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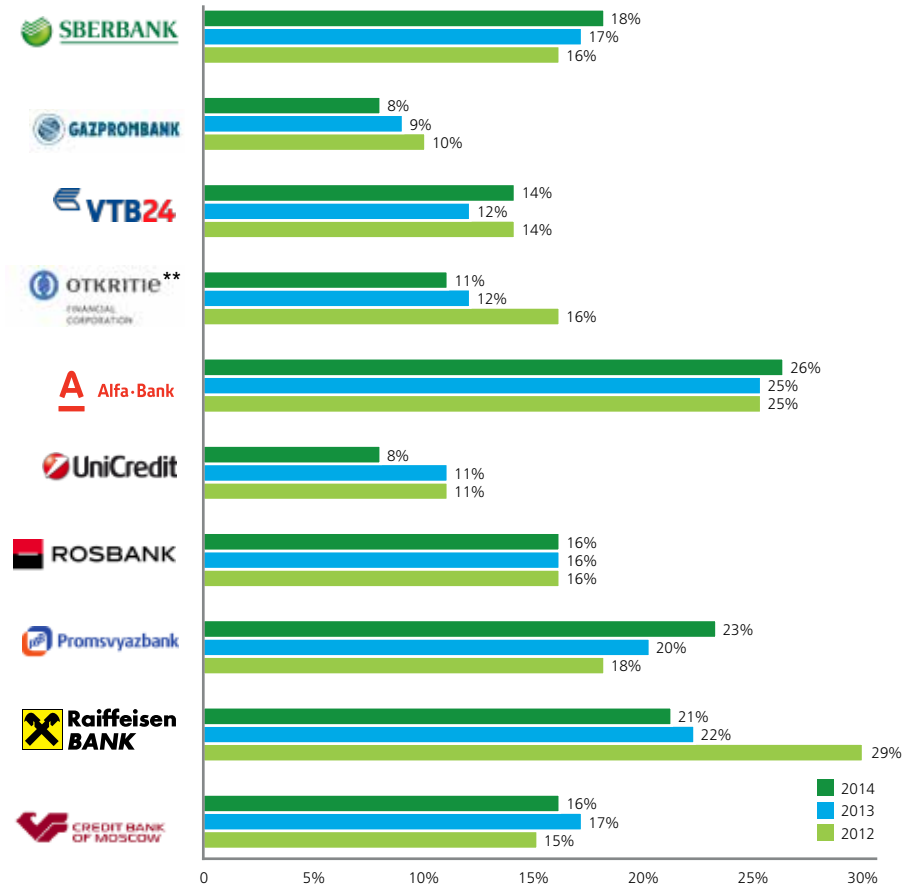
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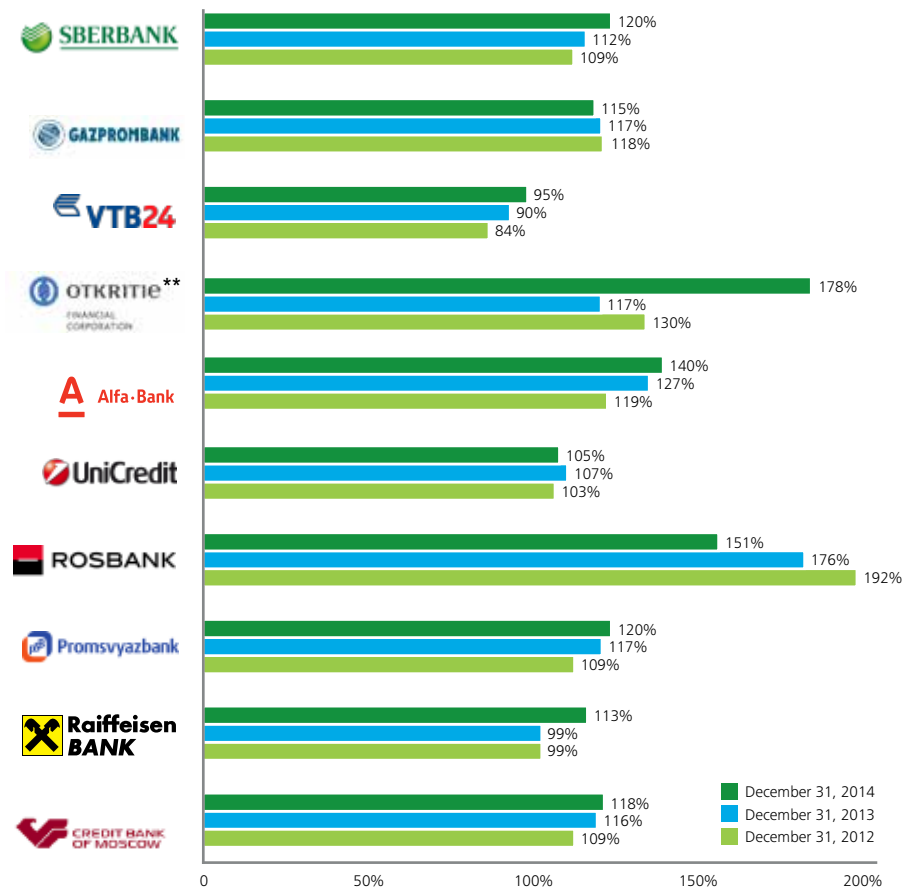
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Commission Income / Interest Income (%)



