

Performance indicators of leading Russian banks in 2011-2013

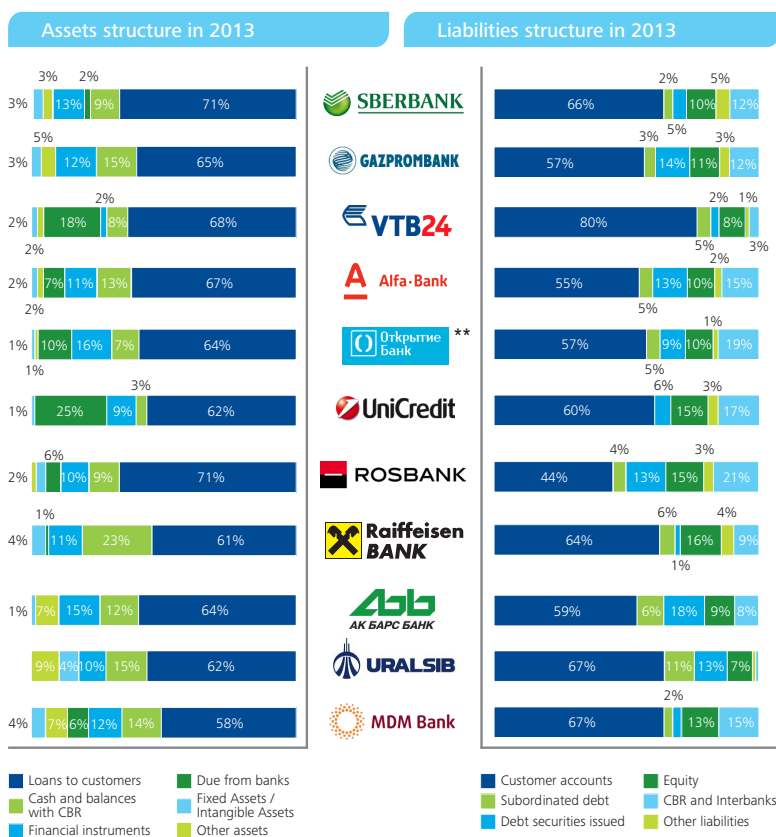
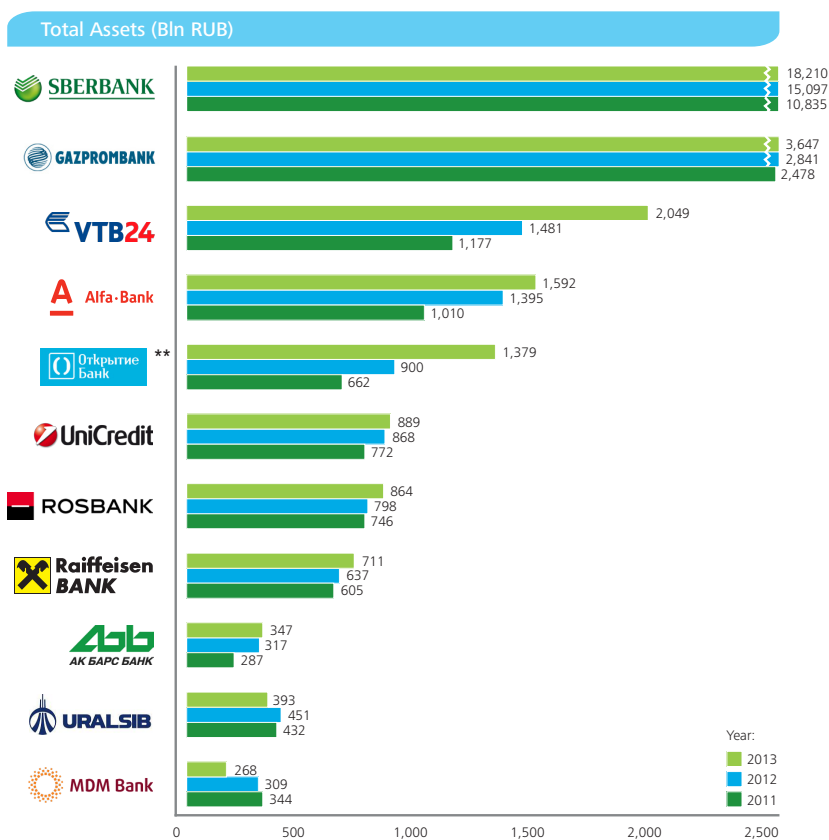
Based on publicly available IFRS financial statements



