


**Extracts**  
**from the IFRS Condensed Consolidated Interim**  
**Financial Information of the**  
**OJSC “Bank “Saint Petersburg” Group**  
**for 9 months ended**  
**30 September 2012**

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Condensed Consolidated Interim Statement of Financial Position as at 30 September 2012

<i>(in thousands of Russian Roubles)</i>	Note	30 September 2012 (unaudited)	31 December 2011
<b>ASSETS</b>			
Cash and cash equivalents		20,938,054	32,775,307
Mandatory cash balances with the Central Bank of the Russian Federation		3,097,105	2,978,296
Trading securities	1	31,108,968	29,043,656
Trading securities pledged under sale and repurchase agreements		12,002,912	15,134,382
Financial instruments at fair value through profit or loss		619,369	-
Amounts receivable under reverse repurchase agreements		646,590	7,849,012
Due from banks	2	1,975,418	2,998,653
Loans and advances to customers	3	223,011,924	209,907,068
Investment securities available-for-sale		4,101,728	6,875,174
Investment securities held-to-maturity		31,361	31,361
Other financial assets		1,330,668	1,194,021
Prepaid income tax		500,774	491,193
Deferred tax asset		3,718	52,262
Investment property		2,856,867	4,524,333
Premises, equipment and intangible assets		13,755,664	14,134,509
Other assets		1,259,343	2,044,231
<b>TOTAL ASSETS</b>		<b>317,240,463</b>	<b>330,033,458</b>
<b>LIABILITIES</b>			
Due to banks	4	26,785,382	27,198,895
Customer accounts	5	217,576,831	226,702,890
Bonds issued	6	11,322,001	11,555,524
Other debt securities issued		7,133,741	9,356,444
Other borrowed funds		11,235,492	12,078,256
Other financial liabilities		1,564,172	1,157,902
Deferred tax liability		855,366	1,132,896
Other liabilities		561,676	827,848
<b>TOTAL LIABILITIES</b>		<b>277,034,661</b>	<b>290,010,655</b>
<b>EQUITY</b>			
Share capital		3,648,110	3,648,110
Share premium		18,448,915	18,448,915
Revaluation reserve for premises		3,291,849	3,346,303
Revaluation reserve for investment securities available-for-sale		2,353,005	2,282,460
Retained earnings		12,463,923	12,297,015
<b>TOTAL EQUITY</b>		<b>40,205,802</b>	<b>40,022,803</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>317,240,463</b>	<b>330,033,458</b>

  
A.V. Savelyev  
Chairman of the Board



  
N.G. Tomilina  
Chief Accountant

**Condensed Consolidated Interim Statement of Comprehensive Income for the nine-month period ended 30 September 2012**

<i>(in thousands of Russian Roubles)</i>	Note	Nine-month period ended 30 September 2012 (unaudited)	Nine-month period ended 30 September 2011 (unaudited)
Interest income	7	20,205,709	19,199,567
Interest expense	7	(11,324,977)	(8,863,702)
<b>Net interest income</b>		<b>8,880,732</b>	<b>10,335,865</b>
Provision for loan impairment		(4,919,423)	(1,683,760)
<b>Net interest income after provision for loan impairment</b>		<b>3,961,309</b>	<b>8,652,105</b>
Net gains (losses) from trading securities		70,633	(936,284)
Net (losses) gains from trading in foreign currencies		(957,295)	1,568,883
Net gains (losses) from foreign exchange translations		1,429,045	(1,064,210)
Net gains from investment securities available-for-sale		38,072	879,291
Fee and commission income		1,931,131	1,705,071
Fee and commission expense		(286,533)	(241,177)
Impairment of credit related commitments		(24,158)	(222,161)
Net gains from disposal of investment property		214,199	-
Other net operating income		11,210	887,722
Administrative and other operating expenses:			
- staff costs		(2,275,936)	(2,171,091)
- costs related to premises and equipment		(917,245)	(582,959)
- other administrative and operating expenses		(1,972,966)	(1,526,738)
<b>Profit before tax</b>		<b>1,221,466</b>	<b>6,948,452</b>
Income tax expense		(291,190)	(1,310,379)
<b>Profit for the period</b>		<b>930,276</b>	<b>5,638,073</b>
<b>Other comprehensive income</b>			
Gain from revaluation of securities available-for-sale		88,182	9,003
Deferred income tax recognised in equity related to comprehensive income		(17,637)	(1,801)
<b>Comprehensive income for the period</b>		<b>1,000,821</b>	<b>5,645,275</b>

