

BALANCE SHEET AS OF 30.09.2011

SCHEDULE BS

Note: Published information represents constituent part of the quarterly reports that banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

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| ASSETS | | |
| 1. | Cash and Deposits with Depository Institutions | 338,735 |
| 1.a. | Cash and Non Interest Bearing Deposits | 79,008 |
| 1.b. | Interest Bearing Deposits | 259,727 |
| 1.c. | Client Custody Assets | |
| 2. | Trade Assets and Assets Available for Sale, Not Stock | |
| 2.a. | Trading Securities | |
| 2.b. | Marketable Securities | |
| 2.c. | Derivative Financial Assets Held for Trading | |
| 2.d. | Derivative Financial Assets as Security Instrument (at fair value) | |
| 3. | Securities Purchased Under Agreement to Resell | |
| 4. | Loans and Lease Operations | 350,871 |
| 4.a. | Less: Reserves for Loan Losses | 37,355 |
| 4.b. | Net Loans and Lease Operations | 313,516 |
| 5. | Securities Held to Maturity | 17,441 |
| 6. | Factoring and Forfeiting | 9,114 |
| 7. | Receivable from Custody Operations | |
| 8. | Business Premises and Other Fixed Assets | 13,532 |
| 9. | Acquired Assets | 42 |
| 10. | Equity Investments | 1,091 |
| 11. | Other Assets | 20,944 |
| 12. | LESS:Reserves for Loan Losses on Other Assets (exclude 4a) | 4,136 |
| 13. | TOTAL ASSETS: | 710,279 |
| LIABILITIES | | |
| 14. | Deposits | 574,490 |
| 14.a. | Non Interest Bearing Deposits | 66,570 |
| 14.b. | Interest Bearing Deposits | 507,920 |
| 15. | Securities Sold Under Repurchase Agreement | |
| 16. | Liabilities for Custody Operations | |
| 17. | Liabilities Based on Loans and Borrowings | 38,251 |
| 17.a. | Short Term Borrowings - up to one year | 7,888 |
| 17.b. | Long Term Borrowings - over one year | 30,363 |
| 18. | Liabilities to Government | 14,068 |
| 19. | Other Borrowings - Matured Liabilities | |
| 19.a. | Matured Liabilities | |
| 19.b. | Off Balance Sheet Liabilities - Called and Unpaid | |
| 20. | Derivative financial liabilities held for trading (at fair value) | |
| 21. | Derivative financial liabilities as Security Instruments (at fair value) | |
| 22. | Other Liabilities | 14,668 |
| 23. | Reserves for Loan Losses on Off Balance Sheet Exposures | 950 |
| 24. | Subordinated Debt and Hybrid Instruments | 27,000 |
| 25. | TOTAL LIABILITIES: | 669,427 |
| 26. | Minority Shareholder Interest | |
| CAPITAL | | |
| 27. | Preferred Shares | |
| 28. | Common Shares | 106,876 |
| 29. | Issue Premium | |
| 30. | Undistributed Profits/Loss | -66,945 |
| 31. | Other Capital | 920 |
| 32. | TOTAL CAPITAL: (27 through 31) | 40,852 |
| 33. | TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32) | 710,279 |