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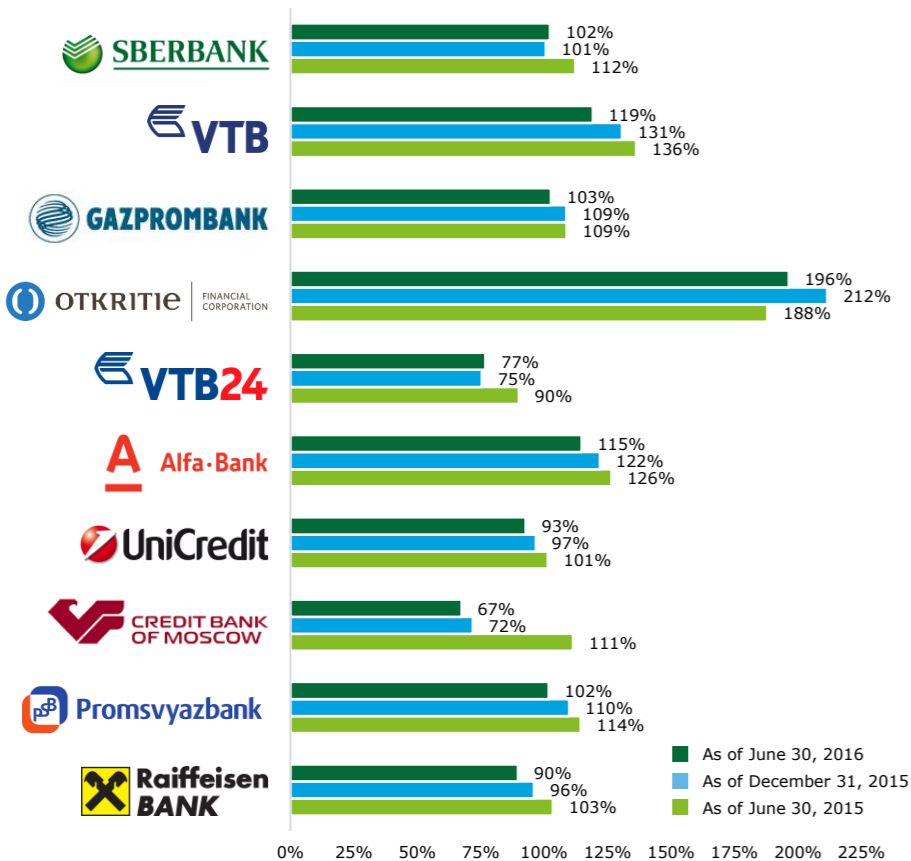
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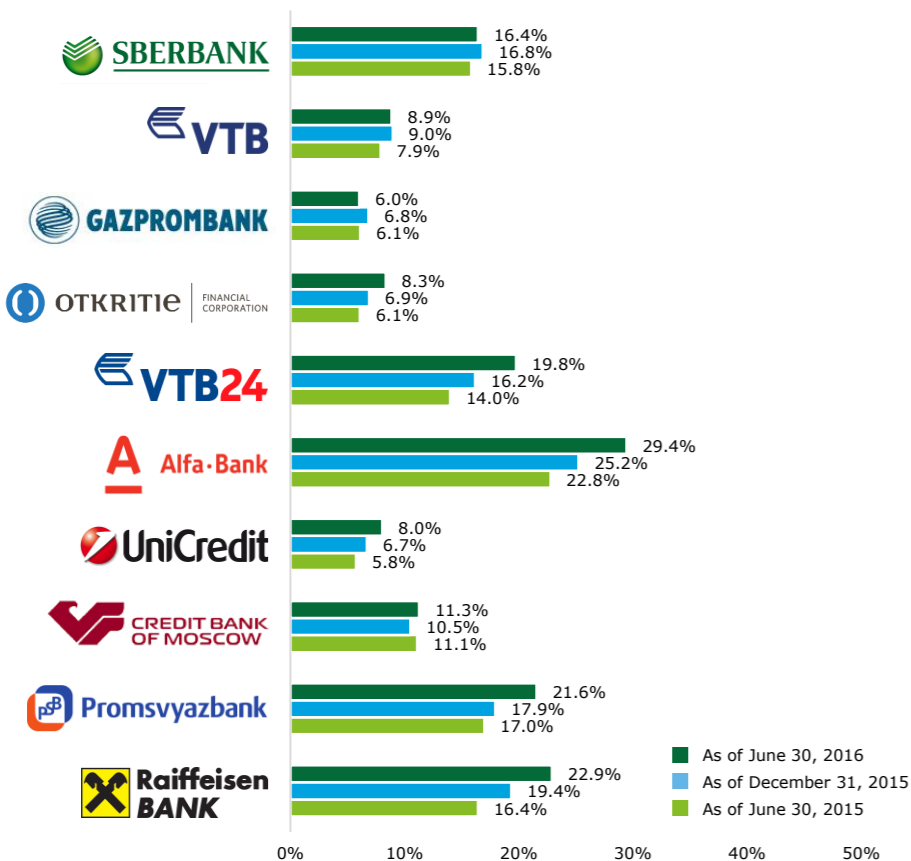
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Loans-to-Deposits (gross), %



