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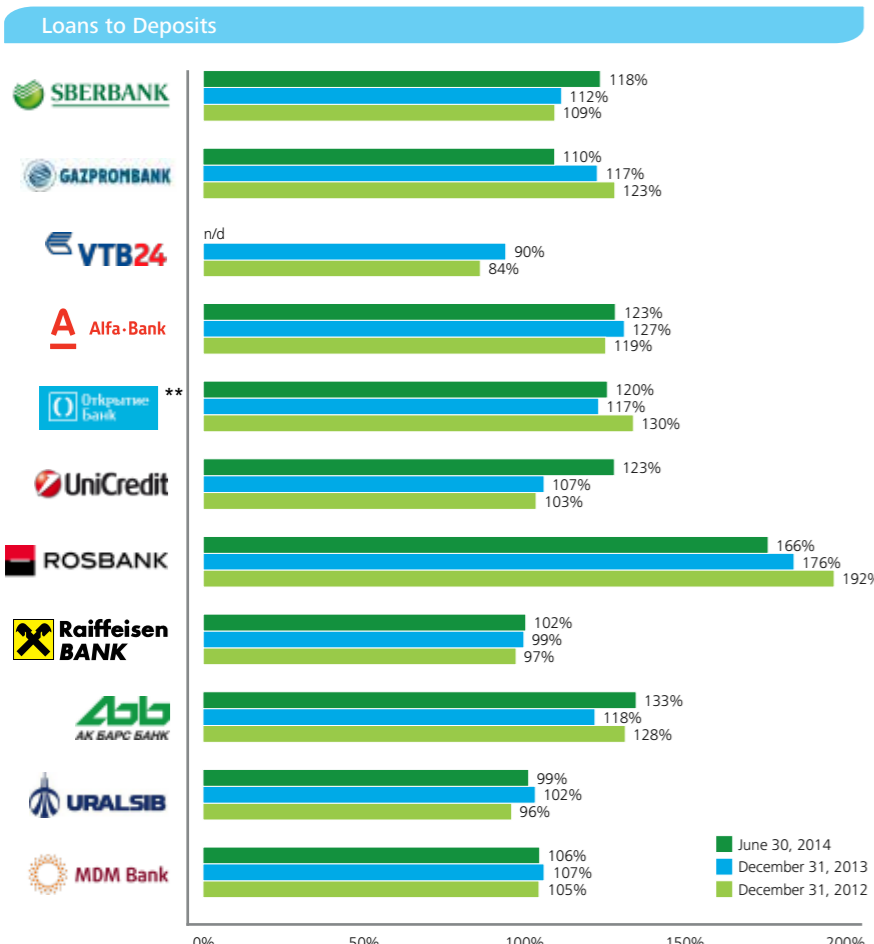
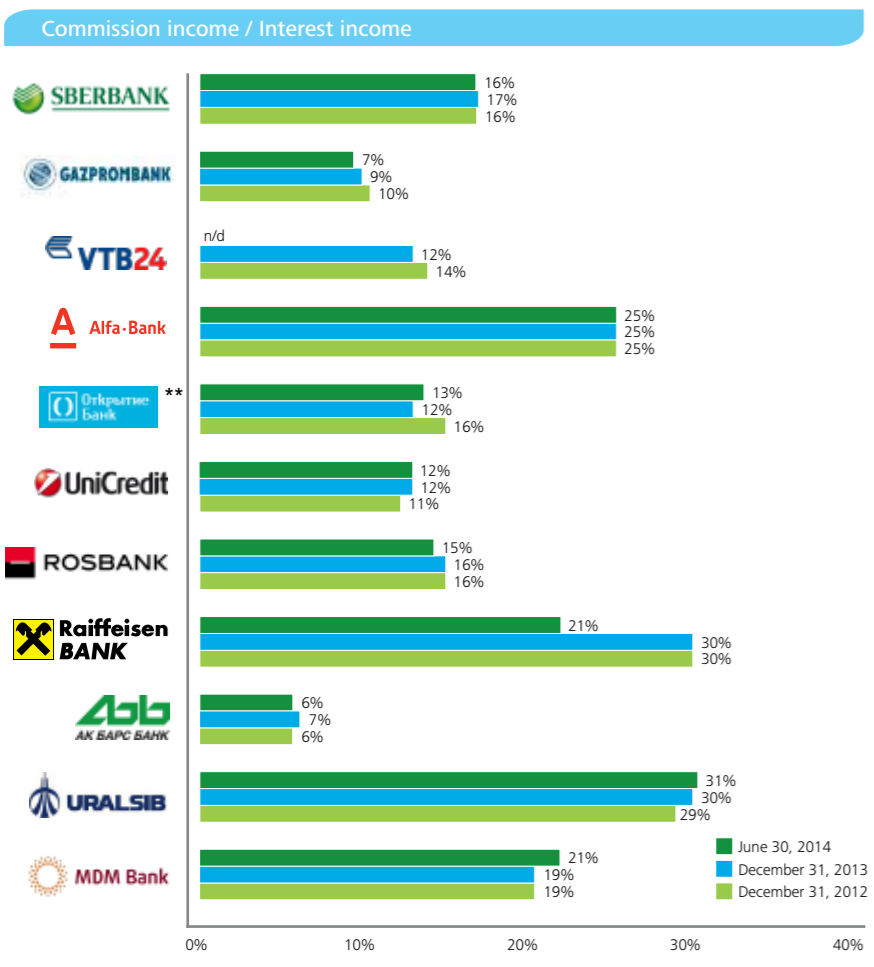
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Performance indicators of leading Russian banks. 30 June 2014

