

1. Balance Sheet Statement [Statement of Financial Position]**Table 1.1. Assets**

| | Carrying amount 31.03.2012 | Carrying amount 02.01.2012 |
|--|-------------------------------|-------------------------------|
| B | 1 | |
| Cash and cash equivalents | 579.979.083 | 651.794.902 |
| Cash on hand | 166.631.664 | 189.168.985 |
| Demand deposits and cash equivalents | 413.347.419 | 462.625.917 |
| Financial assets held for trading | 0 | 0 |
| Derivatives held for trading | 0 | 0 |
| Equity instruments | 0 | 0 |
| Debt securities | 0 | 0 |
| Loans and advances | 0 | 0 |
| Financial assets designated at fair value through profit or loss | 0 | 0 |
| Equity instruments | 0 | 0 |
| Debt securities | 0 | 0 |
| Loans and advances | 0 | 0 |
| Available-for-sale financial assets | 1.483.067 | 1.483.067 |
| Equity instruments | 1.483.067 | 1.483.067 |
| Debt securities | 0 | 0 |
| Loans and advances | 0 | 0 |
| Loans and receivables | 1.901.939.103 | 1.819.522.089 |
| Debt securities | 0 | 0 |
| Required reserves (free convertible currency) | 119.286.576 | 120.932.600 |
| Loans and advances | 1.782.652.527 | 1.698.589.489 |
| Held-to-maturity investments | 463.659.759 | 369.186.903 |
| Debt securities | 463.659.759 | 369.186.903 |
| Loans and advances | 0 | 0 |
| Derivatives – Hedge accounting | X | X |
| Fair value hedges | X | X |
| Cash flow hedges | X | X |
| Hedges of a net investment in a foreign operation | X | X |
| Portfolio Fair value hedge of interest rate risk | X | X |
| Portfolio Cash flow hedge interest rate risk | X | X |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | X | X |
| Tangible assets | 104.453.257 | 105.865.113 |
| Property, Plant and Equipment | 104.453.257 | 105.865.113 |
| Investment property | 0 | 0 |
| Intangible assets | 66.755.276 | 72.110.555 |
| Goodwill | 0 | 0 |
| Other intangible assets | 66.755.276 | 72.110.555 |
| Investments in subsidiaries, joint ventures and associates | 0 | 0 |
| Tax assets | 1.479.448 | 28.313 |
| Current tax assets | 1.479.448 | 28.313 |
| Deferred tax assets | 0 | 0 |
| Assets under insurance and reinsurance contracts | X | X |
| Other assets | 14.007.359 | 16.582.403 |
| Non-current assets and disposal groups classified as held for sale | 1.782.332 | 4.561.211 |
| Reposessed non-current assets classified as held for sale | 1.782.332 | 4.561.211 |
| Other non-current assets and disposal groups classified as held for sale | 0 | 0 |
| Total assets | 3.135.538.684 | 3.041.134.557 |