Commission Income-to-Interest Income, %



Performance indicators of some leading banks in Russia

From January 1, 2015 to June 30, 2016

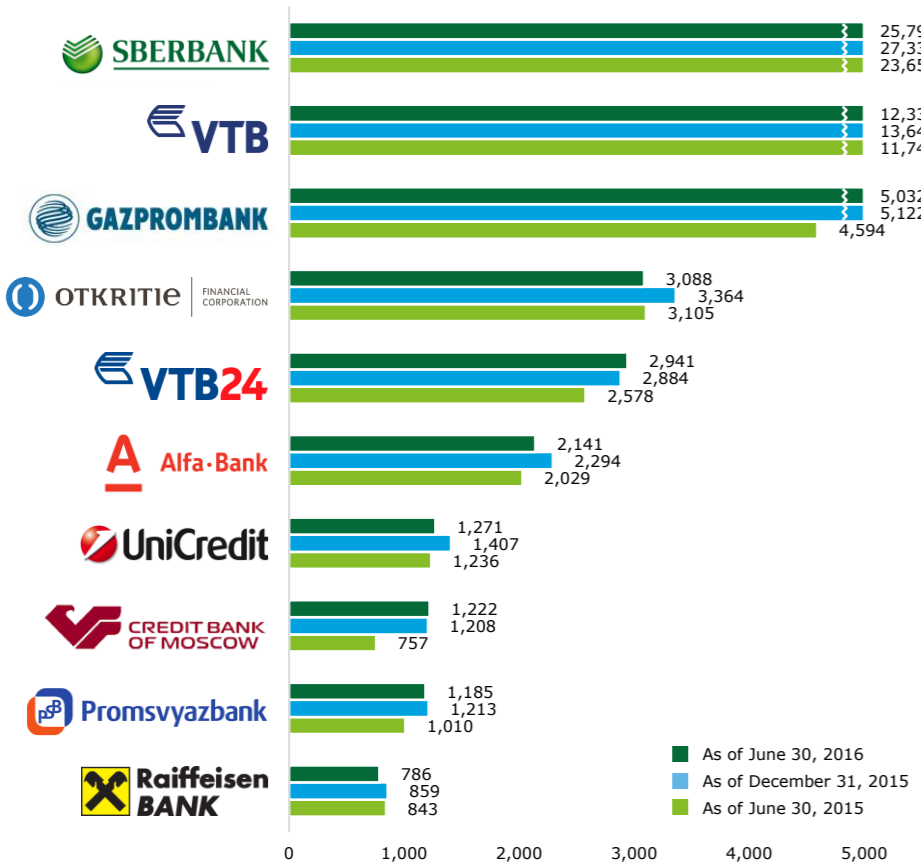
Based on publicly available IFRS financial statements