June 2014

Financial Services Industry
Analytical Center

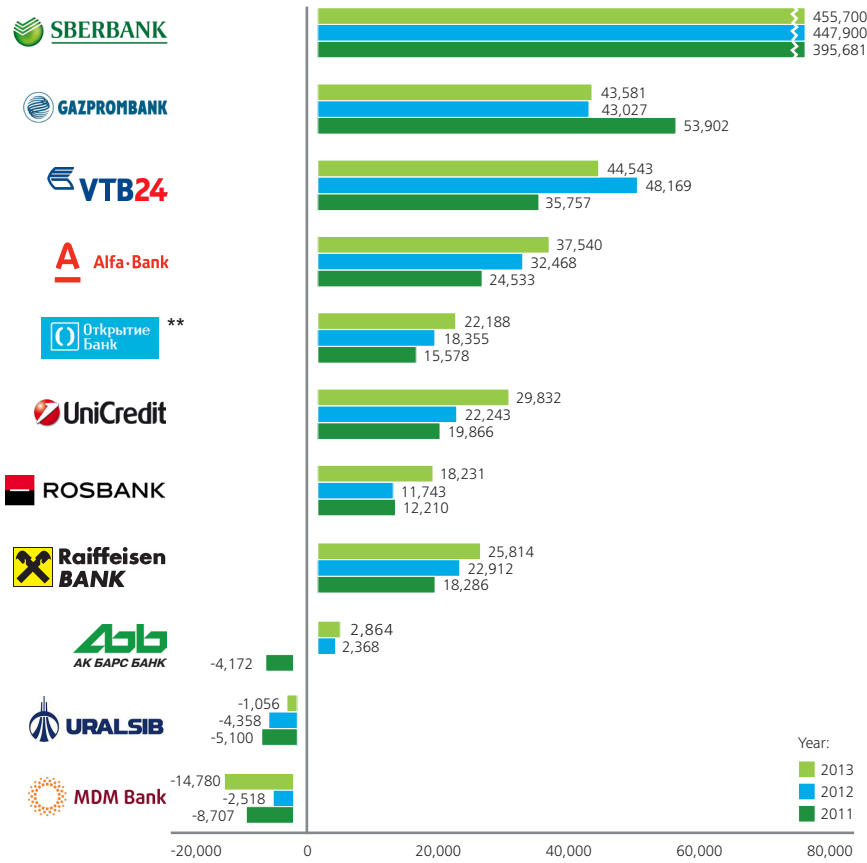
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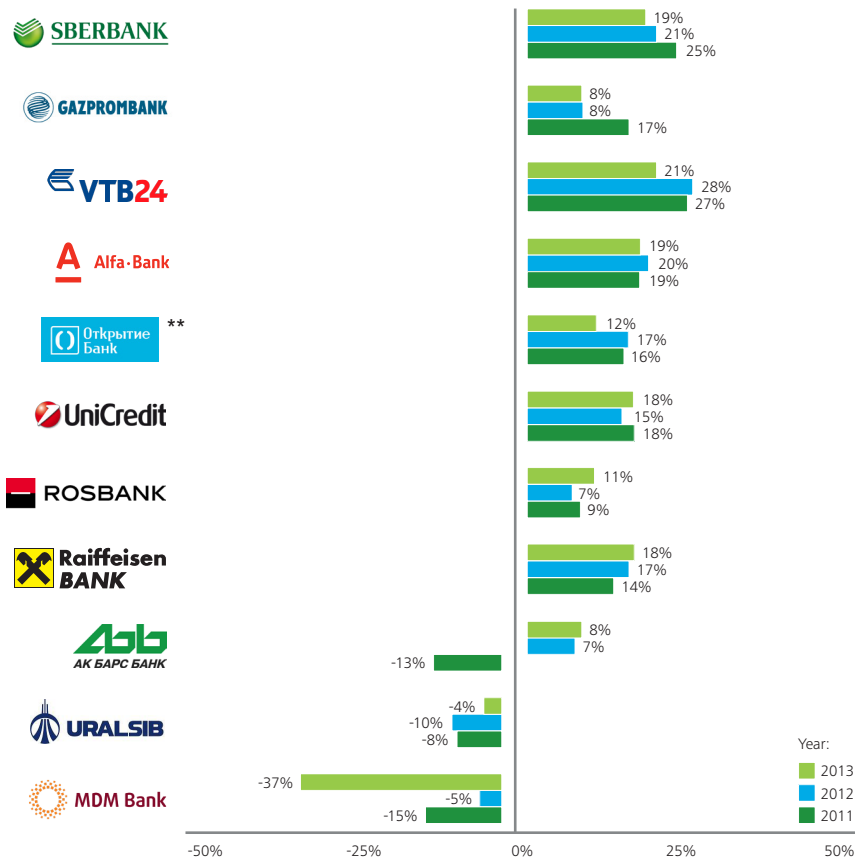
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** Previously NOMOS BANK until June 2014

