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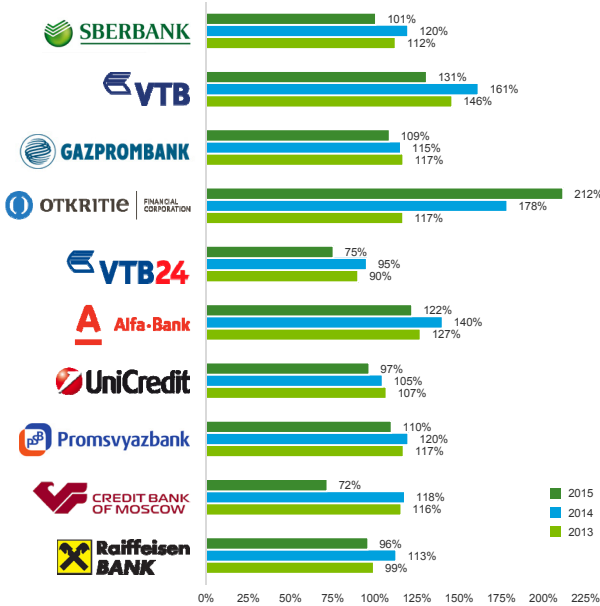
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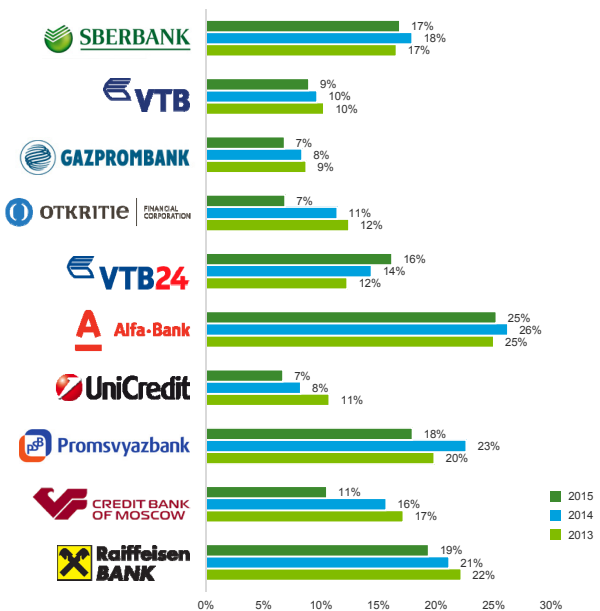
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Loans-to-Deposits (gross), %



Commission Income to Interest Income, %



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Performance indicators of some of the leading banks in Russia: From 2013 to 2015

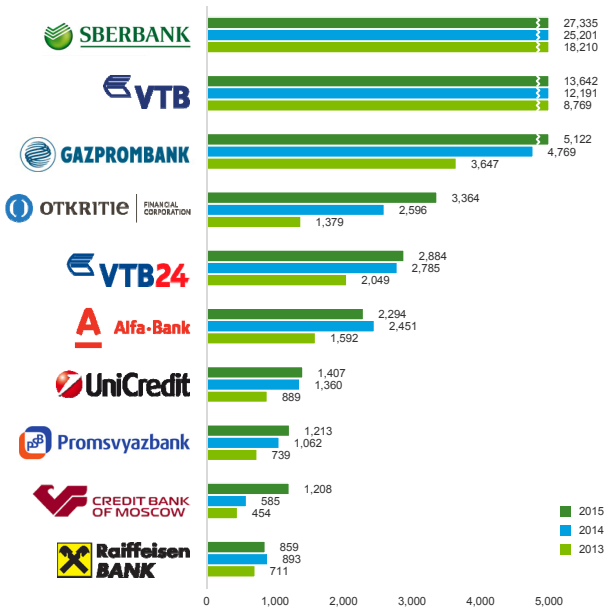
Based on publicly available IFRS financial statements

April 2016

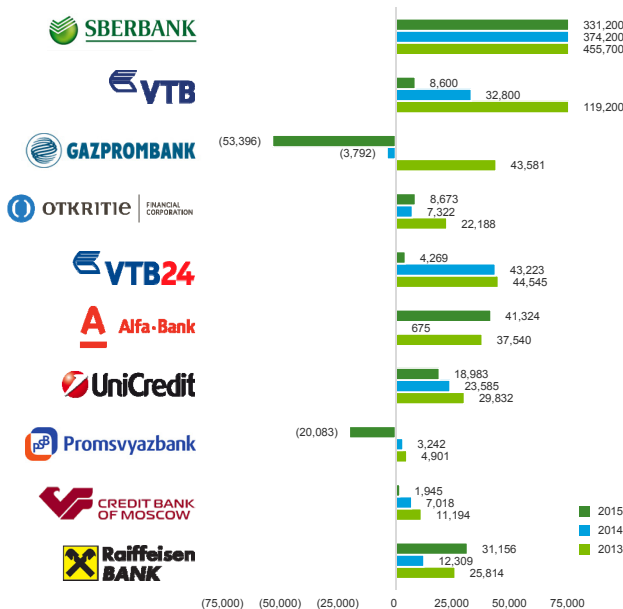
Financial Services Industry
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Performance indicators of some of the leading banks in Russia – From 2013 to 2015 (*)