Reporting period

31.03.2012

1. Balance Sheet Statement [Statement of Financial Position]**Table 1.2. Liabilities**

| | Carrying amount 31.03.2012 | Carrying amount 02.01.2012 |
|--|-------------------------------|-------------------------------|
| B | 1 | |
| Financial liabilities held for trading | 0 | 0 |
| Derivatives held for trading | 0 | 0 |
| Short positions | 0 | 0 |
| Deposits | 0 | 0 |
| Debt securities issued | 0 | 0 |
| Other financial liabilities | 0 | 0 |
| Financial liabilities designated at fair value through profit or loss | 0 | 0 |
| Deposits | 0 | 0 |
| Debt securities issued | 0 | 0 |
| Other financial liabilities | 0 | 0 |
| Financial liabilities measured at amortised cost | 2.283.765.816 | 2.207.844.500 |
| Deposits | 1.809.258.971 | 1.939.082.210 |
| Debt securities issued | 0 | 0 |
| Other financial liabilities | 474.506.845 | 268.762.290 |
| Derivatives – Hedge accounting | X | X |
| Fair value hedges | X | X |
| Cash flow hedges | X | X |
| Hedges of a net investment in a foreign operation | X | X |
| Portfolio Fair value hedge of interest rate risk | X | X |
| Portfolio Cash flow hedge interest rate risk | X | X |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | X | X |
| Provisions | 9.067.216 | 933.100 |
| Provisions for employee benefits | 7.707.868 | 0 |
| Restructuring | 0 | 0 |
| Pending legal issues and tax litigation | 439.016 | 0 |
| Loan commitments and guarantees | 920.332 | 933.100 |
| Other provisions | 0 | 0 |
| Tax liabilities | 11.473.154 | 11.514.536 |
| Current tax liabilities | 173.204 | 214.586 |
| Deferred tax liabilities | 11.299.951 | 11.299.950 |
| Liabilities under insurance and reinsurance contracts | X | X |
| Other liabilities | 23.625.305 | 30.111.647 |
| Share capital repayable on demand | X | X |
| Liabilities included in disposal groups classified as held for sale | 0 | 0 |
| Total liabilities | 2.327.931.492 | 2.250.403.783 |

1. Balance Sheet Statement [Statement of Financial Position]**Table 1.3. Equity**

| | Carrying amount 31.03.2012 | Carrying amount 02.01.2012 |
|---|-------------------------------|-------------------------------|
| B | 1 | |
| Issued capital | 100.000.000 | 100.000.000 |
| Paid in capital | 100.000.000 | 100.000.000 |
| Unpaid capital which has been called up | 0 | 0 |
| Share premium | 151.409.919 | 151.409.919 |
| Other Equity | 0 | 0 |
| Equity component of compound financial instruments | 0 | 0 |
| Other equity instruments | 0 | 0 |
| Revaluation reserves and other valuation differences | -4.723.643 | -4.723.643 |
| Tangible assets | 0 | 0 |
| Intangible assets | 0 | 0 |
| Hedge of net investments in foreign operations [effective portion] | X | X |
| Foreign currency translation | X | X |
| Cash flow hedges [effective portion] | X | X |
| Available-for-sale financial assets | -4.723.643 | -4.723.643 |
| Non-current assets and disposal groups classified as held for sale | 0 | 0 |
| Share of other recognised income and expense of investments in entities accounted for using the equity method | X | X |
| Other items | 0 | 0 |
| Reserves | 560.976.977 | 544.100.559 |
| Reserves (Accumulated losses) of investments in entities accounted for using the equity method | X | X |
| Other reserves | 560.976.977 | 544.100.559 |
| (-)(Treasury shares) | 56.060 | 56.060 |
| Profit (loss) attributable to equity holders of the parent | X | X |
| (-)(Interim dividends) | 0 | 0 |
| Minority interests [Non-controlling interests] | X | X |
| Revaluation reserves and other valuation differences | X | X |
| Other items | X | X |
| Total equity | 807.607.193 | 790.730.774 |
| Total equity and total liabilities | 3.135.538.684 | 3.041.134.557 |

