

Consolidated Statement of Financial Position

In billions of Russian Roubles

Note 31 December 2012 31 December 2011

ASSETS			
Cash and cash equivalents	<u>7</u>	1,290.8	625.6
Mandatory cash balances with central banks		211.2	101.2
Trading securities	<u>8</u>	90.4	102.0
Securities designated at fair value through profit or loss	<u>9</u>	19.2	52.0
Due from banks		114.8	35.1
Loans and advances to customers	<u>10</u>	10,499.3	7,719.7
Securities pledged under repurchase agreements	<u>11</u>	949.7	300.8
Investment securities available for sale	<u>12</u>	804.5	884.5
Investment securities held to maturity	<u>13</u>	105.9	286.5
Deferred income tax asset	<u>28</u>	7.5	7.8
Premises and equipment	<u>14</u>	436.0	359.9
Other financial assets	<u>15</u>	227.6	163.1
Other non financial assets	<u>15</u>	340.5	196.9
TOTAL ASSETS		15,097.4	10,835.1
LIABILITIES			
Due to banks	<u>16</u>	1,452.4	532.4
Due to individuals	<u>17</u>	6,983.2	5,726.3
Due to corporate customers	<u>17</u>	3,196.1	2,205.8
Debt securities in issue	<u>18</u>	691.7	268.7
Other borrowed funds	<u>19</u>	469.2	244.0
Deferred income tax liability	<u>28</u>	33.2	21.2
Other financial liabilities	<u>20</u>	199.7	222.8
Other non-financial liabilities	<u>20</u>	63.4	42.4
Subordinated debt	<u>21</u>	384.7	303.5
TOTAL LIABILITIES		13,473.6	9,567.1

EQUITY			
Share capital	<u>22</u>	87.7	87.7
Treasury shares	<u>22</u>	(7.6)	(7.0)
Share premium		232.6	232.6
Revaluation reserve for office premises		79.0	81.5
Fair value reserve for investment securities available for sale		37.3	(7.5)
Foreign currency translation reserve		(4.7)	(5.7)
Retained earnings		1,186.7	882.9
Total equity attributable to shareholders of the Bank		1,611.0	1,264.5
Non-controlling interest		12.8	3.5
Total Equity		1,623.8	1,268.0
Total Liabilities and equity		15,097.4	10,835.1



Approved for issue and signed on behalf of the Management Board on 27 March 2013.

Herman Gref
Chairman of the Management Board and CEO

Andrey Kruzhalov
Chief Accountant