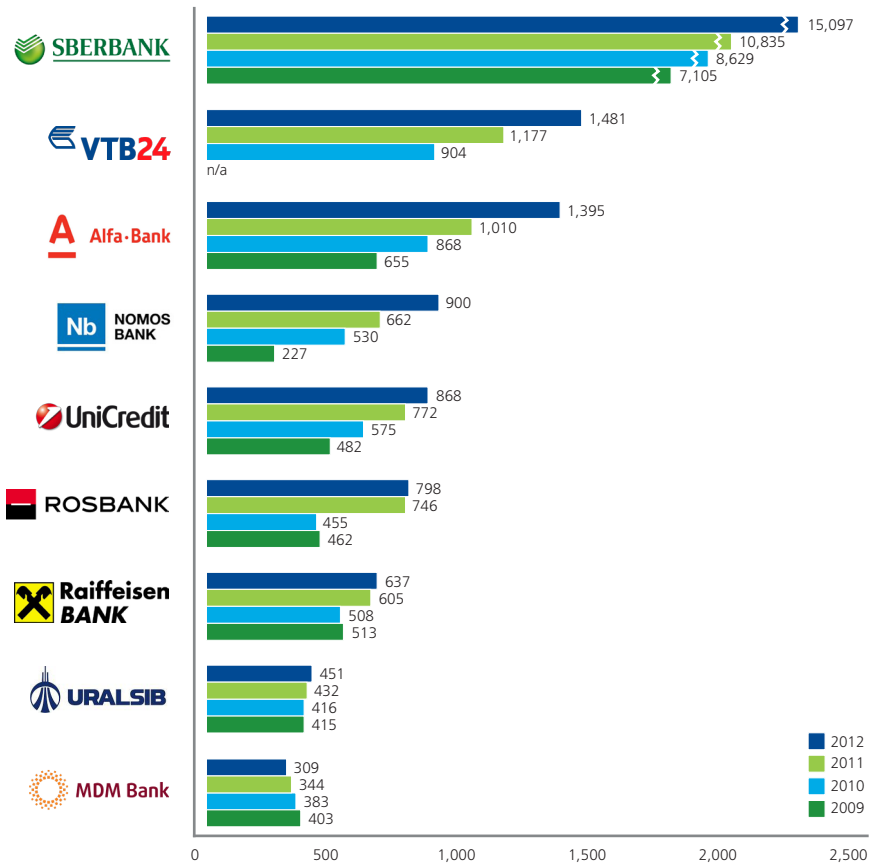


# Performance indicators of leading Russian banks in 2009-2012

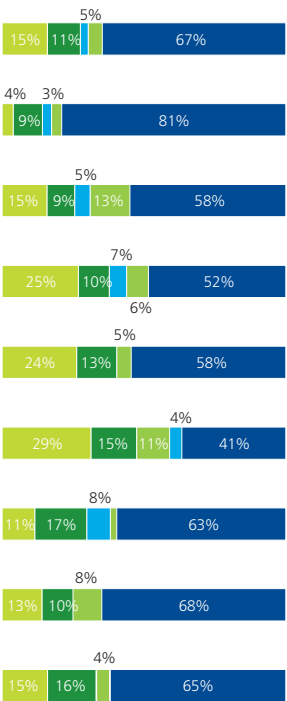
Based on publicly available IFRS reports



