

Code of the territory in accordance with the All-Russian Classifier of Administrative-territorial entities	Code of the lending institution (branch)			
	OKPO	Primary state registration number	Registration No. ((sequential No.))	BIC
45	58221378	1037739058180	3390	044525512

**Balance sheet (published form)  
as at January 1, 2013**

Lending institution: **Closed Joint Stock Company Natixis Bank**  
Mail address: **23/1 1st Tverskaya-Yamskaya St., Entrance 2, 125047, Moscow**

Form code 0409806  
Quarterly  
RUB '000

No.	Item	At the reporting date	At the corresponding date of the previous year
<b>I. ASSETS</b>			
1	Cash	8 557	6 580
2	Balances with the Central Bank of the Russian Federation	1 161 000	554 837
2.1	Minimum reserve deposits	321 491	261 428
3	Due from lending institutions	3 647 954	754 932
4	Financial assets at fair value through profit or loss	3 204 055	2 049 054
5	Net loans	16 919 407	16 864 775
6	Net investments in securities and other financial assets available for sale	0	0
6.1	Investments in subsidiaries and associates	0	0
7	Net investments in securities held to maturity	0	0
8	Fixed assets, intangible assets and inventories	3 883	7 058
9	Other assets	299 499	308 334
10	<b>Total assets</b>	<b>25 244 355</b>	<b>20 545 570</b>
<b>II. LIABILITIES</b>			
11	Loans, deposits and other borrowings from the Central Bank of the Russian Federation	2 127 885	0
12	Due to lending institutions	18 738 900	17 342 028
13	Customer accounts (non-lending institutions)	1 442 817	879 681
13.1	Deposits from individuals	0	0
14	Financial liabilities at fair value through profit or loss	308 379	0
15	Debt securities Issued	0	0
16	Other liabilities	24 509	22 435
17	Provision for losses on contingent loan commitments, other possible losses and transactions with offshore residents	0	0
18	<b>Total liabilities</b>	<b>22 642 490</b>	<b>18 244 144</b>
<b>III. EQUITY</b>			
19	Shareholders' (members') equity	1 116 180	1 116 180
20	Treasury shares	0	0
21	Share premium	48 476	48 476
22	Reserve fund	62 343	53 896
23	Fair value revaluation of securities available for sale	0	0
24	Revaluation of fixed assets	0	0
25	Retained earnings (accumulated deficit) of prior years	913 930	913 930
26	Retained earnings/(accumulated deficit) for the reporting period	460 936	168 944
27	<b>Total equity</b>	<b>2 601 865</b>	<b>2 301 426</b>
<b>IV. OFF-BALANCE SHEET COMMITMENTS</b>			
28	Irrevocable commitments	35 037 966	35 880 039
29	Guarantees issued	1 113 553	128 784
30	Non-credit contingent liabilities	0	0

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## Profit and loss statement (published form) for the period ended December 31, 2012

Lending institution: **Closed Joint Stock Company Natixis Bank**  
Mail address: **23/1 1st Tverskaya-Yamskaya St., Entrance 2, 125047, Moscow**

**Form code 0409807**  
*Quarterly*  
**RUB '000**

No.	Item	For the reporting period	For the corresponding period of the previous year
1	Interest income – total, including:	955 083	737 498
1.1	Interest income on loans and advances to lending institutions	326 566	250 194
1.2	Interest income on loans to customers (non-lending institutions)	454 242	282 872
1.3	Finance lease services	0	0
1.4	Income on investments in securities	174 275	204 432
2	Interest expense - total, including:	366 230	262 960
2.1	On loans and advances from lending institutions	308 307	229 290
2.2	On customer accounts (non-lending institutions)	57 923	33 670
2.3	Interest expense on debt securities issued	0	0
3	Net interest income (negative interest margin)	588 853	474 538
4	Change in provision for losses on loans, loan equivalents, balances on	0	0
4.1	Change in provision for losses on accrued interest income	0	0
5	Net interest income (negative interest margin) after provisioning for losses	588 853	474 538
6	Net income from operations with securities at fair value through profit or loss	-18 599	-105 160
7	Net income from operations with securities available for sale	0	0
8	Net income from operations with securities held to maturity	0	0
9	Net income on foreign exchange operations	3 180	-459 578
10	Net income from foreign currency revaluation	213 528	513 537
11	Income from participation in share capital of legal entities	0	0
12	Fee and commission income	106 579	60 948
13	Fee and commission expense	78 068	52 526
14	Change in provision for losses on securities available for sale	0	0
15	Change in provision for losses on securities held to maturity	0	0
16	Change in provision for other losses	-71	-4
17	Other operating income	0	3 243
18	Net income/(expense)	815 402	434 998
19	Operating expenses	267 425	241 557
20	<b>Profit/(loss) before tax</b>	<b>547 977</b>	<b>193 441</b>
21	Taxes accrued	87 041	24 497
22	<b>Profit/(loss) after tax</b>	<b>460 936</b>	<b>168 944</b>
23	Payments from profit after tax – total, including:	0	0
23.1	Dividends distributed among shareholders (members)	0	0
23.2	Contributions to reserve fund	0	0
24	<b>Retained earnings/(accumulated deficit) for the reporting period</b>	<b>460 936</b>	<b>168 944</b>

