

Contacts

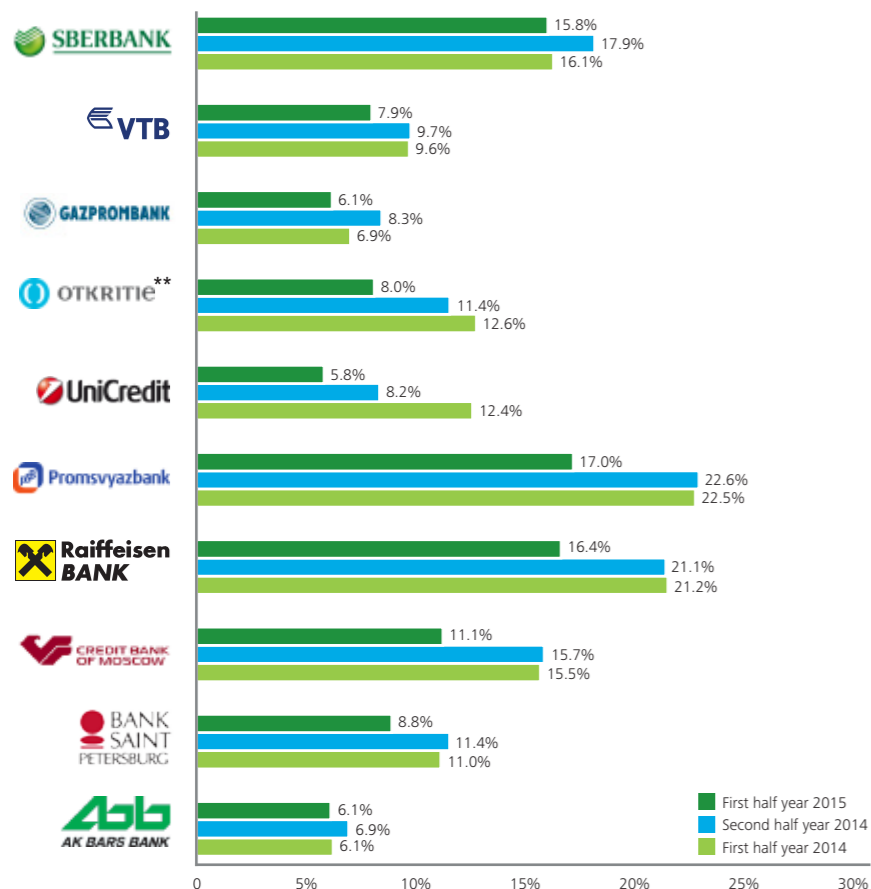


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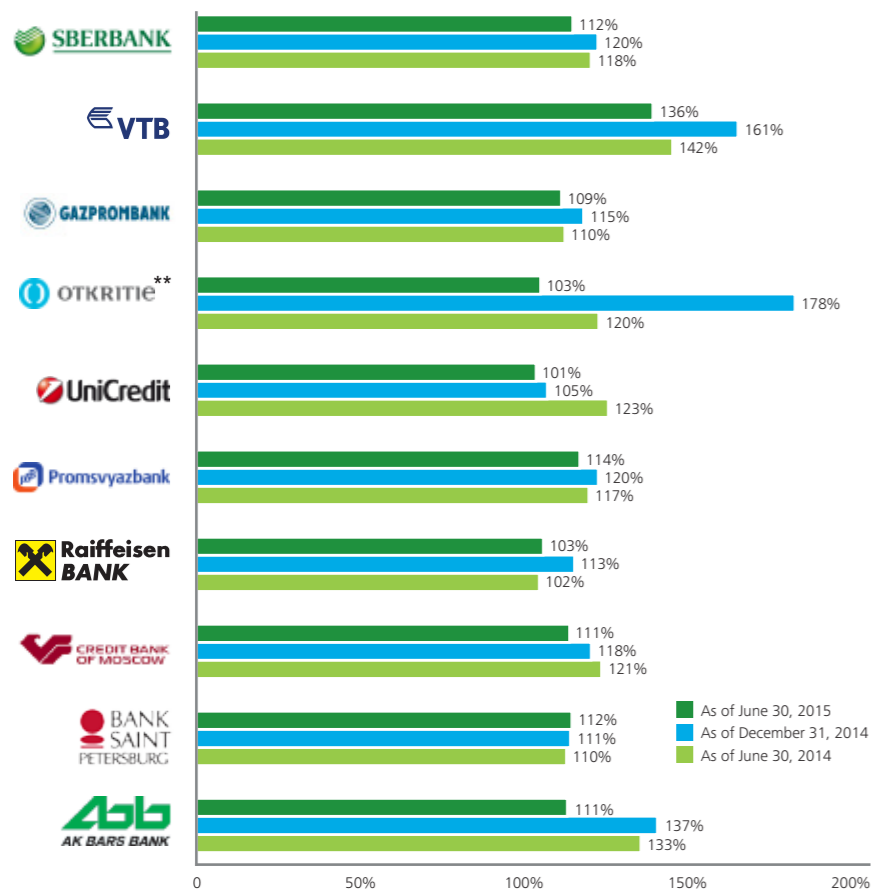