September 2016

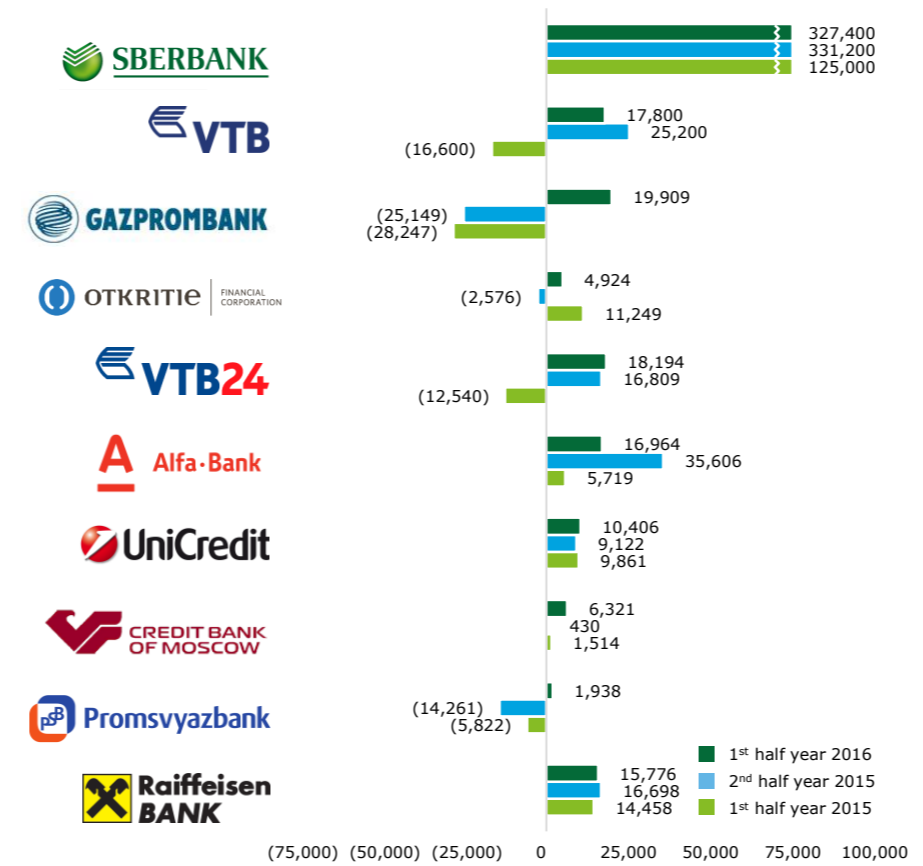
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Performance indicators of some leading banks in Russia – From January 1, 2015 to June 30, 2016 (*)

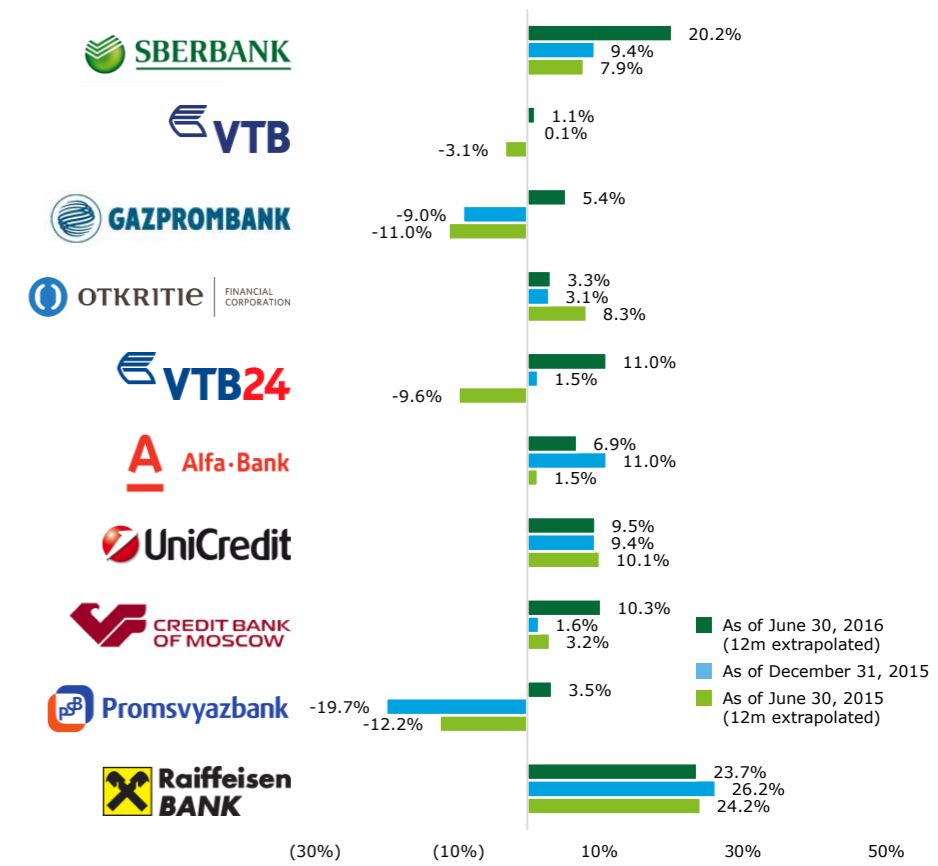
Total Assets (Bln RUB)