Income Before Tax (mln. RUB)



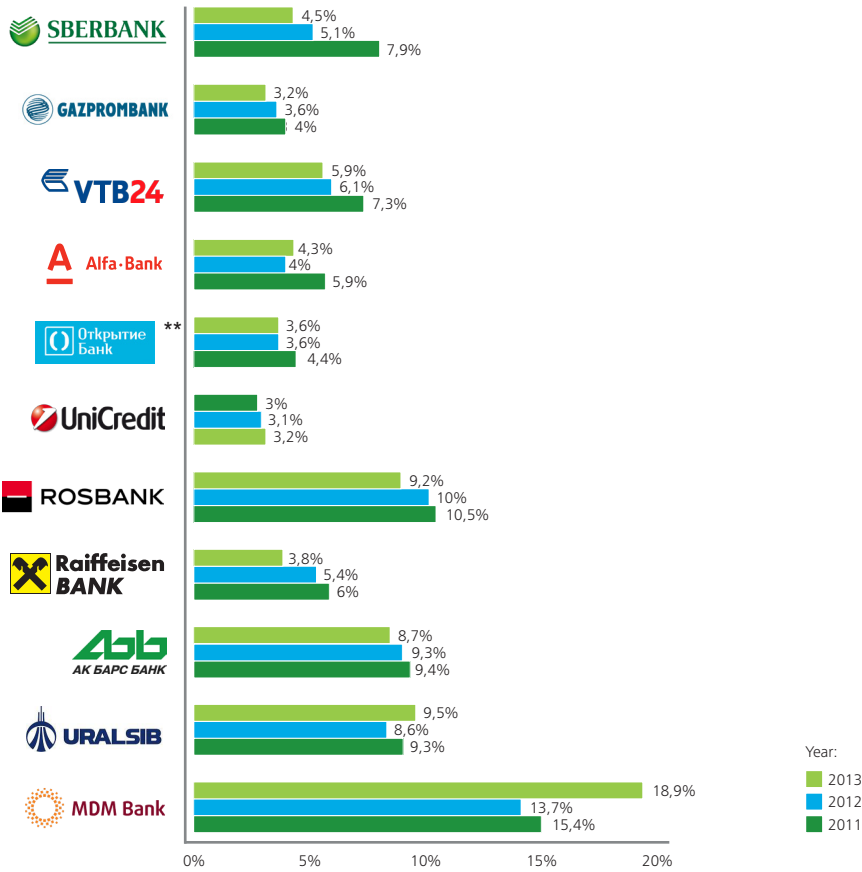
Return on Equity (RoE)***



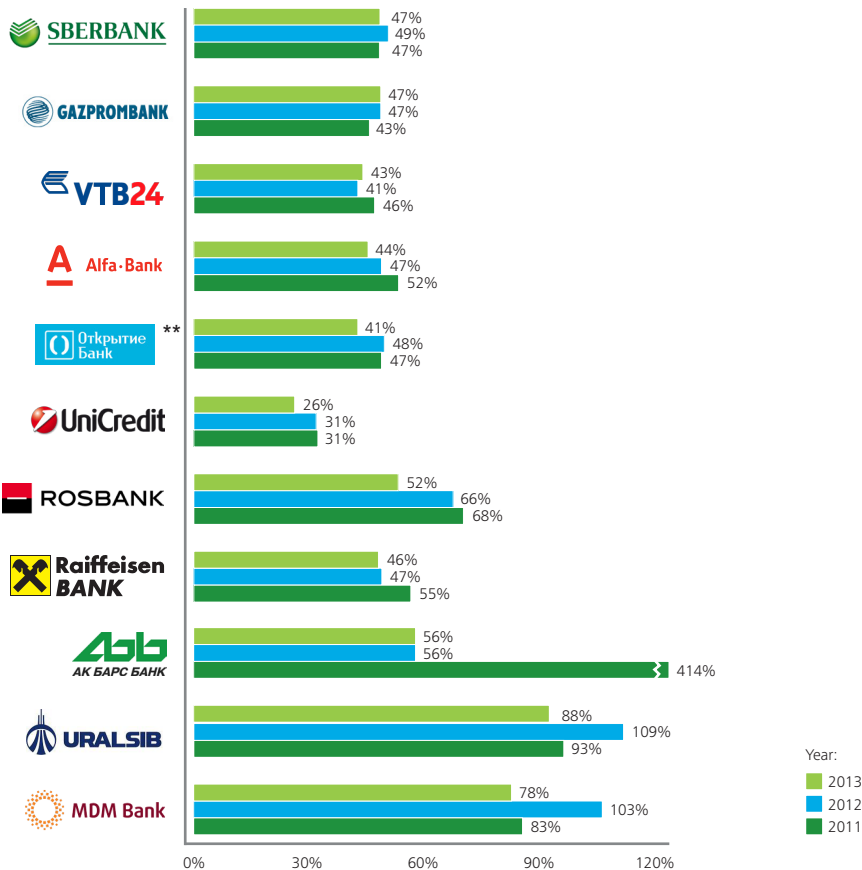
** Previously NOMOS BANK until June 2014