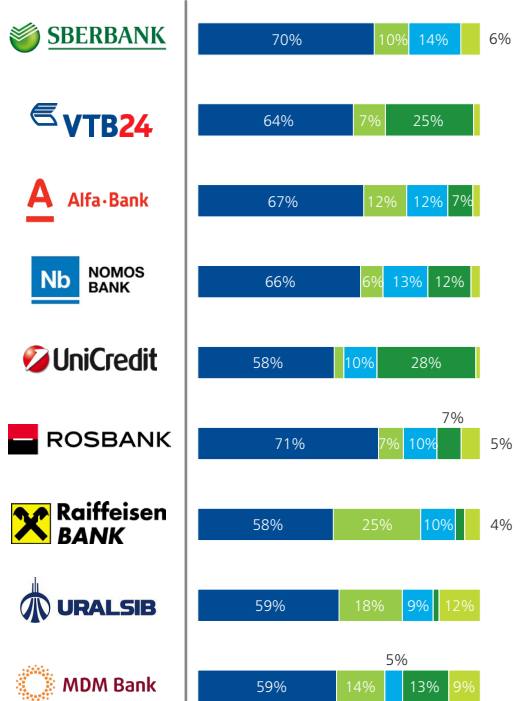
## Assets, bln Rub



## Liabilities structure in 2012



## Assets structure in 2012

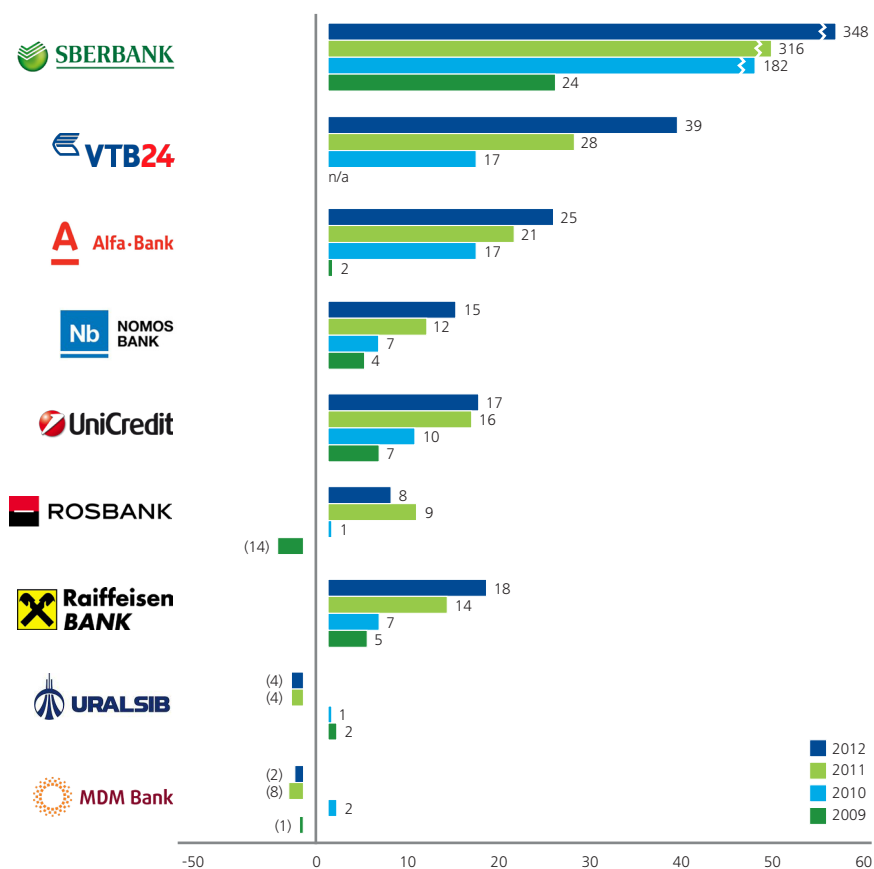


- Other
- Equity
- Debt securities issued
- Subordinated debt
- Customer accounts

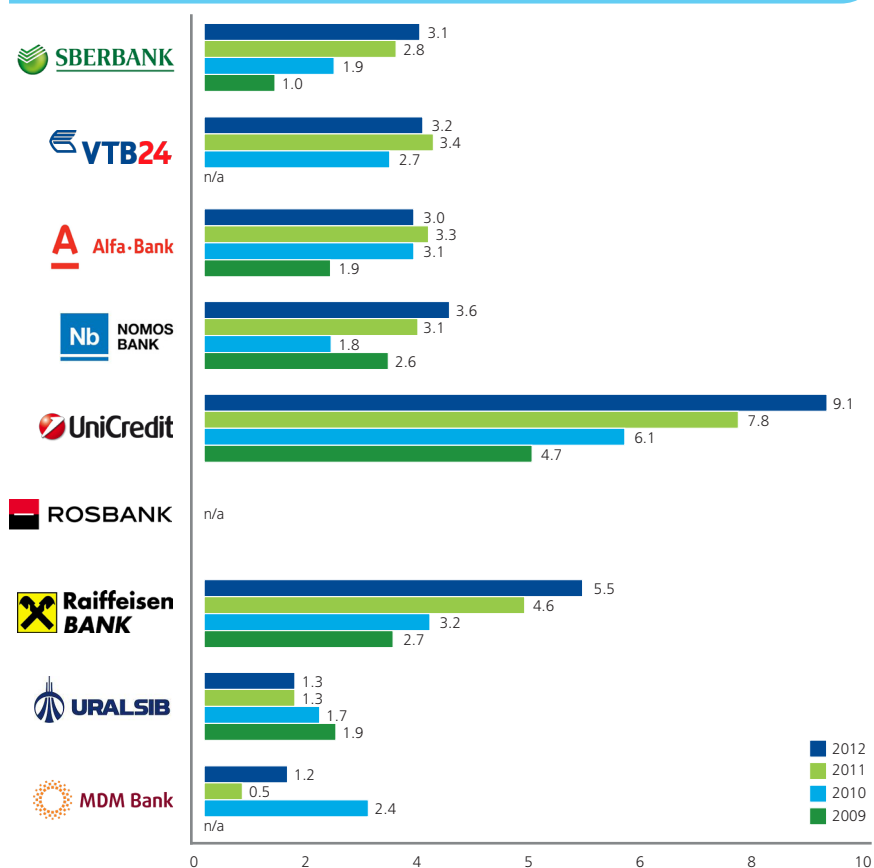
- Loans to customers
- Total cash and balances with CB
- Financial instruments
- Due from banks
- Other assets

