

**Extracts from the IFRS Condensed Consolidated  
Interim Financial Information of the OJSC “Bank  
“St Petersburg” Group for 3 months ended 31  
March 2011**

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**OJSC “Bank Saint Petersburg” Group**  
**The Condensed Consolidated Statement of Financial Position as at 31 March 2011**

**The Condensed Consolidated Statement of Financial Position as at 31 March 2011**

<i>In thousands of Russian Roubles</i>	<b>Note</b>	<b>31 March 2011</b>	<b>31 December 2010</b>
<b>ASSETS</b>			
Cash and cash equivalents		14 090 085	13 180 184
Mandatory cash balances with the Central Bank of the Russian Federation		2 109 160	1 670 712
Trading securities	1	35 394 211	36 524 627
Trading securities pledged under sale and repurchase agreements		6 889 439	254 356
Amounts receivable under reverse repurchase agreements		5 495 367	8 423 538
Due from banks	2	5 250 690	12 397 925
Loans and advances to customers	3	192 575 166	182 818 339
Investment securities available-for-sale		2 837 522	280 491
Investment securities held-to-maturity		166 250	169 638
Other financial assets		1 065 233	305 785
Prepaid Income Tax		72 981	-
Deferred tax asset		64 809	219 616
Investment property		3 960 304	3 956 820
Premises, equipment and intangible assets		11 716 114	11 762 753
Other assets		747 105	643 915
<b>TOTAL ASSETS</b>		<b>282 434 436</b>	<b>272 608 699</b>
<b>LIABILITIES</b>			
Due to banks	4	22 051 012	11 326 393
Customer accounts	5	188 248 973	191 807 676
Bonds issued	6	16 067 056	16 281 994
Other debt securities in issue		11 760 228	10 365 230
Other borrowed funds		12 367 001	13 121 108
Other financial liabilities		949 094	474 229
Income tax liability		-	136 223
Other liabilities		335 593	531 635
<b>TOTAL LIABILITIES</b>		<b>251 778 957</b>	<b>244 044 488</b>
<b>EQUITY</b>			
Share capital		3 629 541	3 629 541
Share premium		15 744 164	15 744 164
Revaluation reserve for premises		1 966 015	1 966 015
Revaluation reserve for investment securities available-for-sale		27 227	26 346
Retained earnings		9 288 532	7 198 145
<b>TOTAL EQUITY</b>		<b>30 655 479</b>	<b>28 564 211</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>282 434 436</b>	<b>272 608 699</b>

A.V. Saveliev  
Chairman of the Board

N.G. Tomilina  
Acting Chief Accountant

**Condensed Consolidated Interim Statement of Comprehensive Income for 3 months ended 31 March 2011**

<i>In thousands of Russian Roubles</i>	Note	3 months ended 31 March 2011	3 months ended 31 March 2010
Interest income	7	6 121 185	6 497 258
Interest expense	7	(2 853 414)	(3 412 243)
<b>Net interest income</b>		<b>3 267 771</b>	<b>3 085 015</b>
Provision for loan impairment		(741 972)	(2 779 572)
<b>Net interest income after provision for loan impairment</b>		<b>2 525 799</b>	<b>305 443</b>
Net gains from trading securities		141 860	685 305
Net gains (losses) from trading in foreign currencies		503 285	(493 719)
Net gains (losses) from foreign exchange translation		(130 559)	694 412
Fee and commission income		498 675	416 362
Fee and commission expense		(59 544)	(79 165)
Impairment of long-term assets held-for-sale		-	(213 799)
Recovery of impairment (impairment) for credit related commitments		(5 851)	11 675
Recovery of impairment of investment securities		16	502
Gain from early redemption of indebtedness		-	5 177
Net gains from loans granted at above (below) market rates		68 957	-
Other net operating income		45 976	12 166
Administrative and other operating expenses:			
- Staff costs		(632 687)	(460 358)
- Costs related to premises and equipment		(167 491)	(119 283)
- Other administrative and operating expenses		(318 368)	(279 619)
<b>Profit before tax</b>		<b>2 470 068</b>	<b>485 099</b>
Income tax expense		(379 681)	(135 265)
<b>Profit for the period</b>		<b>2 090 387</b>	<b>349 834</b>
<b>Other comprehensive income</b>			
(Loss) gain from revaluation of securities available-for-sale		(8 404)	501
Deferred income tax recognised in equity related to comprehensive income		1 680	(101)
<b>Comprehensive income for the period</b>		<b>2 083 663</b>	<b>350 234</b>