## 1 Trading securities

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2012 (unaudited)</b>	<b>31 December 2011</b>
Corporate bonds	22,621,094	17,910,871
Corporate Eurobonds	3,934,323	3,956,403
Municipal bonds	2,722,654	2,489,408
Federal loan bonds (OFZ bonds)	1,830,428	4,058,912
<b>Total debt securities</b>	<b>31,108,499</b>	<b>28,415,594</b>
Corporate shares	469	628,062
<b>Total trading securities</b>	<b>31,108,968</b>	<b>29,043,656</b>

## 2 Due from banks

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2012 (unaudited)</b>	<b>31 December 2011</b>
Term placements with banks	1,988,118	3,005,242
Allowance for impairment	(12,700)	(6,589)
<b>Total due from banks</b>	<b>1,975,418</b>	<b>2,998,653</b>

## 3 Loans and advances to customers

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2012 (unaudited)</b>	<b>31 December 2011</b>
<b>Corporate loans</b>		
- loans to finance working capital	154,078,060	149,259,268
- investment loans	57,668,375	56,124,976
- loans to entities financed by the government	15,883,272	9,838,219
<b>Loans to individuals</b>		
- mortgage loans	9,969,846	7,836,465
- car loans	2,191,845	1,248,144
- consumer loans to VIP clients	3,674,015	4,713,446
- other loans to individuals	3,423,346	2,236,824
Allowance for impairment	(23,876,835)	(21,350,274)
<b>Total loans and advances to customers</b>	<b>223,011,924</b>	<b>209,907,068</b>

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

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2012 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 impairment at 31 December 2011</b>	<b>20,436,424</b>	<b>913,850</b>	<b>21,350,274</b>
Provision for impairment during the period	5,026,533	(113,221)	<b>4,913,312</b>
Amounts written off as non-recoverable	(2,333,814)	(52,937)	<b>(2,386,751)</b>
<b>Allowance for impairment at 30 September 2012 (unaudited)</b>	<b>23,129,143</b>	<b>747,692</b>	<b>23,876,835</b>

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2011 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 impairment at 31 December 2010</b>	<b>18,202,964</b>	<b>1,232,978</b>	<b>19,435,942</b>
Provision for impairment during the period	1,878,452	(203,407)	<b>1,675,045</b>
Loans sold during the period	(770,464)	-	<b>(770,464)</b>
Amounts written off as non-recoverable	(4,665)	(987)	<b>(5,652)</b>
<b>Allowance for impairment at 30 September 2011 (unaudited)</b>	<b>19,306,287</b>	<b>1,028,584</b>	<b>20,334,871</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 2012 (unaudited)</b>		<b>31 December 2011</b>	
	<b>Amount</b>	<b>%</b>	<b>Amount</b>	<b>%</b>
Construction	34,993,377	14.2	30,114,469	13.0
Trade	30,799,638	12.5	26,612,935	11.5
Leasing and financial services	27,636,157	11.2	27,383,215	11.8
Heavy machinery and ship-building	26,612,406	10.8	30,574,200	13.2
Real estate	21,768,582	8.8	21,568,270	9.3
Individuals	19,259,052	7.8	16,034,879	6.9
Production and food industry	16,891,794	6.8	14,426,340	6.2
Organisations financed by the government	15,883,272	6.4	9,838,219	4.3
Extraction and transportation of oil and gas	14,518,419	5.9	17,179,939	7.4
Transport	8,964,770	3.6	9,417,183	4.1
Sports and health and entertainment organisations	7,265,319	2.9	7,278,856	3.1
Energy	6,515,320	2.6	5,007,088	2.2
Chemical industry	2,319,774	0.9	2,101,012	0.9
Telecommunications	2,081,079	0.8	3,673,659	1.6
Other	11,379,800	4.8	10,047,078	4.5
<b>Total loans and advances to customers (before allowance for impairment)</b>	<b>246,888,759</b>	<b>100.0</b>	<b>231,257,342</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 2012 are as follows:

<i>(in thousands of Russian Roubles)</i>	<b>Gross loans and advances to customers (unaudited)</b>	<b>Allowance for impairment (unaudited)</b>	<b>Net loans and advances to customers (unaudited)</b>	<b>Allowance for impairment, % (unaudited)</b>
<b>Loans and advances to legal entities:</b>				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	185,865,016	(6,665,352)	179,199,664	3.59
Watch list loans not past due	10,376,329	(665,177)	9,711,152	6.41
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	19 522 032	(7 535 991)	11 986 041	38,60
Overdue:				
- less than 5 calendar days	120,938	(4,952)	115,986	4.09
- 6 to 30 calendar days	2,937	(133)	2,804	4.53
- 31 to 60 calendar days	161,514	(7,297)	154,217	4.52
- 61 to 90 calendar days	24,178	(1,943)	22,235	8.04
- 91 to 180 calendar days	1,898,515	(1 212 813)	685 702	63,88
- 181 to 365 calendar days	4,108,559	(3 483 667)	624 892	84,79
- over 365 calendar days	5,445,163	(3,447,292)	1,997,871	63.31
Uncollectible loans	104,526	(104,526)	-	100.00
<b>Total loans and advances to legal entities</b>	<b>227,629,707</b>	<b>(23,129,143)</b>	<b>204,500,564</b>	<b>10.16%</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	9,969,846	(264,335)	9,705,511	2.65
- car loans	2,191,845	(55,683)	2,136,162	2.54
- consumer loans to VIP clients	3,674,015	(344,559)	3,329,456	9.38
- other loans to individuals	3,423,346	(83,115)	3,340,231	2.43
<b>Total loans and advances to individuals</b>	<b>19,259,052</b>	<b>(747,692)</b>	<b>18,511,360</b>	<b>3.88</b>
<b>Total loans and advances to customers</b>	<b>246,888,759</b>	<b>(23,876,835)</b>	<b>223,011,924</b>	<b>9.67</b>



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

<i>(in thousands of Russian Roubles)</i>	<b>Mortgage loans (unaudited)</b>	<b>Car loans (unaudited)</b>	<b>Consumer loans to VIP clients (unaudited)</b>	<b>Other loans to individuals (unaudited)</b>	<b>Total loans and advances to individuals (unaudited)</b>
<b>Loans to individuals:</b>					
Standard loans not past due	9,656,323	2,128,924	3,158,900	3,343,256	18,287,403
Overdue:					
- less than 5 calendar days	-	1,933	-	524	2,457
- 6 to 30 calendar days	17,901	5,032	34,763	4,748	62,444
- 31 to 60 calendar days	14,191	1,622	38,286	4,436	58,535
- 61 to 90 calendar days	28,721	1,606	-	1,506	31,833
- 91 to 180 calendar days	23,965	3,009	-	18,939	45,913
- 181 to 365 calendar days	25,670	1,710	235,591	20,122	283,093
- over 365 calendar days	203,075	48,009	206,475	29,815	487,374
<b>Total gross loans and advances to individuals</b>	<b>9,969,846</b>	<b>2,191,845</b>	<b>3,674,015</b>	<b>3,423,346</b>	<b>19,259,052</b>
<b>Allowance for impairment</b>	<b>(264,335)</b>	<b>(55,683)</b>	<b>(344,559)</b>	<b>(83,115)</b>	<b>(747,692)</b>
<b>Total net loans and advances to individuals</b>	<b>9,705,511</b>	<b>2,136,162</b>	<b>3,329,456</b>	<b>3,340,231</b>	<b>18,511,360</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 31 December 2011 are as follows:

<i>(in thousands of Russian Roubles)</i>	<b>Gross loans and advances to customers</b>	<b>Allowance for impairment</b>	<b>Net loans and advances to customers</b>	<b>Allowance for impairment, %</b>
<b>Loans and advances to legal entities:</b>				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	178,301,417	(7,305,185)	170,996,232	4.10
Watch list loans not past due	9,406,468	(1,056,513)	8,349,955	11.23
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	15,299,756	(4,203,059)	11,096,697	27.47
Overdue:				
- less than 5 calendar days	18,631	(1,845)	16,786	9.90
- 6 to 30 calendar days	8,184	(1,637)	6,547	20.00
- 31 to 60 calendar days	3,326,030	(1,791,113)	1,534,917	53.85
- 61 to 90 calendar days	668,326	(129,964)	538,362	19.45
- 91 to 180 calendar days	440,525	(88,105)	352,420	20.00
- 181 to 365 calendar days	1,202,741	(883,845)	318,896	73.49
- over 365 calendar days	4,200,203	(2,624,976)	1,575,227	62.50
Uncollectible loans	2,350,182	(2,350,182)	-	100.00
<b>Total loans and advances to legal entities</b>	<b>215,222,463</b>	<b>(20,436,424)</b>	<b>194,786,039</b>	<b>9.50</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	7,836,465	(367,702)	7,468,763	4.69
- car loans	1,248,144	(83,618)	1,164,526	6.70
- consumer loans to VIP clients	4,713,446	(375,449)	4,337,997	7.97
- other loans to individuals	2,236,824	(87,081)	2,149,743	3.89
<b>Total loans and advances to individuals</b>	<b>16,034,879</b>	<b>(913,850)</b>	<b>15,121,029</b>	<b>5.70</b>
<b>Total loans and advances to customers</b>	<b>231,257,342</b>	<b>(21,350,274)</b>	<b>209,907,068</b>	<b>9.23</b>

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

<i>(in thousands of Russian Roubles)</i>	<b>Mortgage loans</b>	<b>Car loans</b>	<b>Consumer loans to VIP clients</b>	<b>Other loans to individuals</b>	<b>Total loans and advances to individuals</b>
<b>Loans to individuals:</b>					
Standard loans not past due	7,306,872	1,153,007	4,435,170	2,152,130	15,047,179
Overdue:					
- less than 5 calendar days	2,725	5,099	-	5,968	13,792
- 6 to 30 calendar days	125,765	10,124	-	5,119	141,008
- 31 to 60 calendar days	35,588	3,799	-	597	39,984
- 61 to 90 calendar days	18,470	531	-	16,417	35,418
- 91 to 180 calendar days	53,612	3,284	-	18,964	75,860
- 181 to 365 calendar days	39,720	8,229	-	5,327	53,276
- over 365 calendar days	253,713	64,071	278,276	32,302	628,362
<b>Total gross loans and advances to individuals</b>	<b>7,836,465</b>	<b>1,248,144</b>	<b>4,713,446</b>	<b>2,236,824</b>	<b>16,034,879</b>
<b>Allowance for impairment</b>	<b>(367,702)</b>	<b>(83,618)</b>	<b>(375,449)</b>	<b>(87,081)</b>	<b>(913,850)</b>
<b>Total net loans and advances to individuals</b>	<b>7,468,763</b>	<b>1,164,526</b>	<b>4,337,997</b>	<b>2,149,743</b>	<b>15,121,029</b>

### 4 Due to banks

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2012 (unaudited)</b>	<b>31 December 2011</b>
Sale and repurchase agreements	11,098,601	14,919,153
Term placements of banks	15,399,345	12,178,945
Correspondent accounts of banks	287,436	100,797
<b>Total due to banks</b>	<b>26,785,382</b>	<b>27,198,895</b>