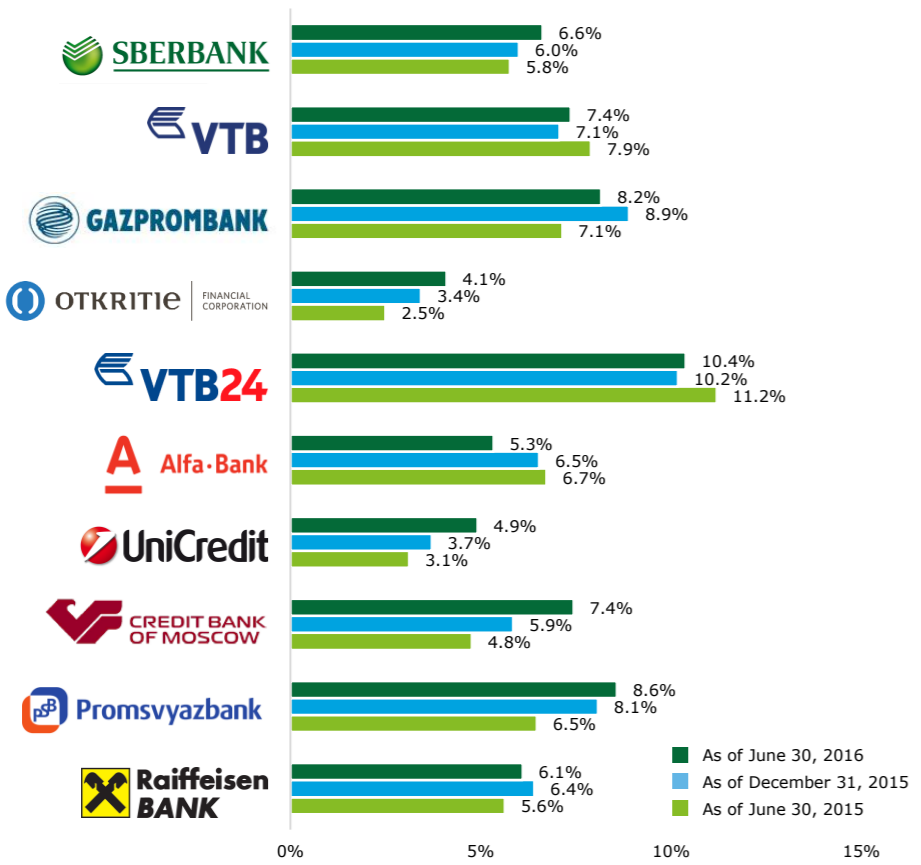
Profits Before Tax (Mln RUB) – by 6 month period