## 1 Trading Securities

<i>In thousands of Russian Roubles</i>	<b>31 March 2011</b>	<b>31 December 2010</b>
Corporate bonds	26 189 637	22 556 410
Corporate Eurobonds	4 124 886	3 037 964
Municipal bonds	3 036 651	5 081 650
Russian Federation Eurobonds	1 437 042	802 109
Federal loan bonds (OFZ bonds)	40 133	4 215 755
<b>Total debt securities</b>	<b>34 828 349</b>	<b>35 693 888</b>
Corporate shares	565 862	830 739
<b>Total trading securities</b>	<b>35 394 211</b>	<b>36 524 627</b>

## 2 Due from Banks

<i>In thousands of Russian Roubles</i>	<b>31 March 2011</b>	<b>31 December 2010</b>
Term placements with banks	5 251 248	12 398 491
Allowance for impairment	(558)	(566)
<b>Total due from banks</b>	<b>5 250 690</b>	<b>12 397 925</b>

## 3 Loans and Advances to Customers

<i>In thousands of Russian Roubles</i>	<b>31 March 2011</b>	<b>31 December 2010</b>
<b>Corporate loans</b>		
- loans to finance working capital	131 909 263	122 694 810
- investment loans	55 229 465	55 872 254
- loans to entities financed by the government	11 243 566	9 626 801
<b>Loans to individuals</b>		
- mortgage loans	7 645 952	7 700 090
- car loans	610 133	687 179
- consumer loans to VIP-customers	4 596 672	4 135 360
- other loans to individuals	1 517 117	1 537 787
Allowance for impairment	(20 177 002)	(19 435 942)
<b>Total loans and advances to customers</b>	<b>192 575 166</b>	<b>182 818 339</b>

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

Movements in the allowance for loan impairment during the period of 3 months of 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 loan 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	815 485	(73 505)	<b>741 980</b>
Amounts written off	(920)	-	<b>(920)</b>
<b>Allowance for loan impairment at 31 March 2011</b>	<b>19 017 529</b>	<b>1 159 473</b>	<b>20 177 002</b>

Movements in the allowance for loan impairment during the period of 3 months of 2010 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 2009</b>	<b>14 911 138</b>	<b>998 610</b>	<b>15 909 748</b>
Provision for impairment during the period	2 649 214	131 398	<b>2 780 612</b>
Amounts written off	(229 287)	(690)	<b>(229 977)</b>
<b>Allowance for loan impairment at 31 March 2010</b>	<b>17 331 065</b>	<b>1 129 318</b>	<b>18 460 383</b>

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

Economic sector structure of the loan portfolio is as follows:

<i>(In thousands of Russian Roubles)</i>	31 March 2011		31 December 2010	
	Amount	%	Amount	%
Heavy machinery and ship-building	30 726 399	14,4	28 780 469	14,2
Trade	26 790 407	12,6	25 753 396	12,7
Construction	25 982 141	12,2	24 501 570	12,1
Real estate	22 413 487	10,5	21 576 798	10,7
Leasing and financial services	19 851 493	9,3	17 356 272	8,6
Extraction and transportation of oil and gas	19 020 098	8,9	14 876 175	7,4
Individuals	14 369 874	6,8	14 060 416	7,0
Organizations financed by the government	11 243 568	5,3	9 626 801	4,8
Production and food industry	10 953 057	5,1	11 827 141	5,8
Transport	8 289 141	3,9	7 697 385	3,8
Sports and health and entertainment organizations	5 888 992	2,8	6 046 779	3,0
Telecommunications	3 572 320	1,7	2 793 273	1,4
Energy	3 531 290	1,7	3 596 635	1,8
Chemical industry	2 336 358	1,1	4 569 214	2,3
Other	7 783 543	3,7	9 191 957	4,4
<b>Total loans and advances to customers (before allowance for impairment)</b>	<b>212 752 168</b>	<b>100,0</b>	<b>202 254 281</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 31 March 2011 are as follows:

	<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 to current loans, %</b>
<i>In thousands of Russian Roubles</i>				
<b>Loans and advances to legal entities:</b>				
Loans collectively assessed for impairment, but not impaired				
Standard loans not past due	167 912 888	(8 494 751)	159 418 137	5,06
Watch list loans not past due	7 302 618	(681 812)	6 620 806	9,34
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	13 302 457	(3 414 249)	9 888 208	25,67
Overdue:				
- less than 5 calendar days	269 564	(18 296)	251 268	6,79
- 31 to 60 calendar days	18 504	(1 850)	16 654	10,00
- 61 to 90 calendar days	848 778	(551 705)	297 073	65,00
- 91 to 180 calendar days	41 473	(4 978)	36 495	12,00
- 181 to 365 calendar days	626 498	(191 537)	434 961	30,57
- more than 365 calendar days	5 678 965	(3 277 802)	2 401 163	57,72
Uncollectible loans	2 380 549	(2 380 549)	-	100,00
<b>Total loans and advances to legal entities</b>	<b>198 382 294</b>	<b>(19 017 529)</b>	<b>179 364 765</b>	<b>9,59</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	7 645 952	(384 019)	7 261 933	5,02
- car loans	610 133	(103 262)	506 871	16,92
- consumer loans to VIP-customers	4 596 672	(572 862)	4 023 810	12,46
- other loans to individuals	1 517 117	(99 330)	1 417 787	6,55
<b>Total loans and advances to individuals</b>	<b>14 369 874</b>	<b>(1 159 473)</b>	<b>13 210 401</b>	<b>8,07</b>
<b>Total loans and advances to customers</b>	<b>212 752 168</b>	<b>(20 177 002)</b>	<b>192 575 166</b>	<b>9,48</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	7 120 283	521 220	4 089 550	1 448 323	<b>13 179 376</b>
Overdue:					
- less than 5 calendar days	-	1 293	-	15 601	<b>16 894</b>
- 6 to 30 calendar days	28 504	4 025	-	5 682	<b>38 211</b>
- 31 to 60 calendar days	66 759	2 495	-	1 128	<b>70 382</b>
- 61 to 90 calendar days	49 885	3 016	-	223	<b>53 124</b>
- 91 to 180 calendar days	64 915	4 932	-	6 620	<b>76 467</b>
- 181 to 365 calendar days	57 893	11 645	-	8 995	<b>78 533</b>
- more than 365 calendar days	257 713	61 507	507 122	30 545	<b>856 887</b>
<b>Total loans and advances to individuals (before allowance for impairment)</b>	<b>7 645 952</b>	<b>610 133</b>	<b>4 596 672</b>	<b>1 517 117</b>	<b>14 369 874</b>
<b>Allowance for impairment</b>	<b>(384 019)</b>	<b>(103 262)</b>	<b>(572 862)</b>	<b>(99 330)</b>	<b>(1 159 473)</b>
<b>Total loans and advances to individuals (after allowance for impairment)</b>	<b>7 261 933</b>	<b>506 871</b>	<b>4 023 810</b>	<b>1 417 787</b>	<b>13 210 401</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 2010 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 to current loans, %</b>
<b>Loans and advances to legal entities:</b>				
Loans collectively assessed for impairment, but not impaired				
Standard loans not past due	157 600 550	(8 534 653)	149 065 897	5,42
Watch list loans not past due	9 658 626	(744 660)	8 913 966	7,71
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	11 892 926	(3 147 115)	8 745 811	26,46
Overdue				
- less than 5 calendar days	30 628	(1 847)	28 781	6,03
- 31 to 60 calendar days	154 685	(9 679)	145 006	6,26
- 91 to 180 calendar days	328 517	(65 305)	263 212	19,88
- 181 to 365 calendar days	1 608 734	(980 228)	628 506	60,93
- more than 365 calendar days	4 448 976	(2 249 254)	2 199 722	50,56
Uncollectible loans	2 470 223	(2 470 223)	-	100,00
<b>Total loans and advances to legal entities</b>	<b>188 193 865</b>	<b>(18 202 964)</b>	<b>169 990 901</b>	<b>9,67</b>
<b>Loans and advances to individuals:</b>				
- mortgage loans	7 700 090	(447 992)	7 252 098	5,82
- car loans	687 179	(111 090)	576 089	16,17
- consumer loans to VIP-customers	4 135 360	(562 750)	3 572 610	13,61
- other loans to individuals	1 537 787	(111 146)	1 426 641	7,23
<b>Total loans and advances to individuals</b>	<b>14 060 416</b>	<b>(1 232 978)</b>	<b>12 827 438</b>	<b>8,77</b>
<b>Total loans and advances to customers</b>	<b>202 254 281</b>	<b>(19 435 942)</b>	<b>182 818 339</b>	<b>9,61</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	7 222 934	605 482	3 540 740	1 458 746	12 827 902
Overdue:					
- less than 5 calendar days	9 602	81	-	19 867	29 550
- 6 to 30 calendar days	29 949	2 252	-	1 442	33 643
- 31 to 60 calendar days	18 678	795	-	1 546	21 019
- 61 to 90 calendar days	65 517	2 046	-	919	68 482
- 91 to 180 calendar days	39 842	5 743	5 422	1 669	52 676
- 181 to 365 calendar days	72 494	8 929	94 983	15 882	192 288
- more than 365 calendar days	241 074	61 851	494 215	37 716	834 856
<b>Total loans and advances to individuals (before allowance for impairment)</b>	<b>7 700 090</b>	<b>687 179</b>	<b>4 135 360</b>	<b>1 537 787</b>	<b>14 060 416</b>
<b>Allowance for impairment</b>	<b>(447 992)</b>	<b>(111 090)</b>	<b>(562 750)</b>	<b>(111 146)</b>	<b>(1 232 978)</b>
<b>Total loans and advances to individuals (after allowance for impairment)</b>	<b>7 252 098</b>	<b>576 089</b>	<b>3 572 610</b>	<b>1 426 641</b>	<b>12 827 438</b>

