

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 October 1, 2011**

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
I. ASSETS			
1	Cash	6 010	4 531
2	Balances with the Central Bank of the Russian Federation	268 988	343 075
2.1	Minimum reserve deposits	236 775	99 658
3	Due from lending institutions	649 908	687 978
4	Net investments in securities at fair value through profit or loss	1 972 837	2 203 613
5	Net loans	15 975 486	15 504 837
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	7 773	9 431
9	Other assets	171 015	205 028
10	Total assets	19 052 017	18 958 493
II. LIABILITIES			
11	Loans, deposits and other borrowings from the Central Bank of the Russian Federation	0	0
12	Due to lending institutions	16 140 444	16 275 687
13	Customer accounts (non-lending institutions)	447 963	350 768
13.1	Deposits from individuals	0	0
14	Financial liabilities at fair value through profit or loss	0	0
15	Debt securities Issued	0	0
16	Other liabilities	9 214	13 970
17	Provision for losses on contingent loan commitments, other possible losses and transactions with offshore residents	0	1 905
18	Total liabilities	16 597 621	16 642 330
III. EQUITY			
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	53 896	48 282
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	321 914	189 295
27	Total equity	2 454 396	2 316 163
IV. OFF-BALANCE SHEET COMMITMENTS			
28	Irrevocable commitments	47 707 694	24 357 730
29	Guarantees issued	127 500	190 558

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Profit and loss statement (published form) for the period ended September 30, 2011

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:	524 883	462 581
1.1	Interest income on loans and advances to lending institutions	172 958	186 305
1.2	Interest income on loans to customers (non-lending institutions)	188 039	182 433
1.3	Finance lease services	0	0
1.4	Income on investments in securities	163 886	93 843
2	Interest expense - total, including:	150 580	121 584
2.1	On loans and advances from lending institutions	130 496	112 558
2.2	On customer accounts (non-lending institutions)	20 084	9 026
2.3	Interest expense on debt securities issued	0	0
3	Net interest income (negative interest margin)	374 303	340 997
4	Change in provision for losses on loans, loan equivalents, balances on	0	10 168
4.1	Change in provision for losses on accrued interest income	0	31
5	Net interest income (negative interest margin) after provisioning for losses	374 303	351 165
6	Net income from operations with securities at fair value through profit or loss	-87 663	5 734
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	-315 105	141 684
10	Net income from foreign currency revaluation	557 033	-63 826
11	Income from participation in share capital of legal entities	0	0
12	Fee and commission income	49 957	49 568
13	Fee and commission expense	35 509	31 761
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	3	658
17	Other operating income	3 243	1 219
18	Net income/(expense)	546 262	454 441
19	Operating expenses	186 273	204 857
20	Profit/(loss) before tax	359 989	249 584
21	Taxes accrued	38 075	60 289
22	Profit/(loss) after tax	321 914	189 295
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	Retained earnings/(accumulated deficit) for the reporting period	321 914	189 295

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**Statement of capital adequacy,
provisions for doubtful loans and other assets
(published form)
as at October 1, 2011**

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:	2 575 856	108 392	2 684 248
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	48 282	5 614	53 896
1.5	Retained earnings/(accumulated deficit) of:	1 058 149	184 421	1 242 570
1.5.1	prior years	913 930	0	913 930
1.5.2	reporting period	144 219	X	328 640
1.6	Intangible assets	0	0	0
1.7	Subordinated debt (loan, deposit, bonded debt) at residual value	304 769	-81 643	223 126
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 (%)	26.3	X	23.9
4	Total actual provisions for losses (RUB '000), including:	177	-4	173
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	177	-4	173
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