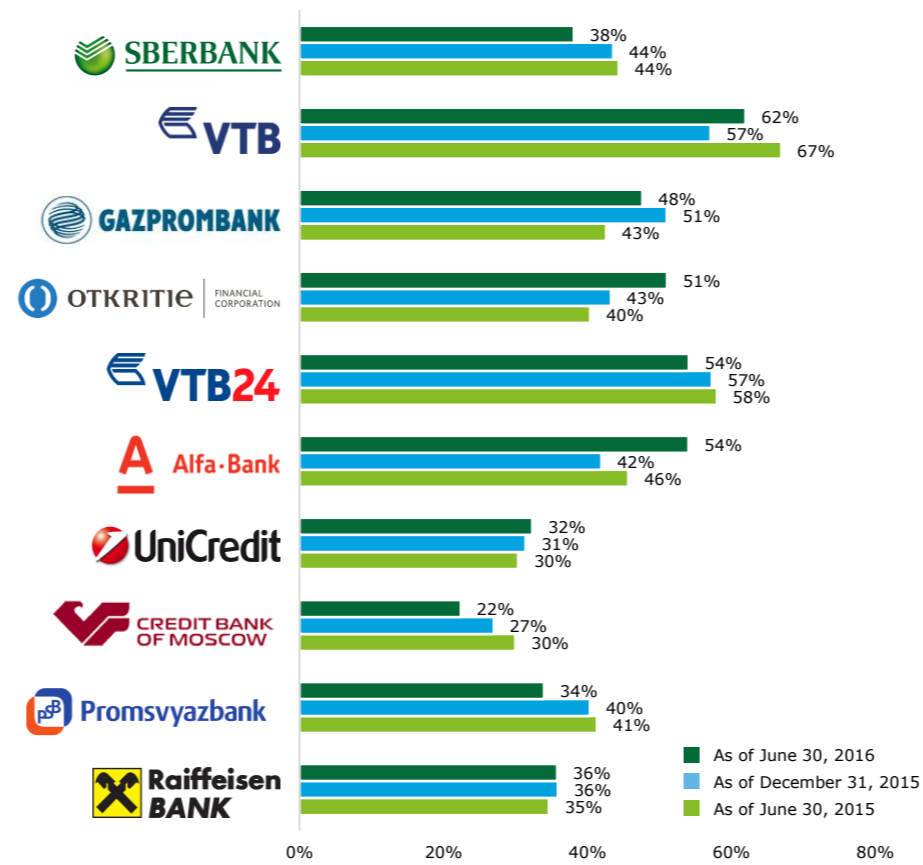
Return on Equity, % - 12 month basis



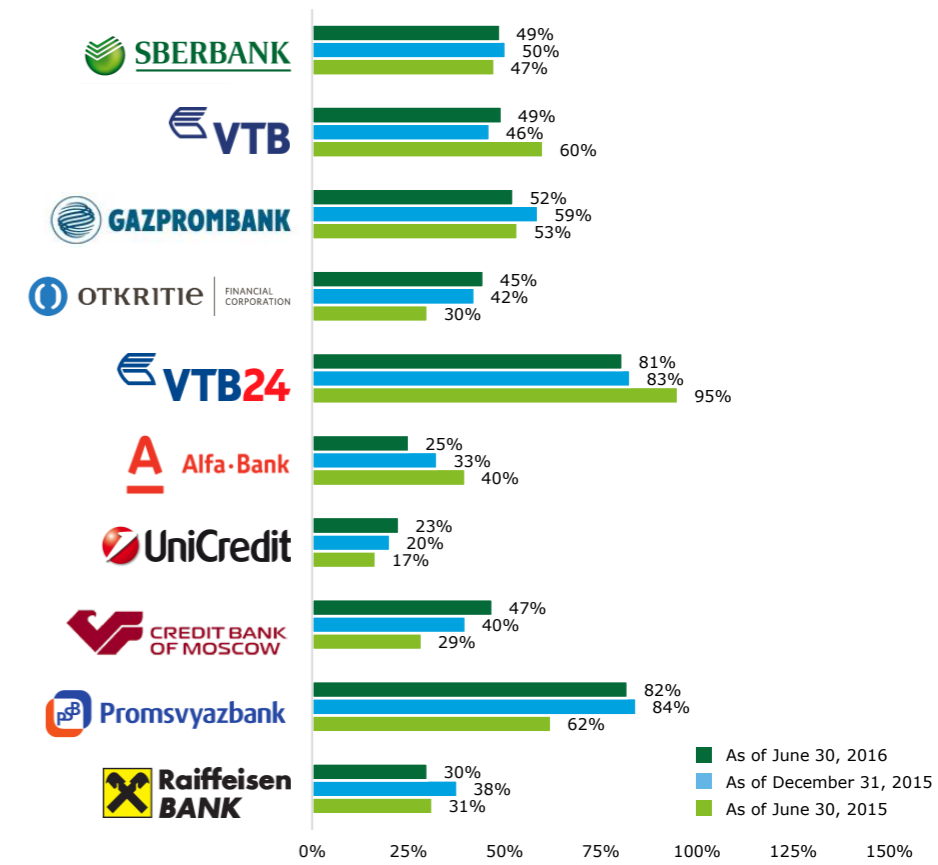
Effective Loan Loss Provision Rate, %



Cost-to-Income, % (**)



Loan Loss Provisions-to-Equity, %



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