### 4 Due to Banks

<i>(In thousands of Russian Roubles)</i>	<b>31 March 2011</b>	<b>31 December 2010</b>
Term placements of banks	14 700 473	10 045 393
Amounts payable under sale and repurchase agreements	7 276 640	868
Correspondent accounts with banks	73 899	1 280 132
<b>Total due to banks</b>	<b>22 051 012</b>	<b>11 326 393</b>

## 5 Customer accounts

<i>(In thousands of Russian Roubles)</i>	<b>31 March 2011</b>	<b>31 December 2010</b>
<b>State and public organisations</b>		
- Current/settlement accounts	747 387	1 698 396
- Term deposits	10 614 966	-
<b>Other legal entities</b>		
- Current/settlement accounts	41 995 082	43 019 597
- Term deposits	62 352 402	74 237 328
- Sale and repurchase agreements	1 103 146	426 735
<b>Individuals</b>		
- Current/settlement accounts	13 957 922	14 086 230
- Term deposits	57 478 068	58 339 390
<b>Total customer accounts</b>	<b>188 248 973</b>	<b>191 807 676</b>

## 6 Bonds issued

<i>(In thousands of Russian Roubles)</i>	<b>31 March 2011</b>	<b>31 December 2010</b>
Bonds	13 211 337	13 140 130
Subordinated Eurobonds	2 855 719	3 141 864
<b>Total bonds issued</b>	<b>16 067 056</b>	<b>16 281 994</b>

## 7 Interest income and expense

<i>(In thousands of Russian Roubles)</i>	<b>3 months ended 31 March 2011</b>	<b>3 months ended 31 March 2010</b>
<b>Interest income</b>		
Loans and advances to customers	5 271 830	5 685 958
Trading securities	746 888	684 743
Sale and repurchase agreements	49 071	44 572
Due from banks	43 746	66 641
Investment securities held-to-maturity	5 092	5 583
Correspondent accounts with other banks	4 558	9 761
<b>Total interest income</b>	<b>6 121 185</b>	<b>6 497 258</b>
<b>Interest expense</b>		
Term deposits of legal entities	1 093 947	1 464 078
Term deposits of individuals	933 348	1 207 587
Bonds issued	335 275	76 381
Other borrowed funds	239 949	219 243
Other debt securities in issue	153 604	96 381
Due to banks	70 220	299 256
Current/settlement accounts	27 071	49 317
<b>Total interest expense</b>	<b>2 853 414</b>	<b>3 412 243</b>
<b>Net interest income</b>	<b>3 267 771</b>	<b>3 085 015</b>