*** Profit/(Loss) after tax and before other comprehensive Income was used in calculations

Loan Loss Provision / Gross Loans to Customers



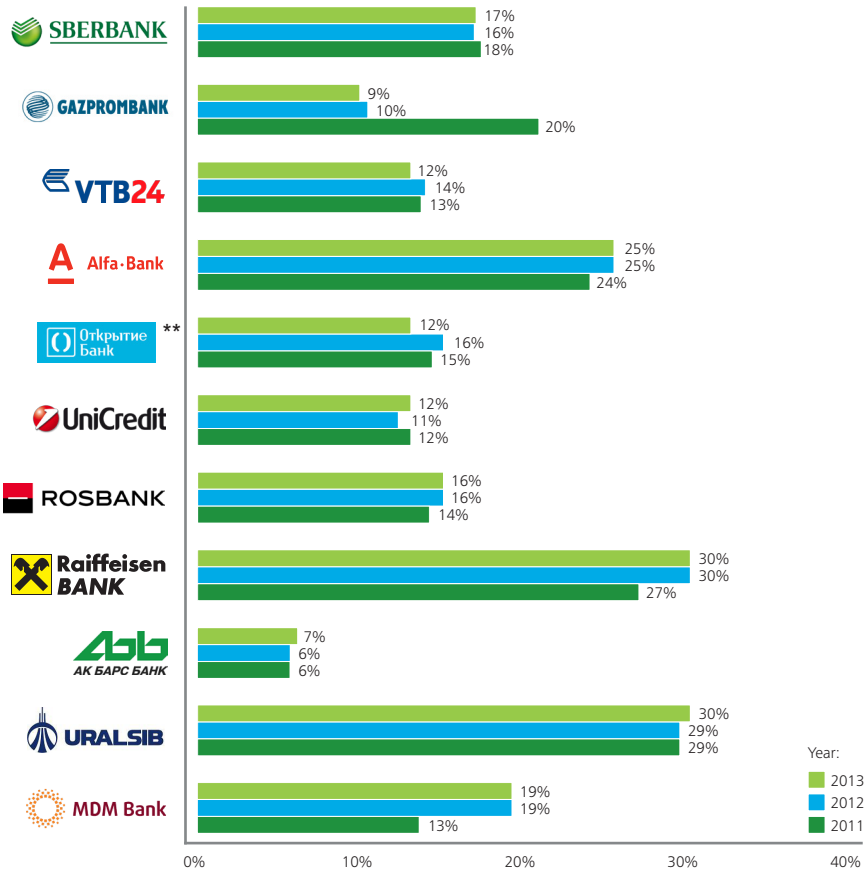
Cost-to-income****



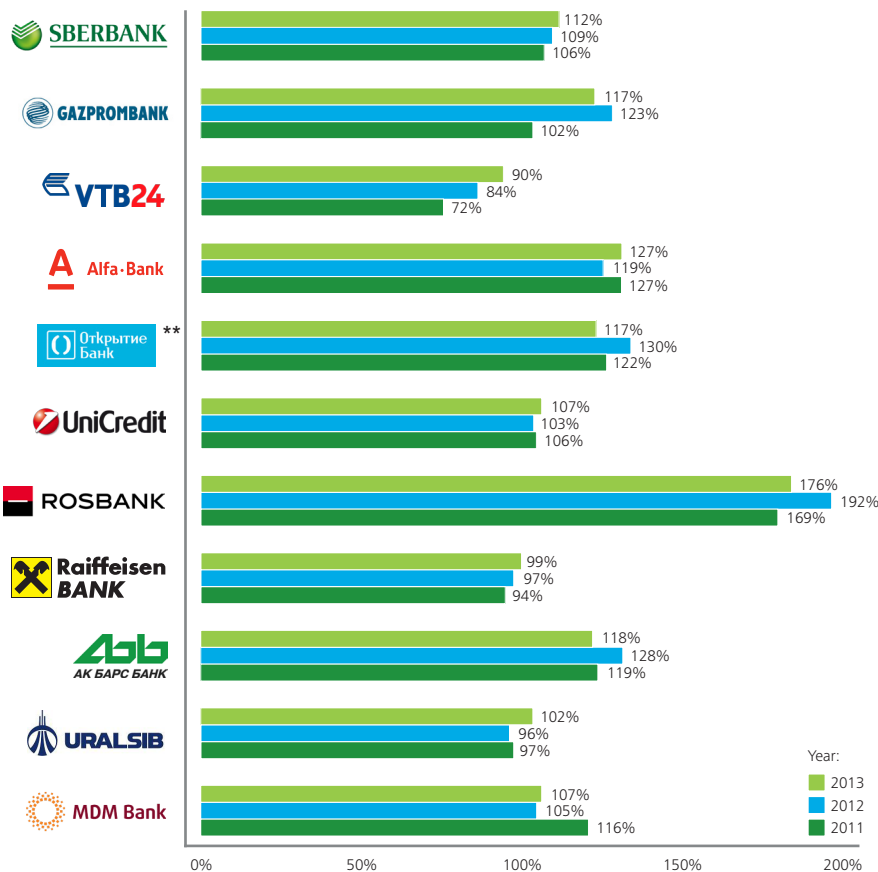
** Previously NOMOS BANK until June 2014

**** Excluding provision effect

Commission income / Interest income



Loans to Deposits



** Previously NOMOS BANK until June 2014

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