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Commission Income / Interest Income (%)



Loans (Gross) to Deposits (%)



** Previously Otkritie Financial Corporation until December 31, 2014

Deloitte.

Performance indicators of some of the leading banks in Russia as of June 30, 2015

Based on publicly available IFRS financial statements

November 2015
Financial Services Industry
Analytical Center

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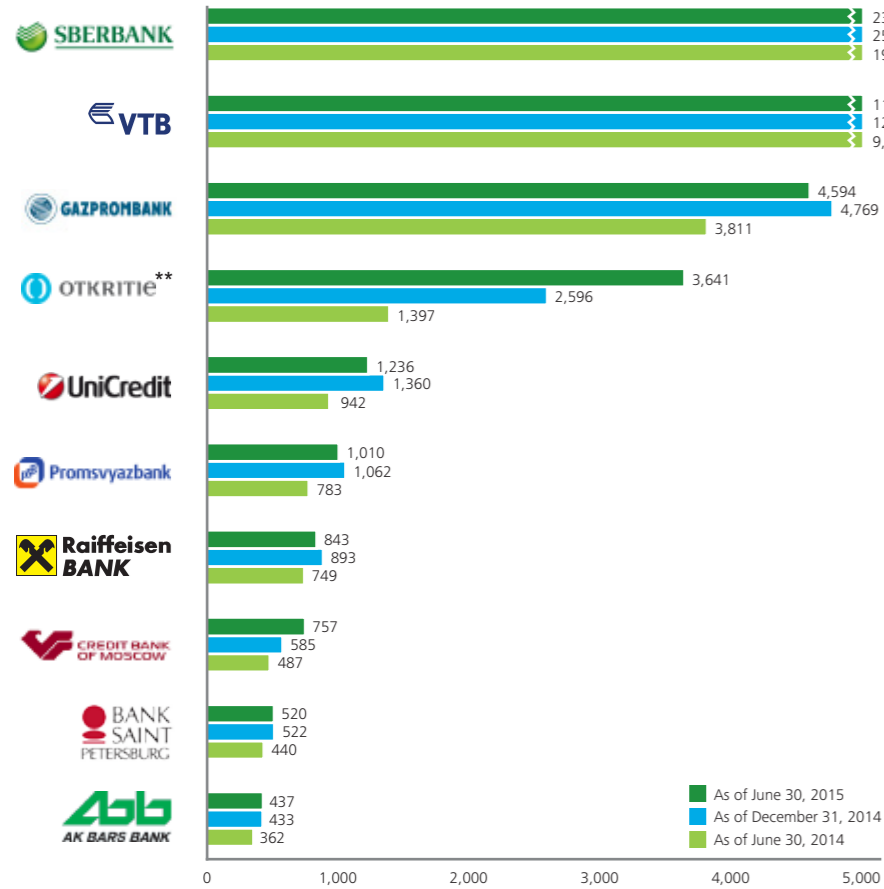
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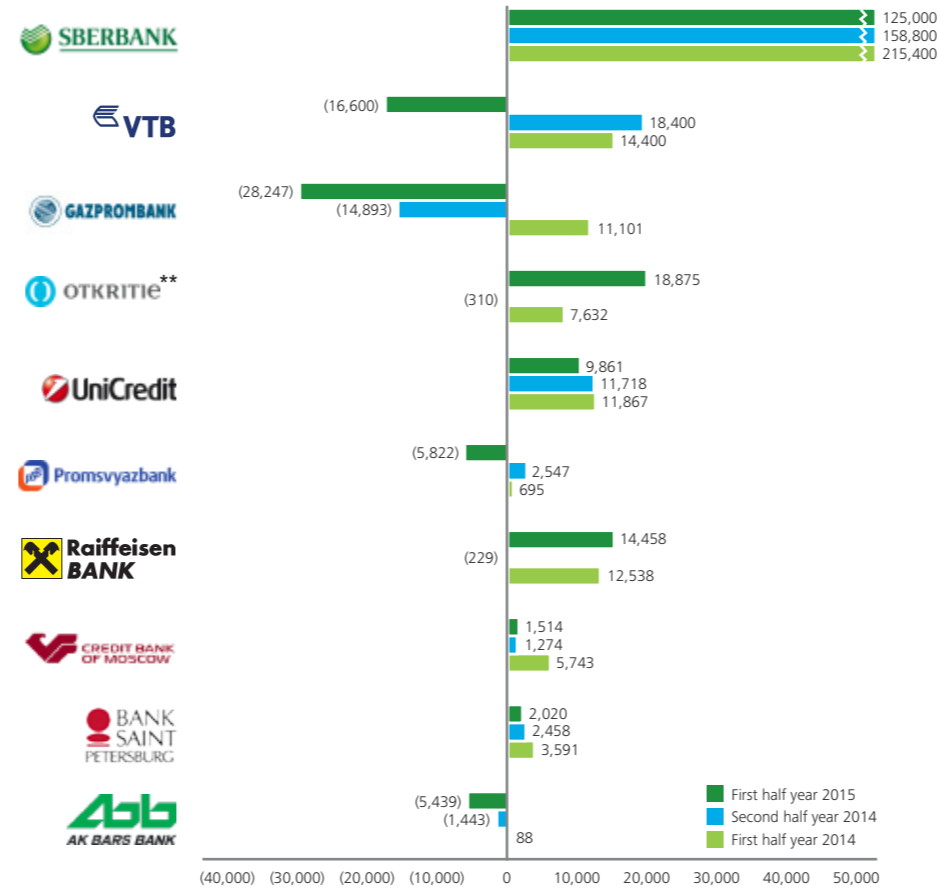


