred income tax recognized in equity related to other comprehensive income (loss)		(479 837)	74 110
<b>Other comprehensive income (loss) for the period after taxation</b>		<b>1 919 345</b>	<b>(296 440)</b>
<b>Total comprehensive income for the period</b>		<b>4 606 906</b>	<b>3 808 077</b>

## 1 Trading securities

<i>In thousands of Russian Roubles</i>	<b>30 September 2015 (unaudited)</b>	<b>31 December 2014</b>
Corporate bonds	4 139 803	-
Corporate Eurobonds	3 607 984	196 732
Federal loan bonds (OFZ)	3 555 859	-
Municipal bonds	31 722	-
<b>Total debt securities</b>	<b>11 335 368</b>	<b>196 732</b>
Corporate shares	-	8 693
<b>Total trading securities</b>	<b>11 335 368</b>	<b>205 425</b>

## 2 Due from banks

<i>In thousands of Russian Roubles</i>	<b>30 September 2015 (unaudited)</b>	<b>31 December 2014</b>
Term placements with banks	8 125 177	29 274 644
Impairment allowance	(36 661)	(10 174)
<b>Total due from banks</b>	<b>8 088 516</b>	<b>29 264 470</b>

## 3 Loans and advances to customers

<i>In thousands of Russian Roubles</i>	<b>30 September 2015 (unaudited)</b>	<b>31 December 2014</b>
<b>Loans and advances to legal entities</b>		
- loans to finance working capital	197 624 843	192 004 978
- investment loans	87 712 974	82 454 015
- loans to entities financed by the government	14 399 434	17 506 709
<b>Loans and advances to individuals</b>		
- mortgage loans	32 857 410	29 387 894
- car loans	2 904 115	3 867 790
- consumer loans to VIP clients	6 149 516	7 505 307
- other consumer loans	11 019 126	11 017 420
Impairment allowance	(31 648 950)	(28 405 118)
<b>Total loans and advances to customers</b>	<b>321 018 468</b>	<b>315 338 995</b>

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

Movements in the allowance for loan impairment during the nine-month period ended 30 September 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 impairment at 1 January 2015</b>	<b>27 220 071</b>	<b>1 185 047</b>	<b>28 405 118</b>
Provision for impairment during the period	8 257 600	596 264	<b>8 853 864</b>
Loans written off during the period as non-recoverable	(5 296 538)	(267 064)	<b>(5 563 602)</b>
Loans sold during the period	(45 798)	(632)	<b>(46 430)</b>
<b>Allowance for impairment at 30 September 2015 (unaudited)</b>	<b>30 135 335</b>	<b>1 513 615</b>	<b>31 648 950</b>

