

**Extracts**  
**from the IFRS Condensed Consolidated Interim**  
**Financial Information of the**  
**OJSC “Bank “Saint Petersburg” Group**  
**for 3 months ended**  
**31 March 2014**

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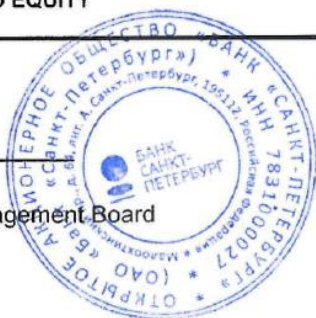
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## Condensed Consolidated Interim Statement of Financial Position as at 31 March 2014

<i>In thousands of Russian Roubles</i>	Note	31 March 2014 (unaudited)	31 December 2013
<b>ASSETS</b>			
Cash and cash equivalents		46 198 687	40 060 452
Mandatory reserve deposits with the Central Bank of the Russian Federation		2 963 948	2 800 069
Trading securities	1	11 511 152	17 592 638
Trading securities pledged under sale and repurchase agreements		56 928 026	51 728 946
Amounts receivable under reverse repurchase agreements		20 547 648	14 853 880
Due from banks	2	3 823 677	8 617 294
Loans and advances to customers	3	264 624 782	250 884 103
Investment securities available-for-sale		2 815 502	3 324 758
Prepaid income tax		54 126	59 678
Deferred tax asset		46 828	-
Investment property		1 652 011	1 653 115
Premises, equipment and intangible assets		13 841 368	13 806 328
Other assets		2 436 858	2 631 567
Long-term assets held for sale		1 409 491	1 409 491
<b>TOTAL ASSETS</b>		<b>428 854 104</b>	<b>409 422 319</b>
<b>LIABILITIES</b>			
Due to banks	4	74 965 125	70 540 988
Customer accounts	5	262 549 590	253 127 291
Bonds issued	6	21 254 785	20 218 789
Other debt securities issued		10 458 544	8 507 340
Other borrowed funds		7 356 132	7 579 426
Income tax liability		803	-
Deferred tax liability		782 728	954 172
Other liabilities		2 211 056	818 358
<b>TOTAL LIABILITIES</b>		<b>379 578 763</b>	<b>361 746 364</b>
<b>EQUITY</b>			
Share capital		3 721 734	3 721 734
Share premium		21 393 878	21 393 878
Revaluation reserve for premises		3 339 031	3 339 031
Revaluation reserve for investment securities available-for-sale		323 498	399 674
Retained earnings		20 497 200	18 821 638
<b>TOTAL EQUITY</b>		<b>49 275 341</b>	<b>47 675 955</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>428 854 104</b>	<b>409 422 319</b>

  
A.V. Savelyev

Chairman of the Management Board



  
N.G. Tomilina

Chief Accountant

**Condensed Consolidated Interim Statement of Comprehensive Income for the 3 months ended 31 March 2014**

<i>In thousands of Russian Roubles</i>	Note	three months ended 31 March 2014 (unaudited)	three months ended 31 March 2013 (unaudited)
Interest income	7	8 721 707	7 005 141
Interest expense	7	(4 631 947)	(4 017 783)
<b>Net interest income</b>		<b>4 089 760</b>	<b>2 987 358</b>
Provision for loan impairment		(1 215 311)	(1 089 803)
<b>Net interest income after provision for loan impairment</b>		<b>2 874 449</b>	<b>1 897 555</b>
Net (losses) gains from trading securities		(886 184)	176 198
Net losses from investment securities available-for-sale		(92 292)	-
Net (losses) gains from trading in foreign currencies		(2 802 324)	448 082
Net gains (losses) from foreign exchange translations		3 472 405	(145 926)
Fee and commission income		928 716	683 456
Fee and commission expense		(139 087)	(89 021)
Recovery of impairment / (Impairment) of credit related commitments		6 163	(17 075)
Impairment of investment securities		-	(5 227)
Gain from a bargain purchase		488 587	-
Other net operating income		123 799	74 137
Administrative and other operating expenses:			
- staff costs		(1 064 819)	(809 589)
- costs related to premises and equipment		(244 669)	(258 325)
- other administrative and operating expenses		(718 221)	(579 946)
<b>Profit before tax</b>		<b>1 946 523</b>	<b>1 374 319</b>
Income tax expense		(270 961)	(294 389)
<b>Profit for the period</b>		<b>1 675 562</b>	<b>1 079 930</b>
<b>Other comprehensive income</b>			
<i>Items that may be reclassified subsequently to profit or loss</i>			
Losses from revaluation of securities available-for-sale		(95 221)	(315 525)
Deferred income tax related to other comprehensive income		19 045	63 105
<b>Other comprehensive loss for the period, net of tax</b>		<b>(76 176)</b>	<b>(252 420)</b>
<b>Total comprehensive income for the period</b>		<b>1 599 386</b>	<b>827 510</b>