Performance indicators of some of the leading banks in Russia as of June 30, 2015

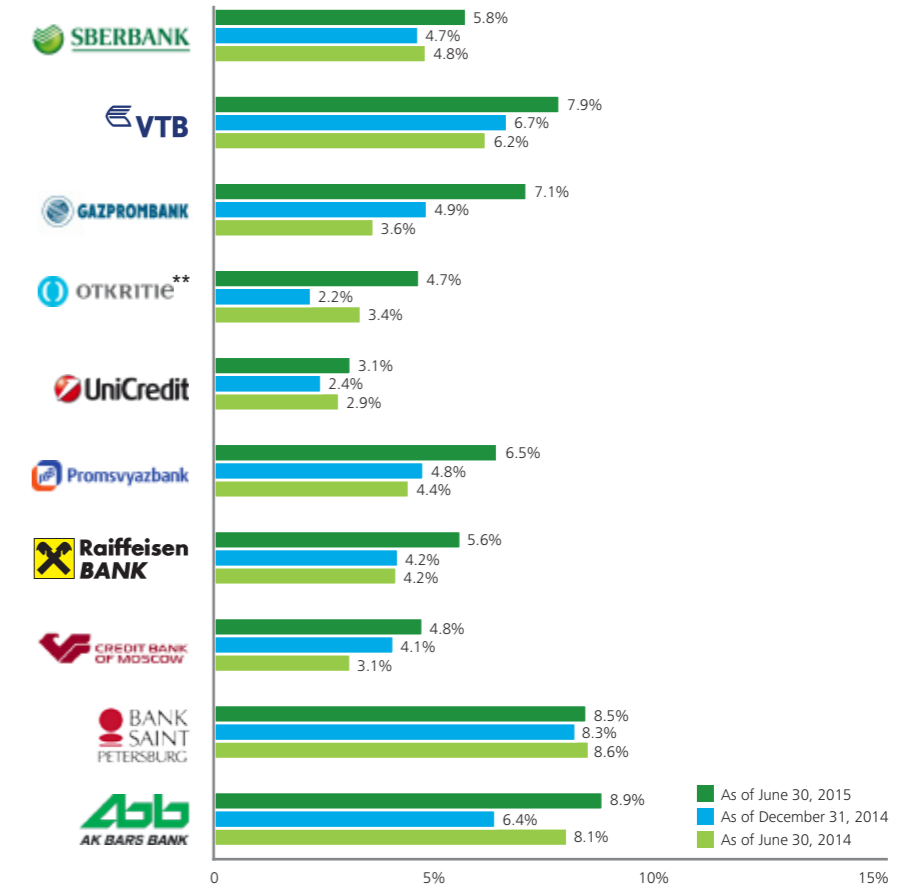
Total Assets (Bln RUB)