Loans (Gross) to Deposits (%)



** Previously NOMOS BANK until June 2014



Performance indicators of some of the leading banks in Russia in 2014

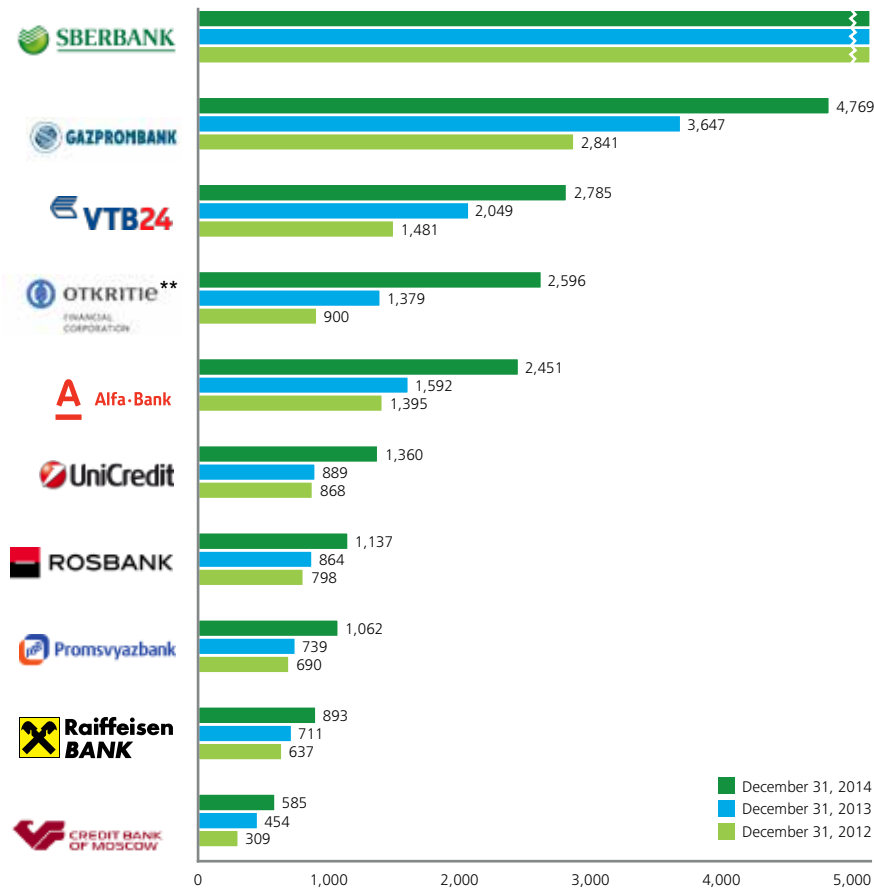
Based on publicly available IFRS financial statements