## 1 Trading securities

<i>In thousands of Russian Roubles</i>	<b>31 March 2014 (unaudited)</b>	<b>31 December 2013</b>
Corporate bonds	6 522 603	11 275 394
Corporate Eurobonds	3 472 300	2 157 309
Municipal bonds	833 217	2 892 211
Federal loan bonds (OFZ)	681 984	1 246 783
<b>Total debt securities</b>	<b>11 510 104</b>	<b>17 571 697</b>
Corporate shares	1 048	20 941
<b>Total trading securities</b>	<b>11 511 152</b>	<b>17 592 638</b>

## 2 Due from banks

<i>In thousands of Russian Roubles</i>	<b>31 March 2014 (unaudited)</b>	<b>31 December 2013</b>
Term placements with banks	3 836 677	8 648 818
Allowance for impairment	(13 000)	(31 524)
<b>Total due from banks</b>	<b>3 823 677</b>	<b>8 617 294</b>

## 3 Loans and advances to customers

<i>In thousands of Russian Roubles</i>	<b>31 March 2014 (unaudited)</b>	<b>31 December 2013</b>
<b>Corporate loans</b>		
- loans to finance working capital	164 348 164	154 322 226
- investment loans	69 196 792	67 330 522
- loans to entities financed by the government	16 157 951	17 407 831
<b>Loans to individuals</b>		
- mortgage loans	22 379 146	20 302 459
- car loans	4 075 438	3 947 168
- consumer loans to VIP clients	5 794 393	5 653 604
- other consumer loans	9 035 103	7 868 581
Allowance for impairment	(26 362 205)	(25 948 288)
<b>Total loans and advances to customers</b>	<b>264 624 782</b>	<b>250 884 103</b>

### 3 Loans and advances to customers (continued)

Movements in the allowance for loan impairment during the three-month period ended 31 March 2014 are as follows :

<i>In thousands of Russian Roubles</i>	<b>Corporate loans</b>	<b>Loans to individuals</b>	<b>Total</b>
<b>Allowance for loan impairment at 31 December 2013</b>	<b>25 913 838</b>	<b>928 290</b>	<b>26 842 128</b>
Provision (recovery) for impairment during the period	1 237 920	(4 085)	<b>1 233 835</b>
Loans written off as non-recoverable	(1 010 134)	(798)	<b>(1 010 932)</b>
Loans sold	(702 826)	-	<b>(702 826)</b>
<b>Allowance for loan impairment at 31 March 2014 (unaudited)</b>	<b>25 438 798</b>	<b>923 407</b>	<b>26 362 205</b>

Movements in the allowance for loan impairment during the three-month period ended 31 March 2013 are as follows :