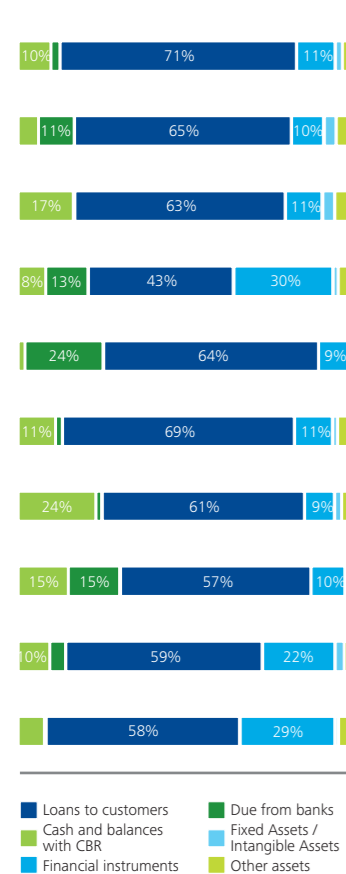
Income Before Tax (Mln RUB)



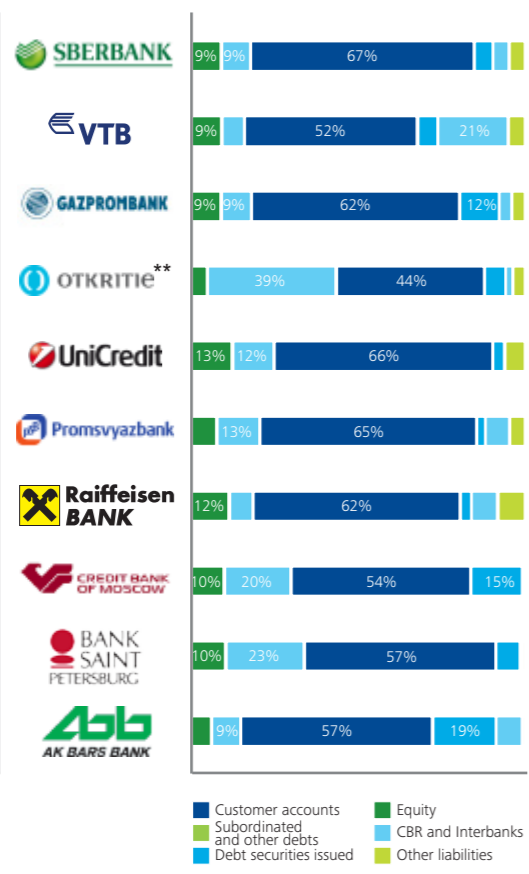
Effective Loan Provision Rate (%)