May 2015
 Financial Services Industry
 Analytical Center

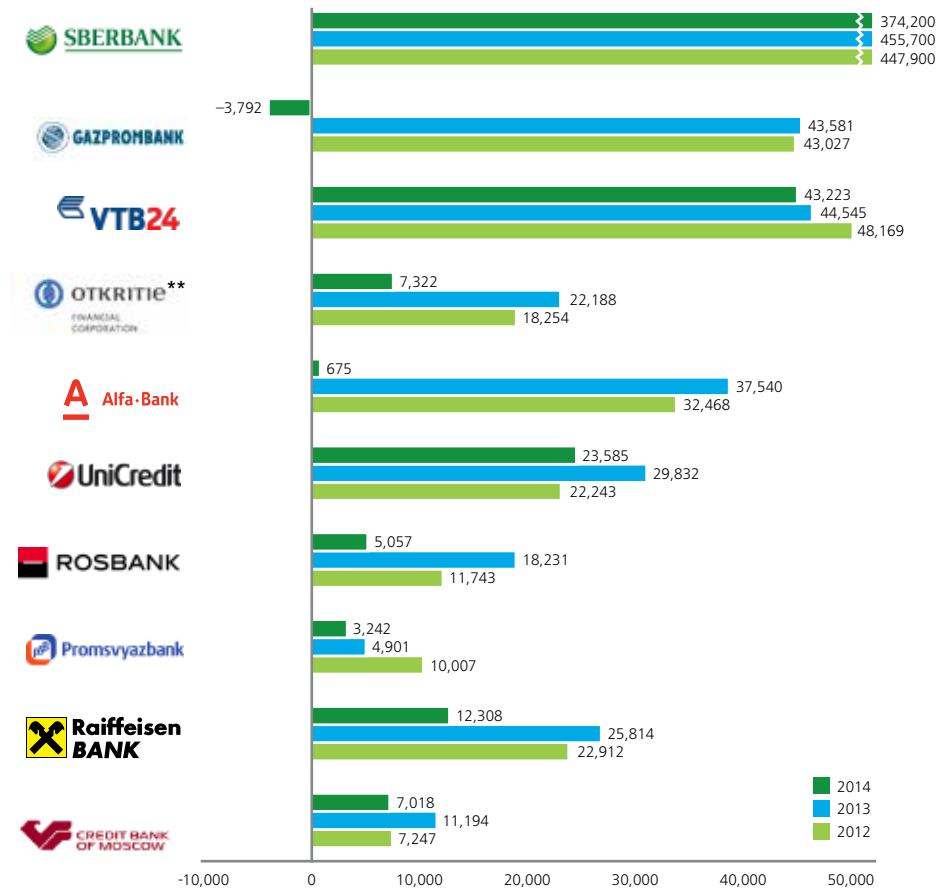


Performance indicators of some of the leading banks in Russia in 2014*

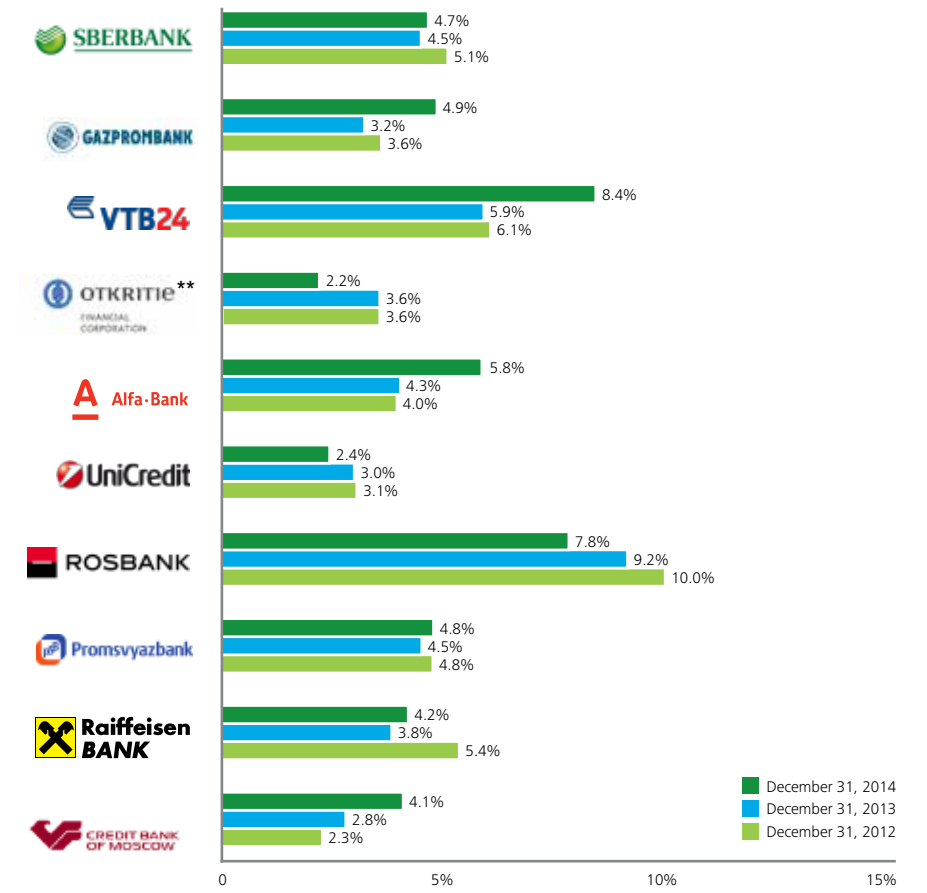
Total Assets (Bln RUB)