<i>In thousands of Russian Roubles</i>	<b>Corporate loans</b>	<b>Loans to individuals</b>	<b>Total</b>
<b>Allowance for loan impairment at 31 December 2012</b>	<b>23 523 039</b>	<b>601 472</b>	<b>24 124 511</b>
Provision for impairment during the period	1 008 708	79 520	<b>1 088 228</b>
Loans written off as non-recoverable	(3 486)	(9 829)	<b>(13 315)</b>
Loans sold	(82 780)	-	<b>(82 780)</b>
<b>Allowance for loan impairment at 31 March 2013 (unaudited)</b>	<b>24 445 481</b>	<b>671 163</b>	<b>25 116 644</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>31 March 2014 (unaudited)</b>		<b>31 December 2013</b>	
	<b>Amount</b>	<b>%</b>	<b>Amount</b>	<b>%</b>
Construction	43 330 077	14,9	42 323 170	15,3
Individuals	41 284 080	14,2	37 771 812	13,6
Trade	41 160 388	14,1	35 081 826	12,7
Leasing and financial services	33 212 389	11,4	31 707 561	11,5
Production and food industry	29 343 612	10,1	26 367 208	9,5
Real estate	21 453 196	7,4	21 175 211	7,6
Organizations financed by the government	16 157 952	5,6	17 407 831	6,3
Heavy machinery and ship-building	14 599 349	5,0	15 467 219	5,6
Sports and health and entertainment organizations	11 335 553	3,9	11 362 699	4,1
Extraction and transportation of oil and gas	9 317 160	3,2	9 680 543	3,5
Transport	9 067 193	3,1	8 218 649	3,0
Energy	5 739 588	2,0	5 888 993	2,1
Telecommunications	2 469 735	0,8	3 314 707	1,2
Chemical industry	937 259	0,3	717 132	0,3
Other	11 579 456	4,0	10 347 830	3,7
<b>Total loans and advances to customers (before allowance for impairment)</b>	<b>290 986 987</b>	<b>100</b>	<b>276 832 391</b>	<b>100,0</b>

### 3 Loans and advances to customers (continued)

Loans and advances to customers and the related allowance for impairment and an analysis of their credit quality as at 31 March 2014 are as follows:

	Gross loans and advances to customers (unaudited)	Allowance for impairment (unaudited)	Net loans and advances to customers (unaudited)	Allowance for impairment to loans and advances to customers, % (unaudited)
<i>In thousands of Russian Roubles</i>				
<b>Corporate loans:</b>				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	205 228 776	(5 503 219)	199 725 557	2,68
Watch list loans not past due	10 703 421	(632 338)	10 071 083	5,91
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	16 632 890	(7 730 449)	8 902 441	46,48
Overdue:				
- less than 5 calendar days	77 960	(29 553)	48 407	37,91
- 6 to 30 calendar days	123 469	(15 248)	108 221	12,35
- 31 to 60 calendar days	540 778	(127 728)	413 050	23,62
- 61 to 90 calendar days	46 166	(11 538)	34 628	24,99
- 91 to 180 calendar days	1 283 765	(172 917)	1 110 848	13,47
- 181 to 365 calendar days	5 592 310	(2 780 021)	2 812 289	49,71
- over 365 calendar days	9 417 097	(8 379 512)	1 037 585	88,98
Uncollectible loans	56 275	(56 275)	-	100,00
<b>Total corporate loans</b>	<b>249 702 907</b>	<b>(25 438 798)</b>	<b>224 264 109</b>	<b>10,19</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	22 379 146	(216 434)	22 162 712	0,97
- car loans	4 075 438	(31 521)	4 043 917	0,77
- consumer loans to VIP clients	5 794 393	(403 063)	5 391 330	6,96
- other consumer loans	9 035 103	(272 389)	8 762 714	3,01
<b>Total loans and advances to individuals</b>	<b>41 284 080</b>	<b>(923 407)</b>	<b>40 360 673</b>	<b>2,24</b>
<b>Total loans and advances to customers</b>	<b>290 986 987</b>	<b>(26 362 205)</b>	<b>264 624 782</b>	<b>9,06</b>



### 3 Loans and advances to customers (continued)

	Mortgage loans (unaudited)	Car loans (unaudited)	Consumer loans to VIP clients (unaudited)	Other consumer loans (unaudited)	Total loans and advances to individuals (unaudited)
<i>In thousands of Russian Roubles</i>					
<b>Loans and advances to individuals:</b>					
Standard loans not past due	21 898 071	3 973 252	5 205 246	8 711 765	39 788 334
Overdue:					
- less than 5 calendar days	18 849	5 144	46 701	9 975	80 669
- 6 to 30 calendar days	74 456	12 573	-	36 647	123 676
- 31 to 60 calendar days	41 777	9 239	-	35 333	86 349
- 61 to 90 calendar days	47 527	13 262	-	18 286	79 075
- 91 to 180 calendar days	56 740	9 134	139 883	48 482	254 239
- 181 to 365 calendar days	76 001	20 938	22 920	86 634	206 493
- over 365 calendar days	165 725	31 896	379 643	87 981	665 245
<b>Total loans and advances to individuals (before allowance for impairment)</b>	<b>22 379 146</b>	<b>4 075 438</b>	<b>5 794 393</b>	<b>9 035 103</b>	<b>41 284 080</b>
<b>Allowance for impairment</b>	<b>(216 434)</b>	<b>(31 521)</b>	<b>(403 063)</b>	<b>(272 389)</b>	<b>(923 407)</b>
<b>Total loans and advances to individuals (after allowance for impairment)</b>	<b>22 162 712</b>	<b>4 043 917</b>	<b>5 391 330</b>	<b>8 762 714</b>	<b>40 360 673</b>