Based on publicly available IFRS financial statements for a selection of leading banks operating in Russia



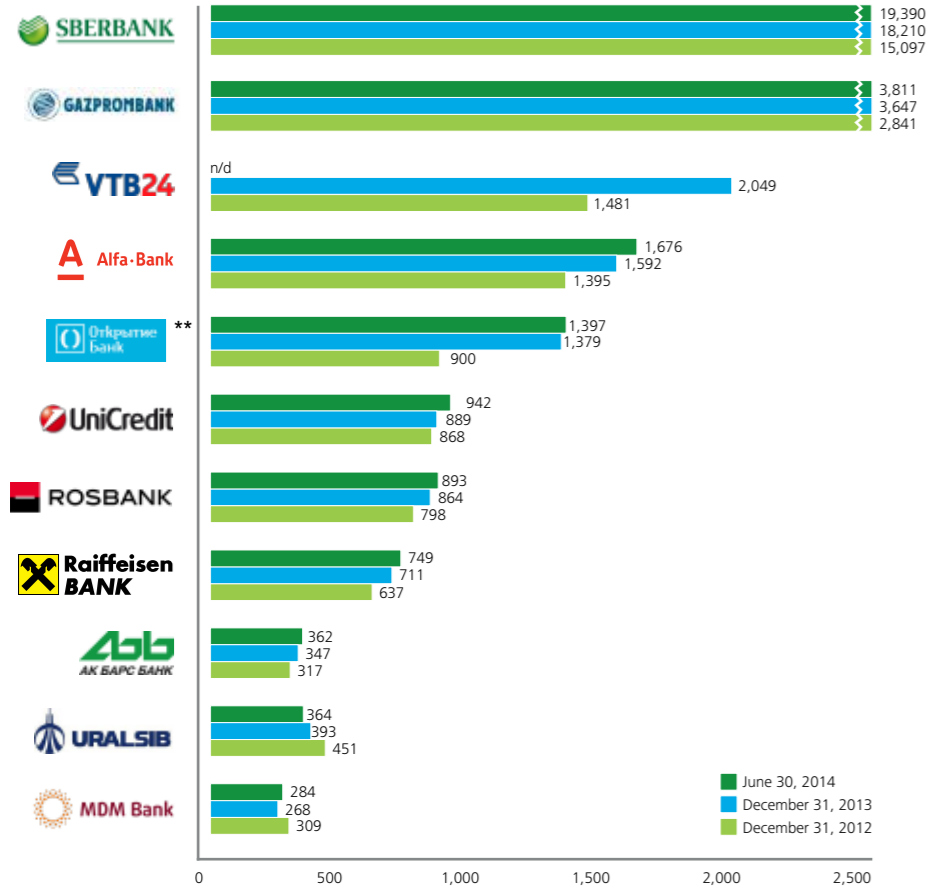
** Previously NOMOS BANK until June 2014