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2014 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 impairment at 1 January 2014</b>	<b>25 106 163</b>	<b>842 125</b>	<b>25 948 288</b>
Provision for impairment of the acquired subsidiary	807 675	86 165	<b>893 840</b>
Provision for impairment during the period	4 235 928	170 333	<b>4 406 261</b>
Loans written off during the period as non-recoverable	(3 102 769)	(25 141)	<b>(3 127 910)</b>
Loans sold during the period	(2 473 231)	-	<b>(2 473 231)</b>
<b>Allowance for impairment at 30 September 2014 (unaudited)</b>	<b>24 573 766</b>	<b>1 073 482</b>	<b>25 647 248</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>	<b>30 September 2015 (unaudited)</b>		<b>31 December 2014</b>	
	<b>Amount</b>	<b>%</b>	<b>Amount</b>	<b>%</b>
Individuals	52 930 167	15,0	51 778 411	15,1
Construction	51 183 962	14,5	48 003 731	14,0
Trade	39 274 193	11,1	45 976 427	13,4
Production and food industry	36 535 112	10,4	36 492 435	10,6
Leasing and financial services	34 419 893	9,8	37 078 581	10,8
Real estate	29 583 945	8,4	26 607 574	7,7
Heavy machinery and ship-building	28 027 812	7,9	22 681 580	6,6
Extraction and transportation of oil and gas	23 141 738	6,6	14 434 517	4,2
Entities financed by the government	14 399 436	4,1	17 506 709	5,1
Transport	14 134 809	4,0	12 356 940	3,6
Sports and health and entertainment organizations	7 513 184	2,1	9 123 993	2,7
Telecommunications	4 392 040	1,2	3 950 457	1,1
Chemical industry	3 654 112	1,0	1 209 854	0,4
Energy	2 446 890	0,7	5 993 292	1,7
Other	11 030 125	3,2	10 549 612	3,0
<b>Total loans and advances to customers (before allowance for impairment)</b>	<b>352 667 418</b>	<b>100,0</b>	<b>343 744 113</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 their credit quality analysis as at 30 September 2015 (unaudited) 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	244 569 693	(7 360 175)	237 209 518	3,01
Watch list loans not past due	17 738 568	(1 605 763)	16 132 805	9,05
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	22 875 622	(11 904 742)	10 970 880	52,04
Overdue:				
- less than 5 calendar days	463 538	(24 718)	438 820	5,33
- 6 to 30 calendar days	210 843	(22 065)	188 778	10,47
- 31 to 60 calendar days	456 677	(78 724)	377 953	17,24
- 61 to 90 calendar days	691 890	(194 618)	497 272	28,13
- 91 to 180 calendar days	3 989 831	(2 850 571)	1 139 260	71,45
- 181 to 365 calendar days	1 829 239	(1 217 848)	611 391	66,58
- over 365 calendar days	6 911 350	(4 876 111)	2 035 239	70,55
<b>Total loans and advances to legal entities</b>	<b>299 737 251</b>	<b>(30 135 335)</b>	<b>269 601 916</b>	<b>10,05</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	32 857 410	(408 480)	32 448 930	1,24
- car loans	2 904 115	(65 113)	2 839 002	2,24
- consumer loans to VIP clients	6 149 516	(381 591)	5 767 925	6,21
- other consumer loans	11 019 126	(658 431)	10 360 695	5,98
<b>Total loans and advances to individuals</b>	<b>52 930 167</b>	<b>(1 513 615)</b>	<b>51 416 552</b>	<b>2,86</b>
<b>Total loans and advances to customers</b>	<b>352 667 418</b>	<b>(31 648 950)</b>	<b>321 018 468</b>	<b>8,97</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	31 737 610	2 744 845	5 786 951	10 108 620	50 378 026
Overdue:					
- less than 5 calendar days	10 746	5 836	41 600	53 282	111 464
- 6 to 30 calendar days	117 042	6 863	-	103 600	227 505
- 31 to 60 calendar days	111 044	14 238	-	77 115	202 397
- 61 to 90 calendar days	76 266	8 124	-	62 797	147 187
- 91 to 180 calendar days	121 150	23 184	-	149 054	293 388
- 181 to 365 calendar days	314 637	30 710	-	167 293	512 640
- over 365 calendar days	368 915	70 315	320 965	297 365	1 057 560
<b>Total gross loans and advances to individuals (before allowance for impairment)</b>	<b>32 857 410</b>	<b>2 904 115</b>	<b>6 149 516</b>	<b>11 019 126</b>	<b>52 930 167</b>
<b>Allowance for impairment</b>	<b>(408 480)</b>	<b>(65 113)</b>	<b>(381 591)</b>	<b>(658 431)</b>	<b>(1 513 615)</b>
<b>Total loans and advances to individuals (after allowance for impairment)</b>	<b>32 448 930</b>	<b>2 839 002</b>	<b>5 767 925</b>	<b>10 360 695</b>	<b>51 416 552</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 2014 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	242 081 537	(6 214 221)	235 867 316	2,57
Watch list loans not past due	17 643 664	(1 606 474)	16 037 190	9,11
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	18 586 681	(8 697 725)	9 888 956	46,80
Overdue:				
- less than 5 calendar days	273 917	(231 266)	42 651	84,43
- 6 to 30 calendar days	130 971	(59 584)	71 387	45,49
- 31 to 60 calendar days	310 223	(17 707)	292 516	5,71
- 61 to 90 calendar days	68 953	(5 435)	63 518	7,88
- 91 to 180 calendar days	523 605	(137 658)	385 947	26,29
- 181 to 365 calendar days	1 615 976	(1 220 852)	395 124	75,55
- over 365 calendar days	10 730 175	(9 029 149)	1 701 026	84,15
<b>Total loans and advances to legal entities</b>	<b>291 965 702</b>	<b>(27 220 071)</b>	<b>264 745 631</b>	<b>9,32</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	29 387 894	(175 562)	29 212 332	0,60
- car loans	3 867 790	(57 782)	3 810 008	1,49
- consumer loans to VIP clients	7 505 307	(569 715)	6 935 592	7,59
- other consumer loans	11 017 420	(381 988)	10 635 432	3,47
<b>Total loans and advances to individuals</b>	<b>51 778 411</b>	<b>(1 185 047)</b>	<b>50 593 364</b>	<b>2,29</b>
<b>Total loans and advances to customers</b>	<b>343 744 113</b>	<b>(28 405 118)</b>	<b>315 338 995</b>	<b>8,26</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	28 650 414	3 719 649	6 907 876	10 512 616	49 790 555
Overdue:					
- less than 5 calendar days	26 925	7 127	-	26 701	60 753
- 6 to 30 calendar days	100 205	10 453	-	41 186	151 844
- 31 to 60 calendar days	63 049	7 567	-	37 037	107 653
- 61 to 90 calendar days	59 932	6 866	-	35 149	101 947
- 91 to 180 calendar days	171 175	23 224	-	86 746	281 145
- 181 to 365 calendar days	114 689	30 470	63 951	116 711	325 821
- over 365 calendar days	201 505	62 434	533 480	161 274	958 693
<b>Total loans and advances to individuals (before allowance for impairment)</b>	<b>29 387 894</b>	<b>3 867 790</b>	<b>7 505 307</b>	<b>11 017 420</b>	<b>51 778 411</b>
<b>Allowance for impairment</b>	<b>(175 562)</b>	<b>(57 782)</b>	<b>(569 715)</b>	<b>(381 988)</b>	<b>(1 185 047)</b>
<b>Total loans and advances to individuals (after allowance for impairment)</b>	<b>29 212 332</b>	<b>3 810 008</b>	<b>6 935 592</b>	<b>10 635 432</b>	<b>50 593 364</b>