### 3 Loans and advances to customers (continued)

Loans and advances to customers and the related allowance for impairment and an analysis of their credit quality as at 31 December 2013 are as follows:

	Gross loans and advances to customers (unaudited)	Allowance for impairment (unaudited)	Net loans and advances to customers (unaudited)	Allowance for impairment to loans and advances to customers, % (unaudited)
<i>In thousands of Russian Roubles</i>				
<b>Corporate loans:</b>				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	193 147 046	(5 148 014)	187 999 032	2,67
Watch list loans not past due	11 646 832	(655 240)	10 991 592	5,63
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	15 758 930	(7 145 041)	8 613 889	45,34
Overdue:				
- less than 5 calendar days	1 033 319	(42 420)	990 899	4,11
- 6 to 30 calendar days	228 432	(19 012)	209 420	8,32
- 31 to 60 calendar days	115 923	(3 574)	112 349	3,08
- 61 to 90 calendar days	1 810 082	(56 160)	1 753 922	3,10
- 91 to 180 calendar days	3 696 893	(2 450 650)	1 246 243	66,29
- 181 to 365 calendar days	1 265 176	(619 744)	645 432	48,98
- over 365 calendar days	10 301 671	(8 910 033)	1 391 638	86,49
Uncollectible loans	56 275	(56 275)	-	100,00
<b>Total corporate loans</b>	<b>239 060 579</b>	<b>(25 106 163)</b>	<b>213 954 416</b>	<b>10,50</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	20 302 459	(268 773)	20 033 686	1,32
- car loans	3 947 168	(44 178)	3 902 990	1,12
- consumer loans to VIP clients	5 653 604	(347 294)	5 306 310	6,14
- other consumer loans	7 868 581	(181 880)	7 686 701	2,31
<b>Total loans and advances to individuals</b>	<b>37 771 812</b>	<b>(842 125)</b>	<b>36 929 687</b>	<b>2,23</b>
<b>Total loans and advances to customers</b>	<b>276 832 391</b>	<b>(25 948 288)</b>	<b>250 884 103</b>	<b>9,37</b>

### 3 Loans and advances to customers (continued)

	Mortgage loans (unaudited)	Car loans (unaudited)	Consumer loans to VIP clients (unaudited)	Other consumer loans (unaudited)	Total loans and advances to individuals (unaudited)
<i>In thousands of Russian Roubles</i>					
<b>Loans and advances to individuals:</b>					
Standard loans not past due	19 883 089	3 857 976	5 059 846	7 637 650	36 438 561
Overdue:					
- less than 5 calendar days	8 544	10 550	-	10 797	29 891
- 6 to 30 calendar days	69 689	11 875	80 299	19 116	180 979
- 31 to 60 calendar days	49 184	6 110	63 450	21 865	140 609
- 61 to 90 calendar days	14 720	4 301	-	15 977	34 998
- 91 to 180 calendar days	48 563	13 572	67 627	54 000	183 762
- 181 to 365 calendar days	80 565	12 103	35 933	48 790	177 391
- over 365 calendar days	148 105	30 681	346 449	60 386	585 621
<b>Total loans and advances to individuals (before allowance for impairment)</b>	<b>20 302 459</b>	<b>3 947 168</b>	<b>5 653 604</b>	<b>7 868 581</b>	<b>37 771 812</b>
<b>Allowance for impairment</b>	<b>(268 773)</b>	<b>(44 178)</b>	<b>(347 294)</b>	<b>(181 880)</b>	<b>(842 125)</b>
<b>Total loans and advances to individuals (after allowance for impairment)</b>	<b>20 033 686</b>	<b>3 902 990</b>	<b>5 306 310</b>	<b>7 686 701</b>	<b>36 929 687</b>