## 5 Customer accounts

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2012 (unaudited)</b>	<b>31 December 2011</b>
<b>State and public organisations</b>		
- Current/settlement accounts	918,444	674,615
- Term deposits	7,263,878	5,092,584
<b>Other legal entities</b>		
- Current/settlement accounts	48,040,930	52,355,916
- Term deposits	65,992,776	81,179,317
- Sale and repurchase agreements	9	8,499
<b>Individuals</b>		
- Current accounts/demand deposits	20,179,583	17,918,256
- Term deposits	75,181,211	69,473,703
<b>Total customer accounts</b>	<b>217,576,831</b>	<b>226,702,890</b>

## 6 Bonds issued

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2012 (unaudited)</b>	<b>31 December 2011</b>
Bonds	8,225,529	8,232,277
Subordinated Eurobonds	3,096,472	3,323,247
<b>Total bonds issued</b>	<b>11,322,001</b>	<b>11,555,524</b>

## 7 Interest income and expense

<i>(in thousands of Russian Roubles)</i>	<b>Nine-month period ended 30 September 2012 (unaudited)</b>	<b>Nine-month period ended 30 September 2011 (unaudited)</b>
<b>Interest income</b>		
Loans and advances to customers	16,768,713	16,450,704
Trading securities	2,770,332	2,416,956
Due from banks	202,471	138,786
Sale and repurchase agreements	412,581	166,692
Correspondent accounts with other banks	51,612	26,429
<b>Total interest income</b>	<b>20,205,709</b>	<b>19,199,567</b>
<b>Interest expense</b>		
Term deposits of legal entities	4,012,628	3,375,847
Term deposits of individuals	3,559,132	2,764,734
Due to banks	1,710,705	414,979
Bonds issued	774,761	1,015,638
Other borrowed funds	706,485	744,359
Other debt securities issued	290,347	443,576
Current/settlement accounts	270,919	104,569
<b>Total interest expense</b>	<b>11,324,977</b>	<b>8,863,702</b>
<b>Net interest income</b>	<b>8,880,732</b>	<b>10,335,865</b>

## 8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2012

<i>(in thousands of Russian Roubles)</i>	RR	US Dollars	Euro	Other	Total (unaudited)
<b>ASSETS</b>					
Cash and cash equivalents	11,699,433	4,102,969	4,947,232	188,420	20,938,054
Mandatory cash balances with the Central Bank of the Russian Federation	3,097,105	-	-	-	3,097,105
Trading securities	27,174,645	3,789,150	145,173	-	31,108,968
Trading securities pledged under sale and repurchase agreements	10,131,908	1,871,004	-	-	12,002,912
Financial instruments at fair value through profit or loss	-	619,369	-	-	619,369
Amounts receivable under reverse repurchase agreements	17,753	628,837	-	-	646,590
Due from banks	1,760,329	215,089	-	-	1,975,418
Loans and advances to customers	188,511,109	25,303,681	9,197,134	-	223,011,924
Investment securities available-for-sale	3,974,270	127,458	-	-	4,101,728
Investment securities held-to-maturity	31,361	-	-	-	31,361
Other financial assets	1,303,405	17,833	9,430	-	1,330,668
Prepaid income tax	500,774	-	-	-	500,774
Deferred tax asset	3,718	-	-	-	3,718
Investment property	2,856,867	-	-	-	2,856,867
Premises, equipment and intangible assets	13,755,664	-	-	-	13,755,664
Other assets	1,238,078	8,417	9,610	3,238	1,259,343
<b>TOTAL ASSETS</b>	<b>266,056,419</b>	<b>36,683,807</b>	<b>14,308,579</b>	<b>191,658</b>	<b>317,240,463</b>
<b>LIABILITIES</b>					
Due to banks	26,719,061	20,777	45,544	-	26,785,382
Customer accounts	174,865,722	24,642,620	17,297,163	771,326	217,576,831
Bonds issued	8,225,529	3,096,472	-	-	11,322,001
Other debt securities issued	4,917,542	1,243,341	972,858	-	7,133,741
Other borrowed funds	1,465,939	8,302,738	1,466,815	-	11,235,492
Other financial liabilities	1,347,471	25,984	190,717	-	1,564,172
Deferred tax liability	855,366	-	-	-	855,366
Other liabilities	561,000	676	-	-	561,676
<b>TOTAL LIABILITIES</b>	<b>218,957,630</b>	<b>37,332,608</b>	<b>19,973,097</b>	<b>771,326</b>	<b>277,034,661</b>
Add fair value of currency derivative financial instruments	164,389				164,389
<b>Net recognised position, excluding currency derivative financial instruments</b>	<b>47,263,178</b>	<b>(648,801)</b>	<b>(5,664,518)</b>	<b>(579,668)</b>	<b>40,370,191</b>
<b>Currency derivative financial instruments</b>	<b>(3,557,693)</b>	<b>(1,387,346)</b>	<b>4,189,905</b>	<b>590,745</b>	<b>(164,389)</b>
<b>Net recognised position, including currency derivative financial instruments</b>	<b>43,705,485</b>	<b>(2,036,147)</b>	<b>(1,474,613)</b>	<b>11,077</b>	<b>40,205,802</b>