### 4 Due to banks

	30 September 2015 (unaudited)	31 December 2014
<i>In thousands of Russian Roubles</i>		
Term placements of banks	102 899 483	31 571 539
Deposits of Bank of Russia	10 236 336	-
Correspondent accounts of banks	311 941	711 038
Sale and repurchase agreements	104 057	70 314 113
<b>Total due to banks</b>	<b>113 551 817</b>	<b>102 596 690</b>

## 5 Customer accounts

<i>In thousands of Russian Roubles</i>	<b>30 September 2015 (unaudited)</b>	<b>31 December 2014</b>
<b>State and public organisations</b>		
- Current/settlement accounts	351 842	635 967
- Term deposits	6 556 906	200 110
<b>Other legal entities</b>		
- Current/settlement accounts	61 170 622	69 137 524
- Term deposits	72 959 388	82 499 772
<b>Individuals</b>		
- Current accounts/demand deposits	36 099 591	39 946 167
- Term deposits	135 252 637	116 062 191
<b>Total customer accounts</b>	<b>312 390 986</b>	<b>308 481 731</b>

## 6 Bonds issued

<i>In thousands of Russian Roubles</i>	<b>30 September 2015 (unaudited)</b>	<b>31 December 2014</b>
Subordinated Eurobonds	17 835 537	17 225 687
Bonds	5 209 535	6 638 420
<b>Total bonds issued</b>	<b>23 045 072</b>	<b>23 864 107</b>

## 7 Interest income and expense

<i>In thousands of Russian Roubles</i>	<b>9 months ended 30 September 2015 (unaudited)</b>	<b>9 months ended 30 September 2014 (unaudited)</b>
<b>Interest income</b>		
Loans and advances to customers	28 688 619	22 001 971
Investment securities available for sale	4 369 320	-
Due from banks	2 265 611	732 433
Amounts receivable under reverse repurchase agreements	1 889 271	1 085 158
Trading securities	418 484	3 797 400
Correspondent accounts with other banks	6 240	8 915
<b>Total interest income</b>	<b>37 637 545</b>	<b>27 625 877</b>
<b>Interest expense</b>		
Due to banks	8 737 744	4 147 384
Term deposits of individuals	7 503 359	4 610 102
Term deposits of legal entities	6 579 916	3 565 530
Bonds issued	1 668 059	1 475 628
Other debt securities issued	449 725	298 854
Other borrowed funds	190 434	391 928
Current/settlement accounts	185 744	162 162
<b>Total interest expense</b>	<b>25 314 981</b>	<b>14 651 588</b>
<b>Net interest income</b>	<b>12 322 564</b>	<b>12 974 289</b>