### 4 Due to banks

	31 March 2014 (unaudited)	31 December 2013
<i>In thousands of Russian Roubles</i>		
Sale and repurchase agreements	63 374 621	53 590 226
Term placements of banks	11 485 087	16 734 658
Correspondent accounts of banks	105 417	216 104
<b>Total due to banks</b>	<b>74 965 125</b>	<b>70 540 988</b>

## 5 Customer accounts

<i>In thousands of Russian Roubles</i>	<b>31 March 2014 (unaudited)</b>	<b>31 December 2013</b>
<b>State and public organisations</b>		
- Current/settlement accounts	1 002 525	905 604
- Term deposits	52	57
<b>Other legal entities</b>		
- Current/settlement accounts	68 112 289	54 979 453
- Term deposits	61 102 765	71 936 160
- Amounts payable under sale and repurchase agreements	869 530	1 884
<b>Individuals</b>		
- Current accounts/demand deposits	33 227 522	30 461 432
- Term deposits	98 234 907	94 842 701
<b>Total customer accounts</b>	<b>262 549 590</b>	<b>253 127 291</b>

## 6 Bonds issued

<i>In thousands of Russian Roubles</i>	<b>31 March 2014 (unaudited)</b>	<b>31 December 2013</b>
Bonds	10 212 829	10 209 883
Subordinated Eurobonds	11 041 956	10 008 906
<b>Total bonds issued</b>	<b>21 254 785</b>	<b>20 218 789</b>

## 7 Interest income and expense

<i>In thousands of Russian Roubles</i>	<b>three months ended 31 March 2014 (unaudited)</b>	<b>three months ended 31 March 2013 (unaudited)</b>
<b>Interest income</b>		
Loans and advances to customers	6 985 782	5 817 729
Trading securities	1 275 798	978 727
Amounts receivable under reverse repurchase agreements	283 610	126 934
Due from banks	173 728	76 729
Correspondent accounts with banks	2 789	5 022
<b>Total interest income</b>	<b>8 721 707</b>	<b>7 005 141</b>
<b>Interest expense</b>		
Term deposits of individuals	1 526 725	1 342 403
Due to banks	1 171 859	689 080
Term deposits of legal entities	1 141 169	1 286 235
Bonds issued	487 791	393 480
Other borrowed funds	157 979	208 881
Other debt securities issued	96 345	48 483
Current/settlement accounts	50 079	49 221
<b>Total interest expense</b>	<b>4 631 947</b>	<b>4 017 783</b>
<b>Net interest income</b>	<b>4 089 760</b>	<b>2 987 358</b>

**8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 31 March 2014**

	RR	USD	EUR	Other	Total (unaudited)
<i>In thousands of Russian Roubles</i>					
<b>Assets</b>					
Cash and cash equivalents	27 889 343	15 439 882	2 711 473	157 989	46 198 687
Mandatory reserve deposits with the Central Bank of the Russian Federation	2 963 948	-	-	-	2 963 948
Trading securities	8 038 852	3 472 300	-	-	11 511 152
Trading securities pledged under sale and repurchase agreements	48 151 008	8 777 018	-	-	56 928 026
Amounts receivable under reverse repurchase agreements	19 821 207	726 441	-	-	20 547 648
Due from banks	1 905 846	1 849 149	68 682	-	3 823 677
Loans and advances to customers	206 848 658	43 352 217	14 423 907	-	264 624 782
Investment securities available-for-sale	2 697 314	118 188	-	-	2 815 502
Prepaid income tax	54 126	-	-	-	54 126
Deferred tax asset	46 828	-	-	-	46 828
Investment property	1 652 011	-	-	-	1 652 011
Premises, equipment and intangible assets	13 841 368	-	-	-	13 841 368
Other assets	2 287 408	79 301	59 021	11 128	2 436 858
Long-term assets held for sale	1 409 491	-	-	-	1 409 491
<b>Total assets</b>	<b>337 607 408</b>	<b>73 814 496</b>	<b>17 263 083</b>	<b>169 117</b>	<b>428 854 104</b>
<b>Liabilities</b>					
Due to banks	74 926 472	15 184	23 469	-	74 965 125
Customer accounts	201 609 296	39 786 855	20 172 881	980 558	262 549 590
Bonds issued	10 212 829	11 041 956	-	-	21 254 785
Other debt securities issued	5 530 690	3 833 592	1 094 262	-	10 458 544
Other borrowed funds	1 565 610	5 158 908	631 614	-	7 356 132
Income tax liability	803	-	-	-	803
Deferred tax liability	782 728	-	-	-	782 728
Other liabilities	2 166 109	13 135	31 812	-	2 211 056
<b>Total liabilities</b>	<b>296 794 537</b>	<b>59 849 630</b>	<b>21 954 038</b>	<b>980 558</b>	<b>379 578 763</b>
Add fair value of currency derivatives	410 689				410 689
<b>Net recognized position, excluding currency derivative financial instruments</b>	<b>41 223 560</b>	<b>13 964 866</b>	<b>(4 690 955)</b>	<b>(811 441)</b>	<b>49 686 030</b>
<b>Currency derivatives</b>	<b>7 398 117</b>	<b>(12 868 724)</b>	<b>4 383 704</b>	<b>676 214</b>	<b>(410 689)</b>
<b>Net recognized position, including currency derivative financial instruments</b>	<b>48 621 677</b>	<b>1 096 142</b>	<b>(307 251)</b>	<b>(135 227)</b>	<b>49 275 341</b>