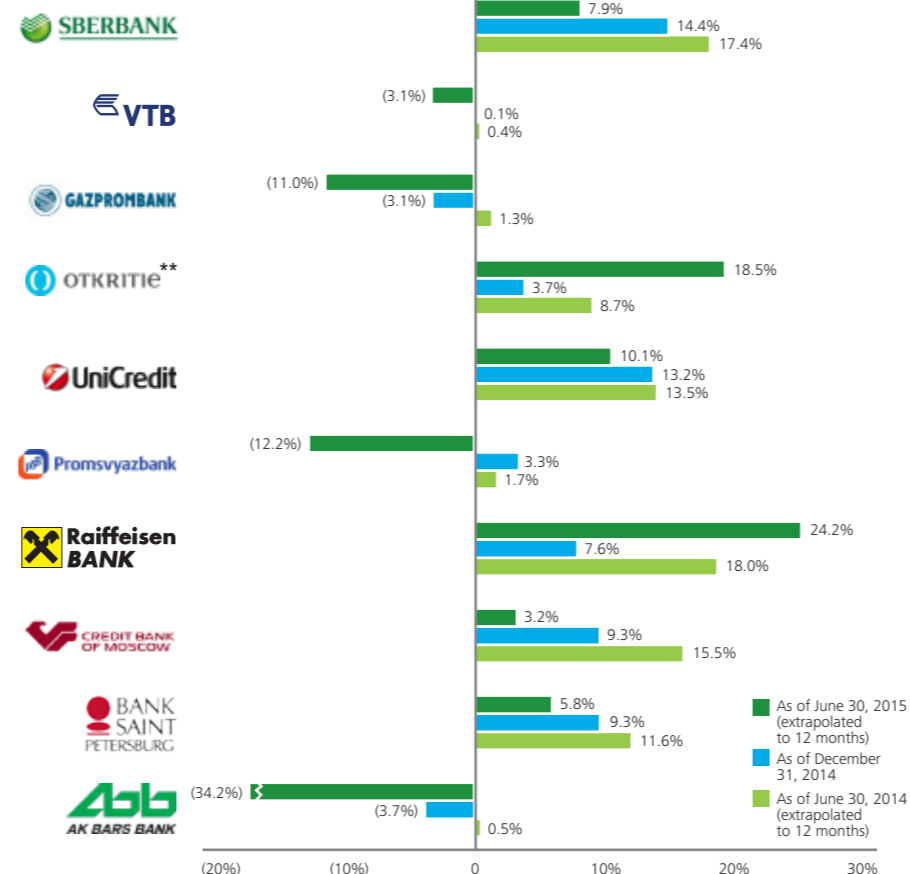
Assets structure as of June 30, 2015



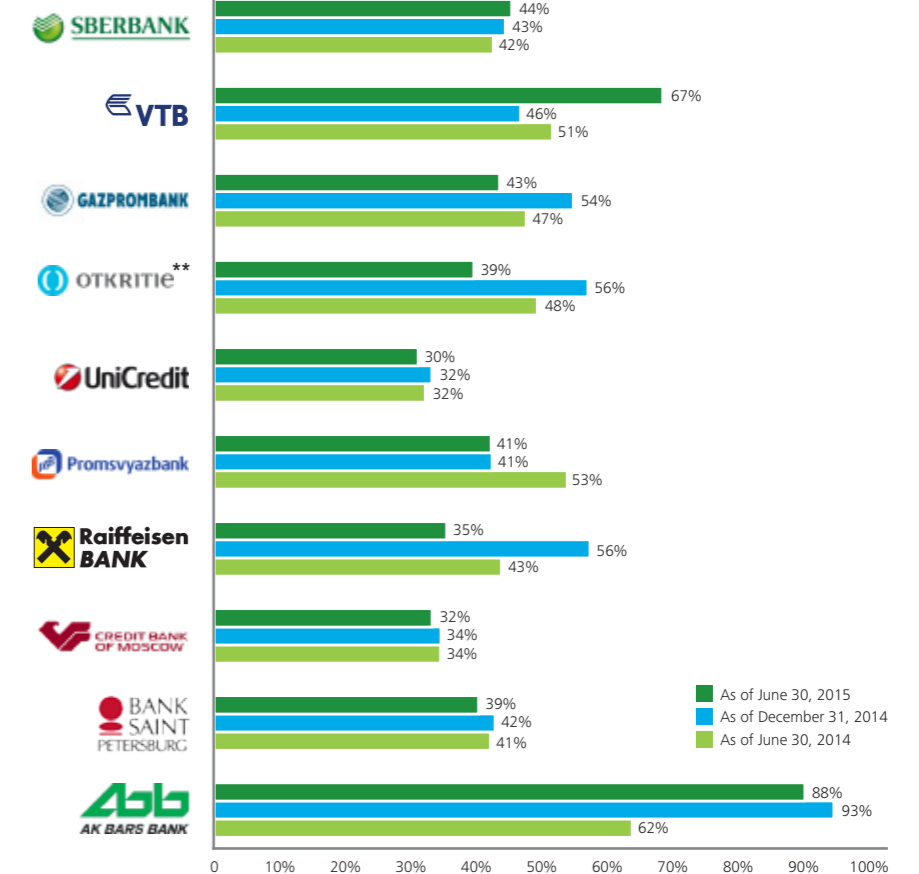
Liabilities structure as of June 30, 2015



Return on Equity (RoE, %)



Cost-to-Income*** (%)



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*** Excluding effect of Loan Loss Provisions