September 2014

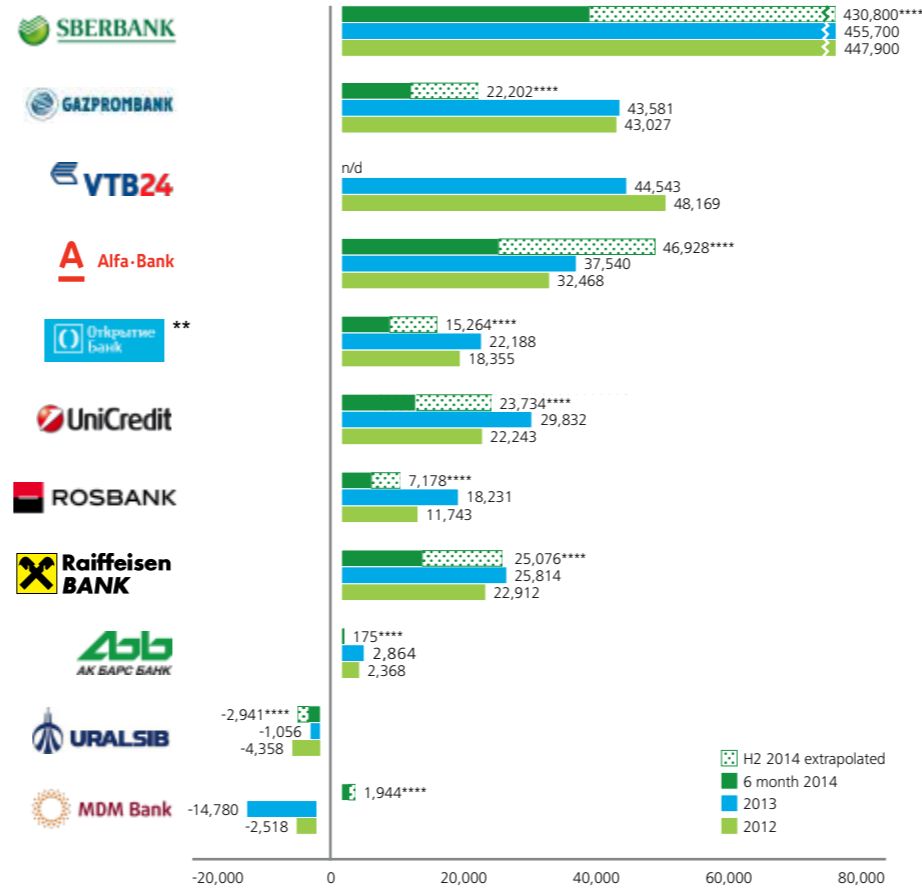
Financial Services Industry Analytical Center

Performance indicators of leading Russian banks. 30 June 2014

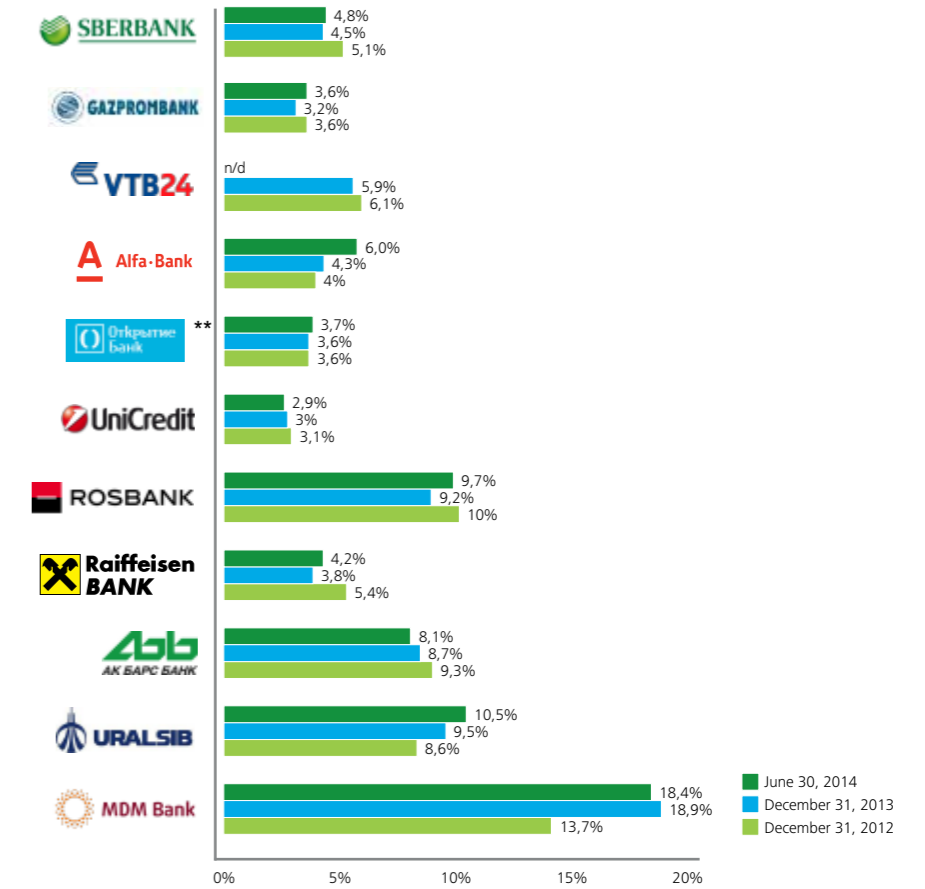
Total Assets (Bln RUB)