## 9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 31 March 2014

	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	46 198 687	-	-	-	-	46 198 687
Mandatory reserve deposits with the Central Bank of the Russian Federation	1 443 820	819 474	486 221	193 880	20 553	2 963 948
Trading securities	11 511 152	-	-	-	-	11 511 152
Trading securities pledged under sale and repurchase agreements	56 928 026	-	-	-	-	56 928 026
Amounts receivable under reverse repurchase agreements	20 547 648	-	-	-	-	20 547 648
Due from banks	734 267	2 577 644	-	511 766	-	3 823 677
Loans and advances to customers	9 345 513	48 396 845	49 727 626	125 443 691	31 711 107	264 624 782
Investment securities available-for-sale	-	-	-	-	2 815 502	2 815 502
Prepaid income tax	-	54 126	-	-	-	54 126
Deferred tax asset	-	46 828	-	-	-	46 828
Investment property	-	-	-	-	1 652 011	1 652 011
Premises, equipment and intangible assets	-	-	-	-	13 841 368	13 841 368
Other assets	931 472	345 581	218 001	889 530	52 274	2 436 858
Long-term assets held for sale	-	-	1 409 491	-	-	1 409 491
<b>Total assets</b>	<b>147 640 585</b>	<b>52 240 498</b>	<b>51 841 339</b>	<b>127 038 867</b>	<b>50 092 815</b>	<b>428 854 104</b>
<b>Liabilities</b>						
Due to banks	67 222 897	5 512 243	2 030 170	199 815	-	74 965 125
Customer accounts	127 906 404	72 572 418	43 063 190	17 188 114	1 819 464	262 549 590
Bonds issued	-	-	-	17 547 344	3 707 441	21 254 785
Other debt securities issued	3 602 761	3 049 997	2 377 330	1 428 456	-	10 458 544
Other borrowed funds	63 070	800 263	3 053 445	714 183	2 725 171	7 356 132
Income tax liability	-	803	-	-	-	803
Deferred tax liability	-	-	-	-	782 728	782 728
Other liabilities	1 057 945	852 766	290 976	6 809	2 560	2 211 056
<b>Total liabilities</b>	<b>199 853 077</b>	<b>82 788 490</b>	<b>50 815 111</b>	<b>37 084 721</b>	<b>9 037 364</b>	<b>379 578 763</b>
<b>Net liquidity gap</b>	<b>(52 212 492)</b>	<b>(30 547 992)</b>	<b>1 026 228</b>	<b>89 954 146</b>	<b>41 055 451</b>	<b>49 275 341</b>
<b>Cumulative liquidity gap as at 31 March 2014</b>	<b>(52 212 492)</b>	<b>(82 760 484)</b>	<b>(81 734 256)</b>	<b>8 219 890</b>	<b>49 275 341</b>	<b>-</b>