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**Statement of capital adequacy,  
provisions for doubtful loans and other assets  
(published form)  
as at January 1, 2013**

Lending institution: **Closed Joint Stock Company Natixis Bank**  
Mail address: **23/1 1st Tverskaya-Yamskaya St., Entrance 2, 125047, Moscow**

**Form code 0409808**

*Quarterly*

No.	Item	At the beginning of the reporting period	Increase (+)/decrease (-) during the reporting period	At the end of the reporting period
1	Equity (capital) (RUB '000) – total, including:	2 394 956	109 557	2 504 513
1.1	Share capital of the lending institution, including:	1 116 180	0	1 116 180
1.1.1	Par value of registered ordinary shares (stakes)	1 116 180	0	1 116 180
1.1.2	Par value of registered preference shares	0	0	0
1.2	Treasury shares	0	0	0
1.3	Share premium	48 476	0	48 476
1.4	Reserve fund of lending institution	53 896	8 447	62 343
1.5	Retained earnings/(accumulated deficit) of:	983 227	233 542	1 216 769
1.5.1	prior years	913 930	0	913 930
1.5.2	reporting period	69 297	233 542	302 839
1.6	Intangible assets	0	0	0
1.7	Subordinated debt (loan, deposit, bonded debt) at residual value	193 177	-132 432	60 745
1.8	Sources (some sources) of capital formed by investors using improper assets	0	0	0
2	Statutory minimum equity (capital) adequacy ratio (%)	10.0	X	10.0
3	Actual capital (equity) adequacy ratio (%)	21.7	X	20.4
4	Total actual provisions for losses (RUB '000), including:	181	71	252
4.1	provisions on loans and loan equivalents	0	0	0
4.2	provisions on other assets subject to risk of losses, and other losses	181	71	252
4.3	provisions on off-balance contingent loan commitments and forward transactions	0	0	0
4.4	provisions on operations with off-shore residents	0	0	0

Additional information:

1. Provision (additional provision) for losses on loans and loan equivalents in the reporting period (RUB '000), total - RUB 0, including due to:

- 1.1. loan issuance - RUB 0
- 1.2. change of loan quality - RUB 0
- 1.3. change of the official foreign exchange rate of the Ruble established by the Bank of Russia - RUB 0
- 1.4. other reasons - RUB 0

2. Recovery of/(decrease in) provision for losses on loans and loan equivalent in the reporting period (RUB '000), total RUB 0, including due to:

- 2.1. write-off of uncollectible loans - RUB 0
- 2.2. repayment of loans - RUB 0
- 2.3. change of loan quality - RUB 0
- 2.4. change of the official foreign exchange rate of the Ruble established by the Bank of Russia - 0;
- 2.5. other reasons - RUB 0

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**Information on compulsory standard ratios  
(published form)  
as at January 1, 2013**

Lending institution: **Closed Joint Stock Company Natixis Bank**  
Mail address: **23/1 1st Tverskaya-Yamskaya St., Entrance 2, 125047, Moscow**