**8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2015**

	RR	USD	Euro	Other	Total (unaudited)
<i>In thousands of Russian Roubles</i>					
<b>ASSETS</b>					
Cash and cash equivalents	27 128 283	10 619 991	9 229 313	326 945	47 304 532
Mandatory reserve deposits with the Central Bank of the Russian Federation	2 400 219	-	-	-	2 400 219
Trading securities	8 874 674	228 187	-	2 232 507	11 335 368
Securities pledged under sale and repurchase agreements and loaned	16 248 916	29 892 420	3 120 960	-	49 262 296
Amounts receivable under reverse repurchase agreements	12 411 647	14 223 222	386 995	-	27 021 864
Due from banks	4 806 101	3 282 415	-	-	8 088 516
Loans and advances to customers	229 300 498	66 960 549	24 757 421	-	321 018 468
Investment securities available for sale	23 031 459	8 676 239	-	-	31 707 698
Prepaid income tax	2 312 271	-	-	-	2 312 271
Deferred tax asset	823	-	-	-	823
Investment property	3 163 394	-	-	-	3 163 394
Property, equipment and intangible assets	14 295 666	-	-	-	14 295 666
Other assets	8 199 660	340 323	53 498	74 078	8 667 559
Long-term assets held for sale	992 286	-	-	-	992 286
<b>Total assets</b>	<b>353 165 897</b>	<b>134 223 346</b>	<b>37 548 187</b>	<b>2 633 530</b>	<b>527 570 960</b>
<b>LIABILITIES</b>					
Due to banks	96 469 142	17 063 624	19 051	-	113 551 817
Customer accounts	214 674 671	63 658 081	33 696 085	362 149	312 390 986
Bonds issued	5 209 535	17 835 537	-	-	23 045 072
Other debt securities issued	4 046 591	10 059 343	1 895 880	-	16 001 814
Other borrowed funds	1 565 353	-	1 003 010	-	2 568 363
Deferred tax liability	1 992 521	-	-	-	1 992 521
Other liabilities	1 881 607	378 214	19 484	-	2 279 305
<b>Total liabilities</b>	<b>325 839 420</b>	<b>108 994 799</b>	<b>36 633 510</b>	<b>362 149</b>	<b>471 829 878</b>
Less fair value of currency derivatives	(5 390 196)				(5 390 196)
<b>Net recognized position, excluding currency derivative financial instruments</b>	<b>21 936 281</b>	<b>25 228 547</b>	<b>914 677</b>	<b>2 271 381</b>	<b>50 350 886</b>
<b>Currency derivatives</b>	<b>29 741 890</b>	<b>(25 736 333)</b>	<b>3 601 735</b>	<b>(2 217 096)</b>	<b>5 390 196</b>
<b>Net recognized position, including currency derivative financial instruments</b>	<b>51 678 171</b>	<b>(507 786)</b>	<b>4 516 412</b>	<b>54 285</b>	<b>55 741 082</b>

**9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 2015**

	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 or no maturity	Total (unaudited)
<i>In thousands of Russian Roubles</i>						
<b>ASSETS</b>						
Cash and cash equivalents	47 304 532	-	-	-	-	47 304 532
Mandatory reserve deposits with the Central Bank of the Russian Federation	1 060 952	767 026	372 611	190 409	9 221	2 400 219
Trading securities	11 335 368	-	-	-	-	11 335 368
Securities pledged under sale and repurchase agreements and loaned	49 262 296	-	-	-	-	49 262 296
Amounts receivable under reverse repurchase agreements	27 021 864	-	-	-	-	27 021 864
Due from banks	793 022	2 735 273	291 803	4 268 418	-	8 088 516
Loans and advances to customers	9 791 697	63 049 082	55 956 759	143 673 738	48 547 192	321 018 468
Investment securities available for sale	31 707 698	-	-	-	-	31 707 698
Prepaid income tax	-	2 312 271	-	-	-	2 312 271
Deferred tax asset	-	-	-	-	823	823
Investment property	-	-	-	-	3 163 394	3 163 394
Property, equipment and intangible assets	-	-	-	-	14 295 666	14 295 666
Other assets	2 944 601	756 746	110 371	4 826 573	29 268	8 667 559
Long-term assets held for sale	-	-	992 286	-	-	992 286
<b>Total assets</b>	<b>181 222 030</b>	<b>69 620 398</b>	<b>57 723 830</b>	<b>152 959 138</b>	<b>66 045 564</b>	<b>527 570 960</b>
<b>LIABILITIES</b>						
Due to banks	87 120 075	18 490 722	2 084 726	5 856 294	-	113 551 817
Customer accounts	138 070 886	99 836 744	48 499 303	24 783 833	1 200 220	312 390 986
Bonds issued	5 209 535	-	-	17 835 537	-	23 045 072
Other debt securities issued	1 899 906	3 601 960	7 948 251	2 550 501	1 196	16 001 814
Other borrowed funds	-	-	401 419	2 166 944	-	2 568 363
Deferred tax liability	-	-	-	-	1 992 521	1 992 521
Other liabilities	1 278 718	893 903	4 628	99 227	2 829	2 279 305
<b>Total liabilities</b>	<b>233 579 120</b>	<b>122 823 329</b>	<b>58 938 327</b>	<b>53 292 336</b>	<b>3 196 766</b>	<b>471 829 878</b>
<b>Net liquidity gap</b>	<b>(52 357 090)</b>	<b>(53 202 931)</b>	<b>(1 214 497)</b>	<b>99 666 802</b>	<b>62 848 798</b>	<b>55 741 082</b>
<b>Cumulative liquidity gap as at 30 September 2015</b>	<b>(52 357 090)</b>	<b>(105 560 021)</b>	<b>(106 774 518)</b>	<b>(7 107 716)</b>	<b>55 741 082</b>	