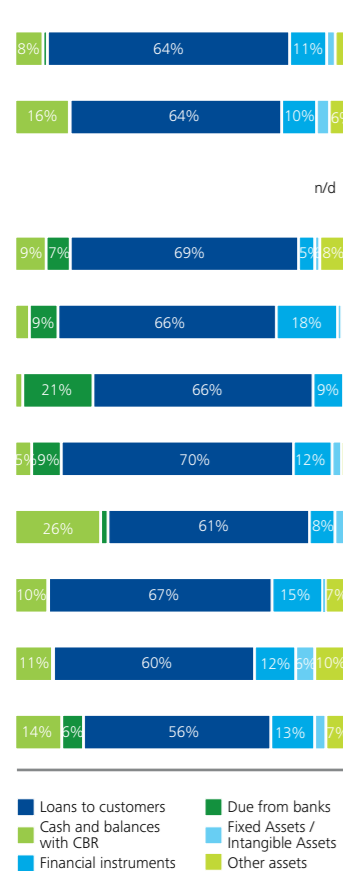
Income Before Tax (mln. RUB)



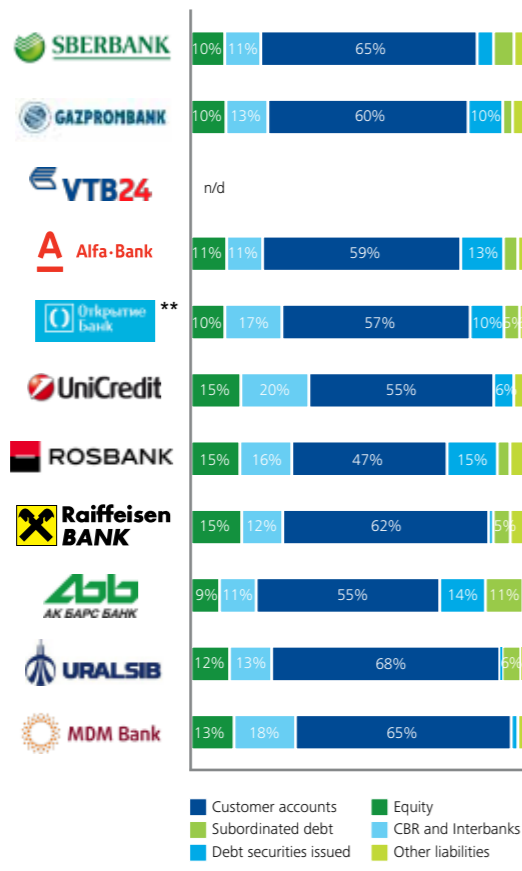
Loan Loss Provision / Gross Loans to Customers