**Form code 0409813**

*Annual*

No.	Name of the line	Standard ratio	Actual ratio	
			reporting date	previous reporting
1	2	3	4	5
1	Equity (capital) adequacy ratio of the Bank (N1)	10.0	20.4	21.7
2	Capital adequacy ratio of non-banking credit institution, licensed to make money transfers w/o opening of banking accounts (N1.1)			
3	Instant liquidity ratio (N2)	15.0	243.2	78.2
4	Current liquidity ratio (N3)	50.0	71.9	100.1
5	Long-term liquidity ratio (N4)	120.0	37.9	40.3
6	Maximal exposure to a borrower or a group of related borrowers (N6)		Max 24.0 Min 0.0	Max 24.1 Min 5.4
7	Maximum exposure to major credit risks (N7)	800.0	413.6	343.7
8	Cap on loans and guarantees issued by the bank to its participants (shareholders)	50.0	0.0	0.0
9	Aggregate exposure to insiders risk (N10.1)	3.0	0.0	0.0
10	Equity (capital) utilization ratio for purchases of shares in other legal entities (N12)	25.0	0.0	0.0
11	Ratio: Liquid assets realizable within next 30 days / Liabilities of non-bank credit institutions (N15)			
12	Liquidity ratio of non-banking credit institution, licensed to make money transfers w/o opening of banking accounts (N15.1)			
13	Cap on loans issued to clients involved in settlements so as to complete settlements (N16)			
14	Ratio for credits extended to borrowers by a non-bank credit institution acting in its own name and at its own account, except for clients participating in settlements			
15	Minimum ratio: Mortgages issued / Equity (capital) (N17)			
16	Minimum ratio: Total mortgage payments / Mortgage bonds issued (N18)			
17	Maximum ratio: Total liabilities of a credit institution (an issuer) toward creditors entitled under Federal laws to statutory claims with priority over claims of mortgage bond holders / Equity (capital) (N19)			

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**Statement of cash flows  
(published form)  
for 2012**

Lending institution: **Closed Joint Stock Company Natixis Bank**  
Mail address: **23/1 1st Tverskaya-Yamskaya St., Entrance 2, 125047, Moscow**

**Form code 0409814  
annual  
RUB '000**

No.	Name of the item	Cash flows for the accounting period	Cash flows for the previous accounting
1	2	3	4
1	Net cash provided by (used in) operating activities		
1.1	Cash flows provided by (used in) operating activities before changes in operating assets and	-49 784	-437 190
1.1.1	Interest received	934 209	734 412
1.1.2	Interest paid	-367 894	-261 485
1.1.3	Commission income	106 579	60 948
1.1.4	Commission expense	-78 068	-52 526
1.1.5	Net gain on operations with financial assets at fair value through profit or loss, available for sale	-298 271	-84 061
1.1.6	Net gain on operations with securities held to maturity	0	0
1.1.7	Net gain from foreign exchange operations	3 180	-459 578
1.1.8	Other operating income	0	3 118
1.1.9	Operating expenses	-279 783	-249 687
1.1.10	Income tax expense (recovery)	-69 736	-128 331
1.2	Increase (decrease) in net cash flows from operating assets and liabilities, total, including:	3 748 384	512 031
1.2.1	Net increase (decrease) of minimum reserve deposits with the Bank of Russia	-60 063	-140 418
1.2.2	Net increase (decrease) of investment securities at fair value through profit or loss	-556 595	-733 058
1.2.3	Net increase (decrease) of loans and advances to customers	-592 648	-2 228 912
1.2.4	Net increase (decrease) of other assets	12 670	52 112
1.2.5	Net increase (decrease) of loans, deposits and other advances from the Bank of Russia	2 127 885	0
1.2.6	Net increase (decrease) of advances and loans from other credit institutions	2 215 274	2 976 343
1.2.7	Net increase (decrease) of customer accounts (non-credit institutions)	597 555	581 342
1.2.8	Net increase (decrease) of financial liabilities at fair value through profit or loss	0	0
1.2.9	Net increase (decrease) of debt securities issued	0	0
1.2.10	Net increase (decrease) of other liabilities	4 306	4 622
1.3	Total Section 1 (line 1.1 + line 1.2)	3 698 600	74 841
2	Net cash provided by (used in) investing activities		
2.1	Purchases of securities and other financial investments classified as available-for-sale	0	0
2.2	Proceeds from sale and redemption of investment securities and other financial assets	0	0
2.3	Acquisition of securities classified as held to maturity	0	0
2.4	Revenues from redemption of securities classified as held to maturity	0	0
2.5	Purchase of fixed assets, intangible assets and inventories	-416	-1 527
2.6	Gain from sale of fixed assets, intangible assets and inventories	0	406
2.7	Dividends received	0	0
2.8	Total Section 2 (total of lines 2.1 to 2.7)	-416	-1 121
3	Net cash provided by (used in) financing activities		
3.1	Contributions by shareholders (members) to share capital	0	0
3.2	Acquisition of treasury shares	0	0
3.3	Sale of treasury shares	0	0
3.4	Dividends paid	-160 496	-106 669
3.5	Total Section 3 (total of lines 3.1 to 3.4)	-160 496	-106 669
4	Effect of change in the official foreign exchange rate established by the Bank of Russia on cash	-96 589	38 184
5	Increase in (use of) cash and cash equivalents	3 441 099	5 235
5.1	Cash and cash equivalents, beginning of the reporting year	1 054 921	1 049 686
5.2	Cash and cash equivalents, end of the reporting year	4 496 020	1 054 921