

BALANCE REPORT
Open Joint Stock Company 'Smolensky Bank'
as on April 01, 2012

Address: 214000, Russia, Smolensk, Tennishevoy Street, 6A

Report Code 0409806

in thousand RUB

exchange rate as on April 01, 2012 is 29,3282 RUB for 1 USD

		As on April 01, 2012	As on April 01, 2011
1	2	3	4
I. ASSETS			
1	Cash	1 316 029	754 877
2	Credit balance with the Central Bank of the Russian Federation	1 069 458	848 043
2.1	Obligatory reserves	461 371	213 727
3	Receivables from credit institutions	284 442	130 252
4	Financial assets evaluated at fair value via profit or loss	1 338 956	1 056 435
5	Net loan indebtedness	17 678 244	11 420 366
6	Net investments in securities and other financial assets available for sale	281 826	265 467
6.1	Investments in subsidiary and dependent companies	0	0
7	Net investments in securities hold till redemption	0	0
8	Fixed assets, non-material and inventories	1 665 137	785652
9	Other assets	247 638	70 569
10	Total assets	23 881 730	15 331 661
II. LIABILITIES			
11	Loans, deposits and other funds from the Central Bank of the Russian Federation	20 677	0
12	Liabilities to banks	2 894 136	3 232 224
13	Liabilities to customers	15 887 602	8 128 034
13.1	Deposits of individuals	8 457 131	3 486 591
14	Financial liabilities, evaluated at fair value via profit or loss	0	0
15	Debt liabilities issued	1 602 192	1 593 930
16	Other liabilities	1 877 993	1 500 791
17	Reserves for possible losses under conditional loan liabilities, other possible losses and operations with offshore residents	37 460	20 342
18	Total liabilities	22 320 060	14 475 321
III. OWN FUNDS			
19	Chartered capital	1 497 000	745 000
20	Own shares bought from the shareholders	0	0
21	Emissive income	0	0
22	Reserve fund	49 000	46 000
23	Re-evaluation of securities available for sale at fair price	-16 513	0
24	Re-evaluation of fixed assets	0	0
25	Non-distributed profit (uncovered losses) for previous years	21 989	58 006
26	Non-distributed profit (uncovered losses) for the reported period	10 194	7 334
27	Total own funds	1 561 670	856 340

IV. OFF-BALANCE ITEMS

28	Irrevocable liabilities	26 895 697	21 806 544
29	Issued guarantees and sureties	938 091	74 850
30	Conditional non-loan liabilities	0	0

President/Chairman of the Management Board

A.A. Danilov

Chief Accountant

N.S. Listovskaya