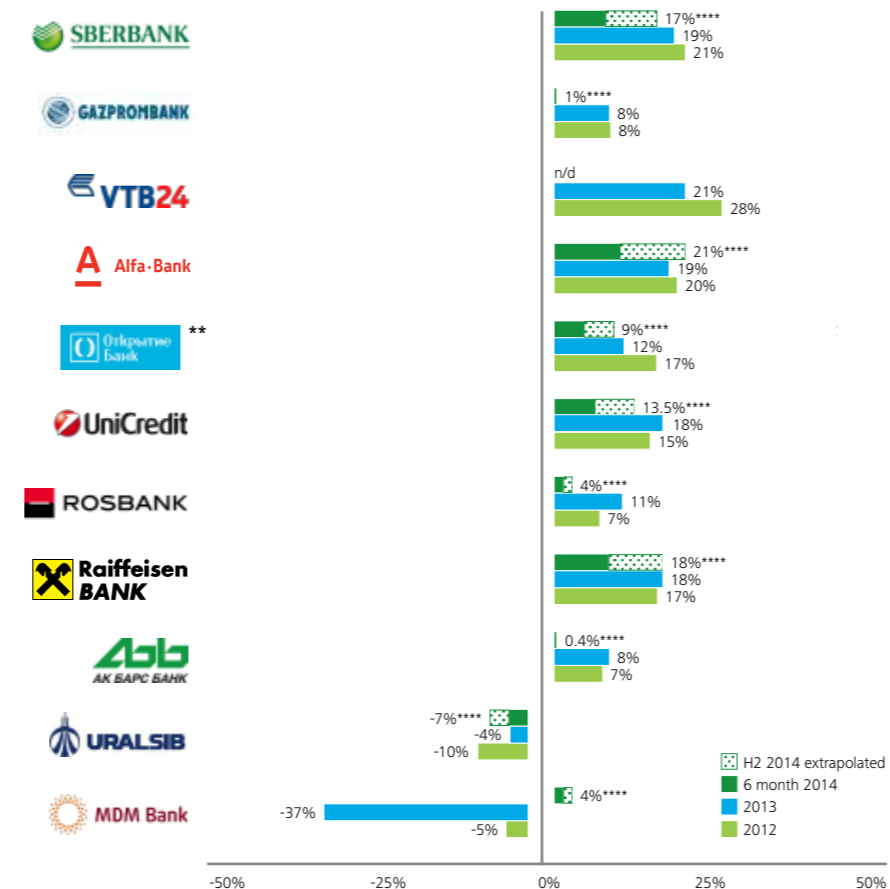
Assets structure as of June 30, 2014



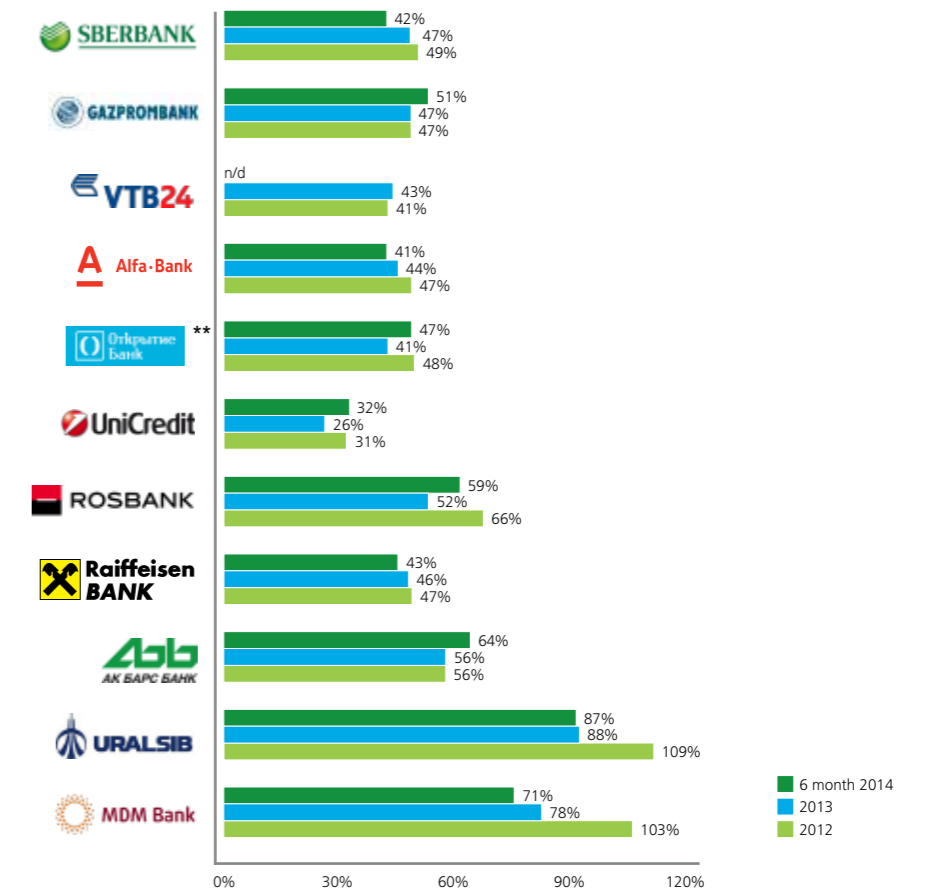
Liabilities structure as of June 30, 2014



Return on Equity (RoE)***



Cost-to-income****



** Previously NOMOS BANK until June 2014

* Based on publicly available IFRS financial statements
 ** Previously NOMOS BANK until June 2014
 *** Profit/(Loss) after tax and before other comprehensive Income was used in calculations
 **** 6 months 2014 extrapolated to 12 months

** Previously NOMOS BANK until June 2014
 **** Excluding provision effect