**9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 2012**

<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</b>	<b>Total (unaudited)</b>
<b>ASSETS</b>						
Cash and cash equivalents	20,938,054	-	-	-	-	20,938,054
Mandatory cash balances with the Central Bank of the Russian Federation	3,097,105	-	-	-	-	3,097,105
Trading securities	31,108,968	-	-	-	-	31,108,968
Trading securities pledged under sale and repurchase agreements	12,002,912	-	-	-	-	12,002,912
Financial instruments at fair value through profit or loss	-	-	619,369	-	-	619,369
Amounts receivable under reverse repurchase agreements	17,753	-	628,837	-	-	646,590
Due from banks	667,208	715,712	592,498	-	-	1,975,418
Loans and advances to customers	8,883,556	53,312,774	49,255,402	96,152,825	15,407,367	223,011,924
Investment securities available- for-sale	-	-	-	-	4,101,728	4,101,728
Investment securities held-to- maturity	31,361	-	-	-	-	31,361
Other financial assets	1,033,311	282,774	14,583	-	-	1,330,668
Prepaid income tax	267,326	233,448	-	-	-	500,774
Deferred tax asset	-	-	-	3,718	-	3,718
Investment property	-	-	-	-	2,856,867	2,856,867
Premises, equipment and intangible assets	-	-	-	-	13,755,664	13,755,664
Other assets	196,692	151,922	73,899	759,357	77,473	1,259,343
<b>TOTAL ASSETS</b>	<b>78,244,246</b>	<b>54,696,630</b>	<b>51,184,588</b>	<b>96,915,900</b>	<b>36,199,099</b>	<b>317,240,463</b>
<b>LIABILITIES</b>						
Due to banks	15,788,975	7,201,428	3,794,978	-	-	26,785,382
Customer accounts	102,754,858	72,292,665	33,800,946	8,675,492	52,870	217,576,831
Bonds issued	-	-	5,158,809	6,163,192	-	11,322,001
Other debt securities issued	3,708,802	2,338,140	898,252	188,547	-	7,133,741
Other borrowed funds	54,640	3,408,995	1,510,253	3,906,726	2,354,879	11,235,492
Other financial liabilities	1,041,262	195,519	129,473	195,264	2,654	1,564,172
Deferred tax liability	-	-	-	855,366	-	855,366
Other liabilities	150,920	410,460	27	269	-	561,676
<b>TOTAL LIABILITIES</b>	<b>123,499,457</b>	<b>85,847,207</b>	<b>45,292,738</b>	<b>19,984,856</b>	<b>2,410,403</b>	<b>277,034,661</b>
<b>Net liquidity gap</b>	<b>(45,255,211)</b>	<b>(31,150,577)</b>	<b>5,891,850</b>	<b>76,931,044</b>	<b>33,788,696</b>	<b>40,205,802</b>
<b>Cumulative liquidity gap as at 30 September 2012</b>	<b>(45,255,211)</b>	<b>(76,405,788)</b>	<b>(70,513,938)</b>	<b>6,417,106</b>	<b>40,205,802</b>	