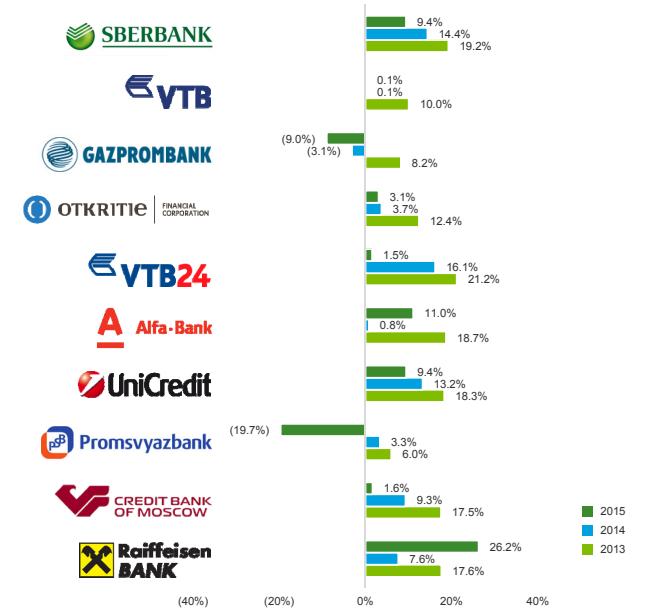
Total Assets (Bln RUB)



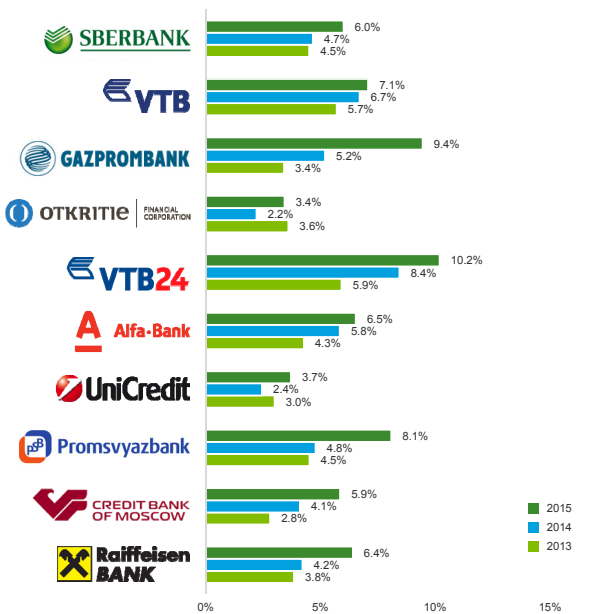
Profits Before Tax (Mln RUB)



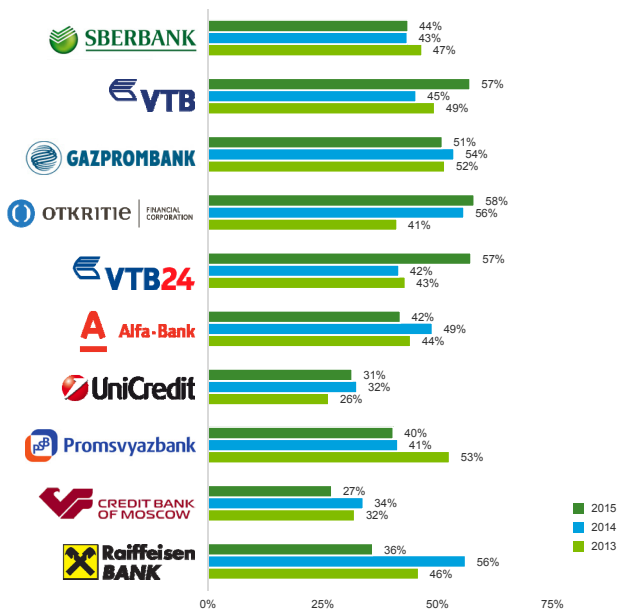
Return on Equity, %



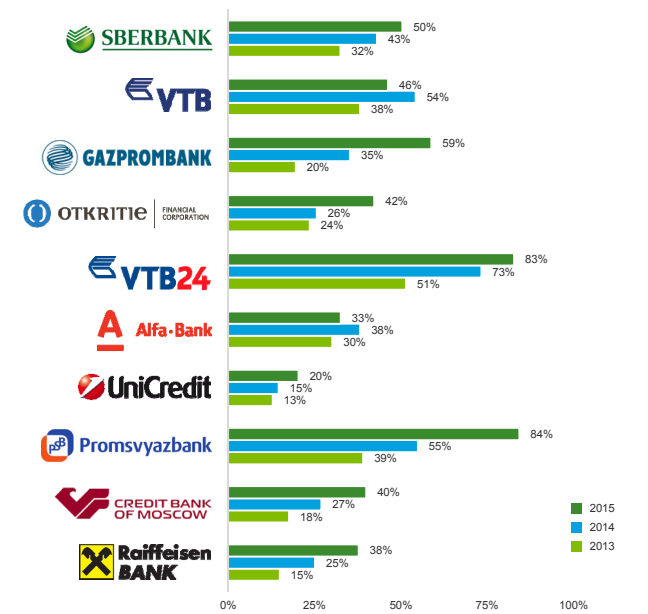
Effective Loan Provision Rate, %



Cost-to-Income, % (**)



Stock of Loan Loss Provisions over Shareholder's Equity, %



(*) Based on publicly available IFRS financial statements
 (**) Excluding the effect of loan impairment charges