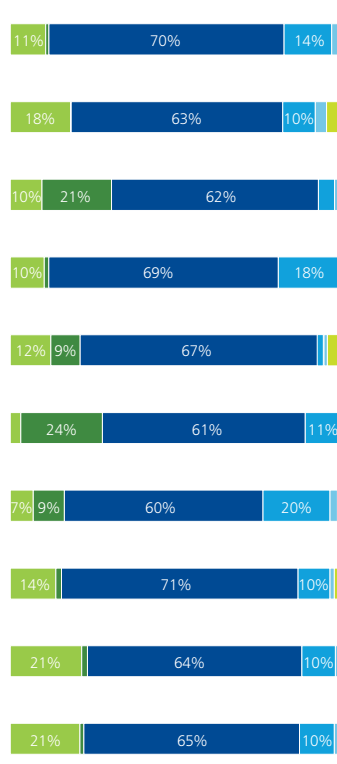
Income Before Tax (Mln RUB)



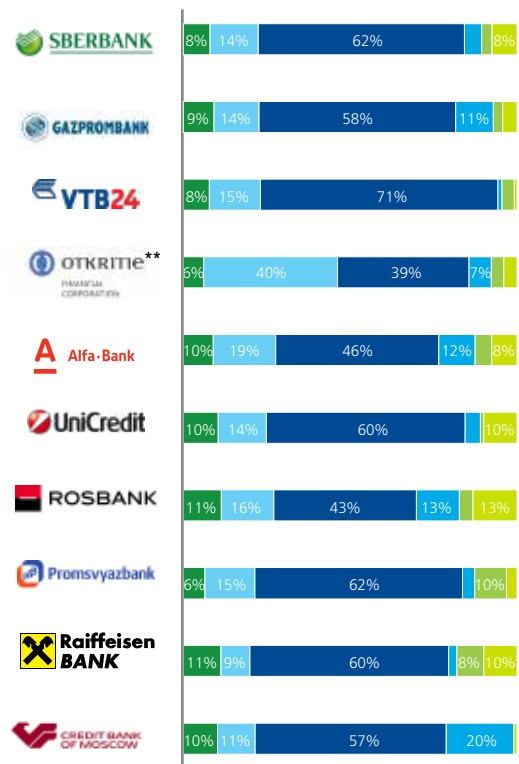
Effective Loan Provision Rate (%)