2. Income Statement

| | 31.03.2012 | Current period 02.01.2012 |
|---|-------------------|------------------------------|
| B | 1 | |
| CONTINUING OPERATIONS | | |
| Interest income | 75.735.424 | 85.084 |
| Financial assets held for trading [if accounted for separately] | 0 | 0 |
| Financial assets designated at fair value through profit or loss [if accounted for separately] | 0 | 0 |
| Available-for-sale financial assets | 0 | 0 |
| Loans and receivables | 59.877.767 | 85.084 |
| Held-to-maturity investments | 15.857.657 | 0 |
| Derivatives - Hedge accounting, interest rate risk | 0 | 0 |
| Other assets | 0 | 0 |
| (-)(Interest expense) | 17.570.636 | 10.265 |
| (-)(Financial liabilities held for trading [if accounted for separately]) | 0 | 0 |
| (-)(Financial liabilities designated at fair value through profit or loss [if accounted for separately]) | 0 | 0 |
| (Financial liabilities measured at amortised cost) | 17.570.636 | 10.265 |
| (-)(Derivatives - Hedge accounting, interest rate risk) | 0 | 0 |
| (-)(Other liabilities) | 0 | 0 |
| (-)(Expenses on share capital repayable on demand) | 0 | 0 |
| Dividend income | 0 | 0 |
| Financial assets held for trading [if accounted for separately] | 0 | 0 |
| Financial assets designated at fair value through profit or loss [if accounted for separately] | 0 | 0 |
| Available-for-sale financial assets | 0 | 0 |
| Fee and commission income | 15.972.186 | 138.541 |
| (-)(Fee and commission expenses) | 3.845.026 | 141.932 |
| Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net | 0 | 0 |
| Available-for-sale financial assets | 0 | 0 |
| Loans and receivables | 0 | 0 |
| Held-to-maturity investments | 0 | 0 |
| Financial liabilities measured at amortised cost | 0 | 0 |
| Other | 0 | 0 |
| Gains (losses) on financial assets and liabilities held for trading, net | 0 | 0 |
| Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net | 0 | 0 |
| Gains (losses) from hedge accounting, net | 0 | 0 |
| Exchange differences [gain (loss)], net | 9.762.029 | 141.934 |

| | | |
|--|-------------------|----------------|
| Gains (losses) on derecognition of assets other than held for sale, net | 14.872 | 0 |
| Revenue from insurance and reinsurance contracts issued | 0 | 0 |
| Other income/expenses from insurance and reinsurance contracts, net | 0 | 0 |
| Other operating income | 14.455 | 14 |
| (-)(Other operating expenses) | 14.541.842 | 159.867 |
| (-)(Administration costs) | 36.720.408 | 0 |
| (-)(Staff expenses) | 18.682.936 | 0 |
| (-)(Bonuses) | 3.320.193 | 0 |
| (-)(Allowances for pension funds, social and other payments) | 6.677.324 | 0 |
| (-)(General and administrative expenses) | 8.039.955 | 0 |
| (-)(Depreciation) | 10.159.753 | 0 |
| (-)(Property, Plant and Equipment) | 4.561.652 | 0 |
| (-)(Investment Properties) | 0 | 0 |
| (-)(Other intangible assets) | 5.598.101 | 0 |
| (-)(Provisions) reversal of provisions | -14.294 | 0 |
| (-)(Impairment on financial assets not measured at fair value through profit or loss) | 1.729.271 | 4.000 |
| (-)(Financial assets measured at cost [unquoted equity and related derivatives]) | 0 | 0 |
| (-)(Available- for-sale financial assets) | 0 | 0 |
| (-)(Loans and receivables) | 1.729.271 | 4.000 |
| (-)(Held to maturity investments) | 0 | 0 |
| (-)(Impairment on non-financial assets) | 0 | 0 |
| (-)(Property, plant and equipment) | 0 | 0 |
| (-)(Investment properties) | 0 | 0 |
| (-)(Goodwill) | 0 | 0 |
| (-)(Other intangible assets) | 0 | 0 |
| (-)(Investments in entities accounted for using the equity method) | 0 | 0 |
| (-)(Other) | 0 | 0 |
| Negative goodwill immediately recognised in profit or loss | 0 | 0 |
| Share of the profit (loss) of investments in entities accounted for using the equity method | 0 | 0 |
| Profit (loss) from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0 | 0 |
| Profit (loss) before tax from continuing operations | 16.946.324 | 57.510 |
| (-)(Tax expense) income(+) related to profit or loss from continuing operations | 0 | 0 |
| Profit (loss) after tax from continuing operations | 16.946.324 | 57.510 |
| Profit (loss) after tax from discontinued operations | -12.395 | 0 |
| Profit (loss) for the year | 16.933.929 | 57.510 |
| Attributable to minority interest [non-controlling interests] | 0 | 0 |
| Attributable to equity holders of the parent | 0 | 0 |