

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 July 1, 2012**

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 previous reporting date
<b>I. ASSETS</b>			
1	Cash	4 953	5 059
2	Balances with the Central Bank of the Russian Federation	843 237	305 550
2.1	Minimum reserve deposits	212 969	166 551
3	Due from lending institutions	1 470 584	657 438
4	Net investments in securities at fair value through profit or loss	3 774 872	2 342 499
5	Net loans	15 078 582	13 707 989
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	5 531	9 029
9	Other assets	322 039	140 954
10	<b>Total assets</b>	<b>21 499 798</b>	<b>17 168 518</b>
<b>II. LIABILITIES</b>			
11	Loans, deposits and other borrowings from the Central Bank of the Russian Federation	1 867 594	0
12	Due to lending institutions	15 281 033	13 884 970
13	Customer accounts (non-lending institutions)	613 139	1 187 451
13.1	Deposits from individuals	0	0
14	Financial liabilities at fair value through profit or loss	1 359 635	0
15	Debt securities Issued	0	0
16	Other liabilities	12 075	5 842
17	Provision for losses on contingent loan commitments, other possible losses and transactions with offshore residents	0	0
18	<b>Total liabilities</b>	<b>19 133 476</b>	<b>15 078 263</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	225 393	-42 227
27	<b>Total equity</b>	<b>2 366 322</b>	<b>2 090 255</b>
<b>IV. OFF-BALANCE SHEET COMMITMENTS</b>			
28	Irrevocable commitments	41 379 041	40 729 162
29	Guarantees issued	64 000	112 303
30	Non-credit contingent liabilities	0	0

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**Profit and loss statement (published form)  
for the period ended June 30, 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:	467 025	336 901
1.1	Interest income on loans and advances to lending institutions	171 428	117 199
1.2	Interest income on loans to customers (non-lending institutions)	192 124	111 539
1.3	Finance lease services	0	0
1.4	Income on investments in securities	103 473	108 163
2	Interest expense - total, including:	188 914	77 295
2.1	On loans and advances from lending institutions	158 808	65 992
2.2	On customer accounts (non-lending institutions)	30 106	11 303
2.3	Interest expense on debt securities issued	0	0
3	Net interest income (negative interest margin)	278 111	259 606
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	278 111	259 606
6	Net income from operations with securities at fair value through profit or loss	-224 823	-13 585
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	107 356	-385 769
10	Net income from foreign currency revaluation	237 712	255 575
11	Income from participation in share capital of legal entities	0	0
12	Fee and commission income	46 312	31 196
13	Fee and commission expense	27 717	23 668
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	-25	1
17	Other operating income	0	3 102
18	Net income/(expense)	416 926	126 458
19	Operating expenses	140 232	133 121
20	<b>Profit/(loss) before tax</b>	<b>276 694</b>	<b>-6 663</b>
21	Taxes accrued	51 301	35 564
22	<b>Profit/(loss) after tax</b>	<b>225 393</b>	<b>-42 227</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>225 393</b>	<b>-42 227</b>

**Statement of capital adequacy,  
provisions for doubtful loans and other assets  
(published form)  
as at July 1, 2012**

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	267 011	2 661 967
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
1.1.3	Unregistered share capital of non-joint-stock lending institutions	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	320 473	1 303 700
1.5.1	prior years	913 930	0	913 930
1.5.2	reporting period	69 297	X	389 770
1.6	Intangible assets	0	0	0
1.7	Subordinated debt (loan, deposit, bonded debt) at residual value	193 177	-61 909	131 268
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	18.9
4	Total actual provisions for losses (RUB '000), including:	181	24	205
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	24	205
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