## 8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 31 March 2011

<i>(In thousands of Russian Roubles)</i>	<b>Russian Roubles</b>	<b>US Dollars</b>	<b>Euro</b>	<b>Other</b>	<b>Total</b>
<b>Assets</b>					
Cash and cash equivalents	11 003 717	1 520 450	1 524 697	41 221	14 090 085
Mandatory cash balances with the Central Bank of the Russian Federation	2 109 160	-	-	-	2 109 160
Trading securities	29 832 283	5 561 928	-	-	35 394 211
Trading securities pledged under sale and repurchase agreements	6 889 439	-	-	-	6 889 439
Amounts receivable under reverse repurchase agreements	4 429 235	1 066 132	-	-	5 495 367
Due from banks	833 708	4 381 762	35 220	-	5 250 690
Loans and advances to customers	153 696 405	27 680 004	11 198 757	-	192 575 166
Investment securities available-for-sale	246 779	2 590 743	-	-	2 837 522
Investment securities held-to-maturity	166 250	-	-	-	166 250
Other financial assets	973 181	91 272	780	-	1 065 233
Prepaid income tax	72 981	-	-	-	72 981
Deferred tax asset	64 809	-	-	-	64 809
Investment property	3 960 304	-	-	-	3 960 304
Premises, equipment and intangible assets	11 716 114	-	-	-	11 716 114
Other assets	736 333	4 280	6 492	-	747 105
<b>Total assets</b>	<b>226 730 698</b>	<b>42 896 571</b>	<b>12 765 946</b>	<b>41 221</b>	<b>282 434 436</b>
<b>Liabilities</b>					
Due to banks	14 083 454	1 650 845	6 316 713	-	22 051 012
Customer accounts	148 141 369	21 126 246	18 826 297	155 061	188 248 973
Bonds issued	13 211 337	2 855 719	-	-	16 067 056
Other debt securities in issue	9 144 817	2 182 239	433 172	-	11 760 228
Other borrowed funds	1 465 630	9 432 953	1 468 418	-	12 367 001
Other financial liabilities	734 115	140 006	74 973	-	949 094
Other liabilities	335 185	383	25	-	335 593
<b>Total liabilities</b>	<b>187 115 907</b>	<b>37 388 391</b>	<b>27 119 598</b>	<b>155 061</b>	<b>251 778 957</b>
Less fair value of currency derivatives	(210 062)	-	-	-	(210 062)
<b>Net recognized position, excluding currency derivative financial instruments</b>	<b>39 404 729</b>	<b>5 508 180</b>	<b>(14 353 652)</b>	<b>(113 840)</b>	<b>30 445 417</b>
Currency derivatives	(7 547 958)	(6 544 785)	13 562 281	740 524	210 062
<b>Net recognized position, including currency derivative financial instruments</b>	<b>31 856 771</b>	<b>(1 036 605)</b>	<b>(791 371)</b>	<b>626 684</b>	<b>30 655 479</b>

**9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 31 March 2011**

<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</b>
<b>Assets</b>						
Cash and cash equivalents	14 090 085	-	-	-	-	14 090 085
Mandatory cash balances with the Central Bank of the Russian Federation	2 109 160	-	-	-	-	2 109 160
Trading securities	35 394 211	-	-	-	-	35 394 211
Trading securities pledged under sale and repurchase agreements	6 889 439	-	-	-	-	6 889 439
Amounts receivable under reverse repurchase agreements	5 495 367	-	-	-	-	5 495 367
Due from banks	141 260	4 830 773	112 424	166 233	-	5 250 690
Loans and advances to customers	4 864 654	40 848 186	57 185 692	80 778 050	8 898 584	192 575 166
Investment securities available-for-sale	-	-	-	-	2 837 522	2 837 522
Investment securities held-to-maturity	33 975	-	132 275	-	-	166 250
Other financial assets	359 914	483 875	201 418	20 026	-	1 065 233
Prepaid income tax	-	72 981	-	-	-	72 981
Deferred tax asset	-	-	-	64 809	-	64 809
Investment property	-	-	-	-	3 960 304	3 960 304
Premises, equipment and intangible assets	-	-	-	-	11 716 114	11 716 114
Other assets	273 714	191 976	37 874	149 771	93 770	747 105
<b>Total assets</b>	<b>69 651 779</b>	<b>46 427 791</b>	<b>57 669 683</b>	<b>81 178 889</b>	<b>27 506 294</b>	<b>282 434 436</b>
<b>Liabilities</b>						
Due to banks	17 285 609	1 750 892	3 014 511	-	-	22 051 012
Customer accounts	76 686 371	56 696 801	42 036 847	12 785 744	43 210	188 248 973
Bonds issued	-	-	-	13 211 337	2 855 719	16 067 056
Other debt securities in issue	4 063 545	1 755 011	4 111 528	1 830 144	-	11 760 228
Other borrowed funds	78 672	1 811 861	844 322	7 471 374	2 160 772	12 367 001
Other financial liabilities	392 509	338 153	160 083	53 643	4 706	949 094
Other liabilities	119 187	186 026	30 380	-	-	335 593
<b>Total liabilities</b>	<b>98 625 893</b>	<b>62 538 744</b>	<b>50 197 671</b>	<b>35 352 242</b>	<b>5 064 407</b>	<b>251 778 957</b>
<b>Net liquidity gap</b>	<b>(28 974 114)</b>	<b>(16 110 953)</b>	<b>7 472 012</b>	<b>45 826 647</b>	<b>22 441 887</b>	<b>30 655 479</b>
<b>Cumulative liquidity gap as at 31 March 2011</b>	<b>(28 974 114)</b>	<b>(45 085 067)</b>	<b>(37 613 055)</b>	<b>8 213 592</b>	<b>30 655 479</b>	