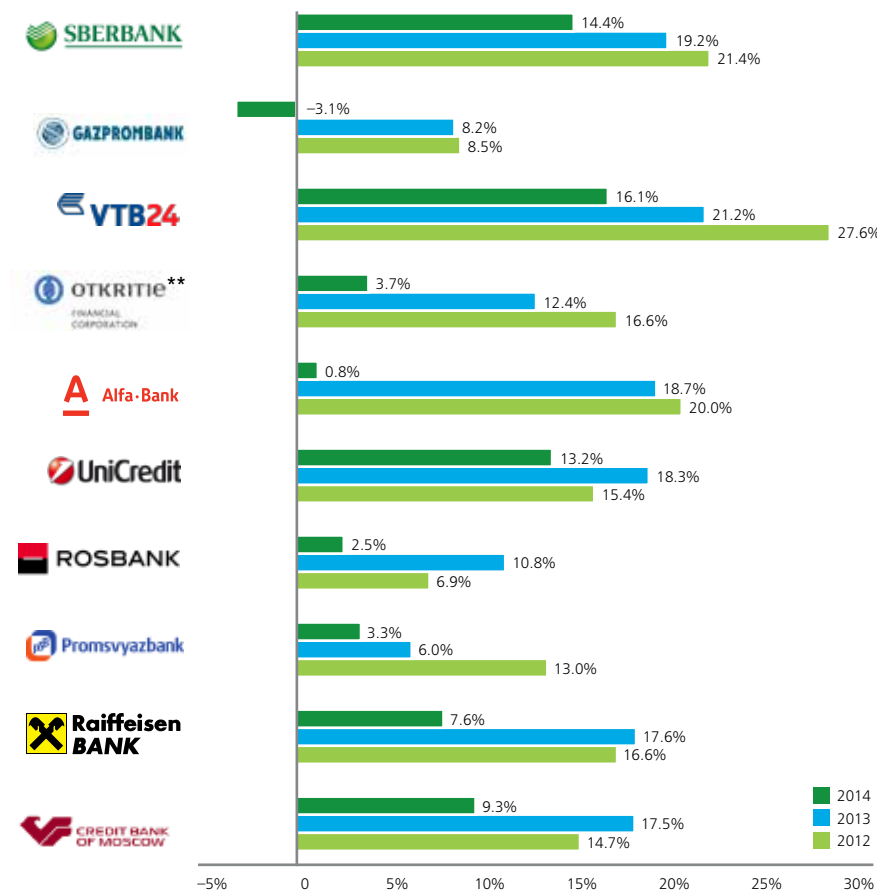
Assets structure as of December 31, 2014



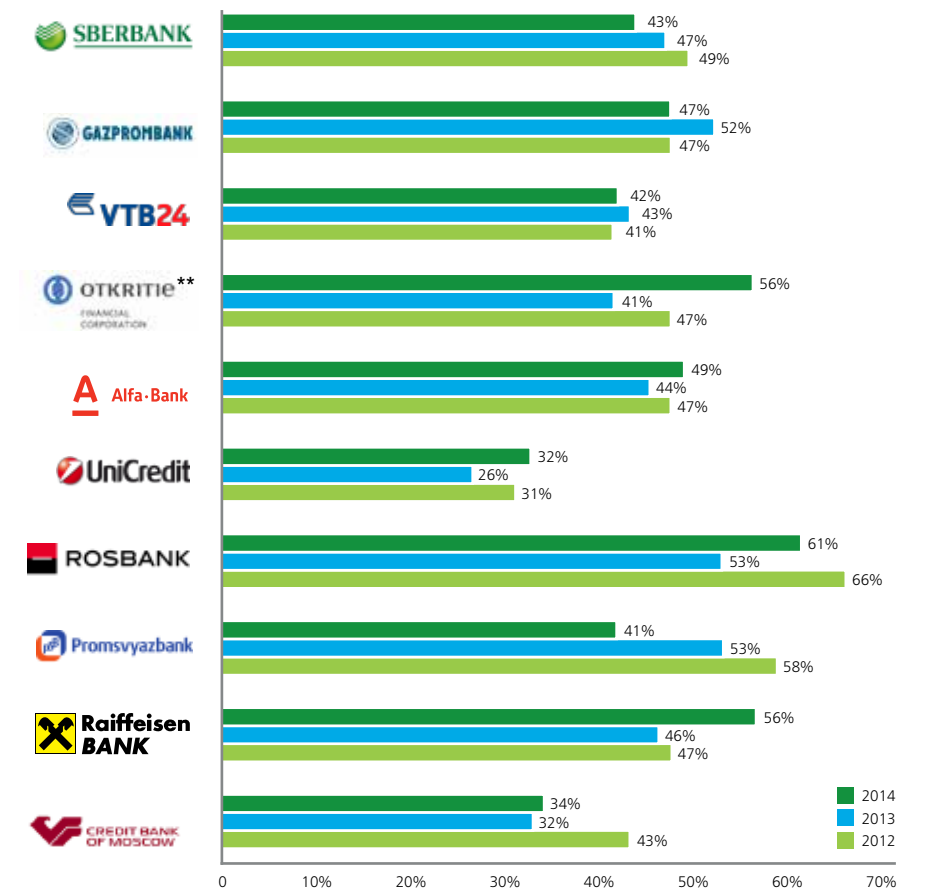
Liabilities structure as of December 31, 2014



Return on Equity (RoE, %)



Cost-to-Income*** (%)



* Based on publicly available IFRS financial statements
** Previously NOMOS BANK until June 2014

*** Excluding effect of Loan Loss Provisions