# Review of Russian Banks

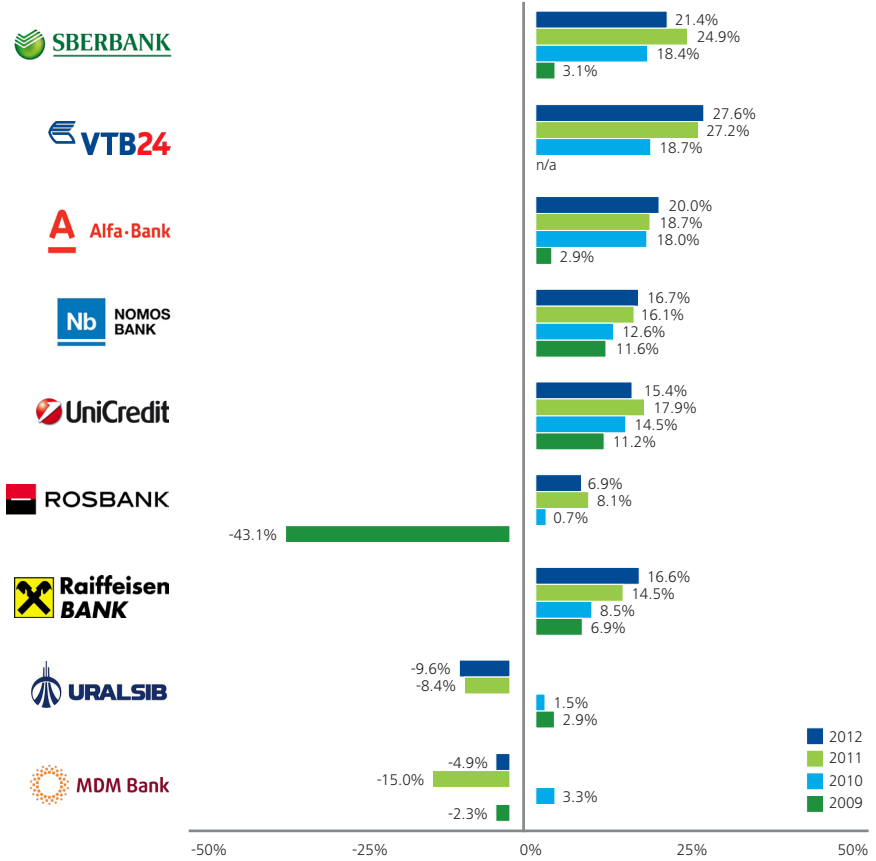
## Net profit, bln Rub



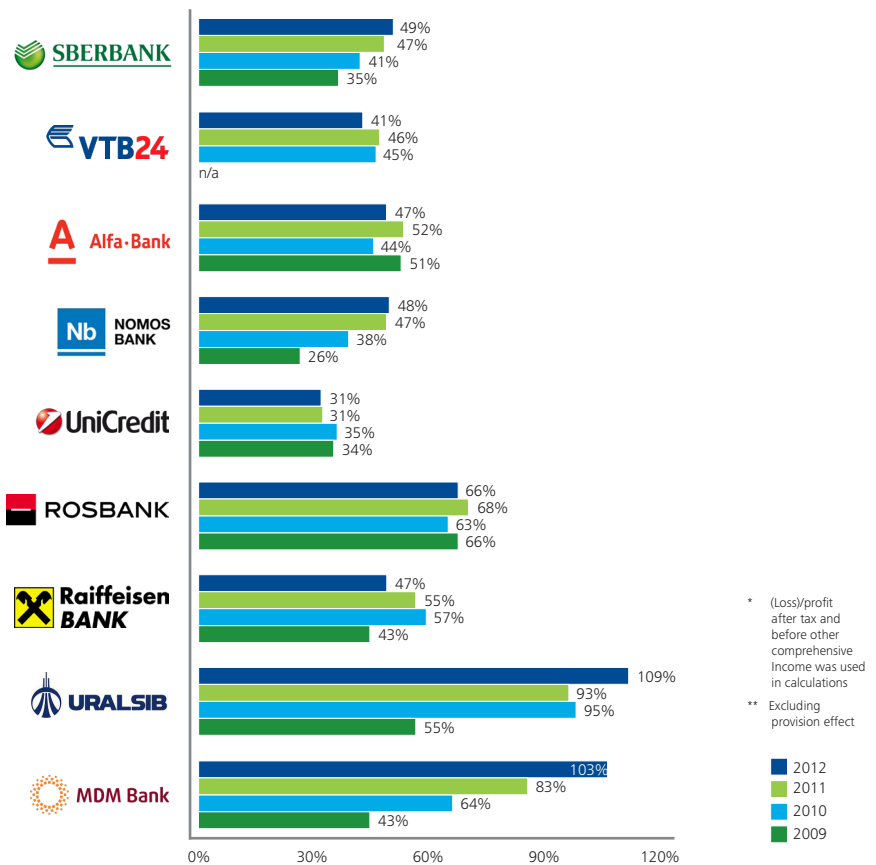
## Income per employee, bln Rub



ROE\*



Cost-to-income\*\*

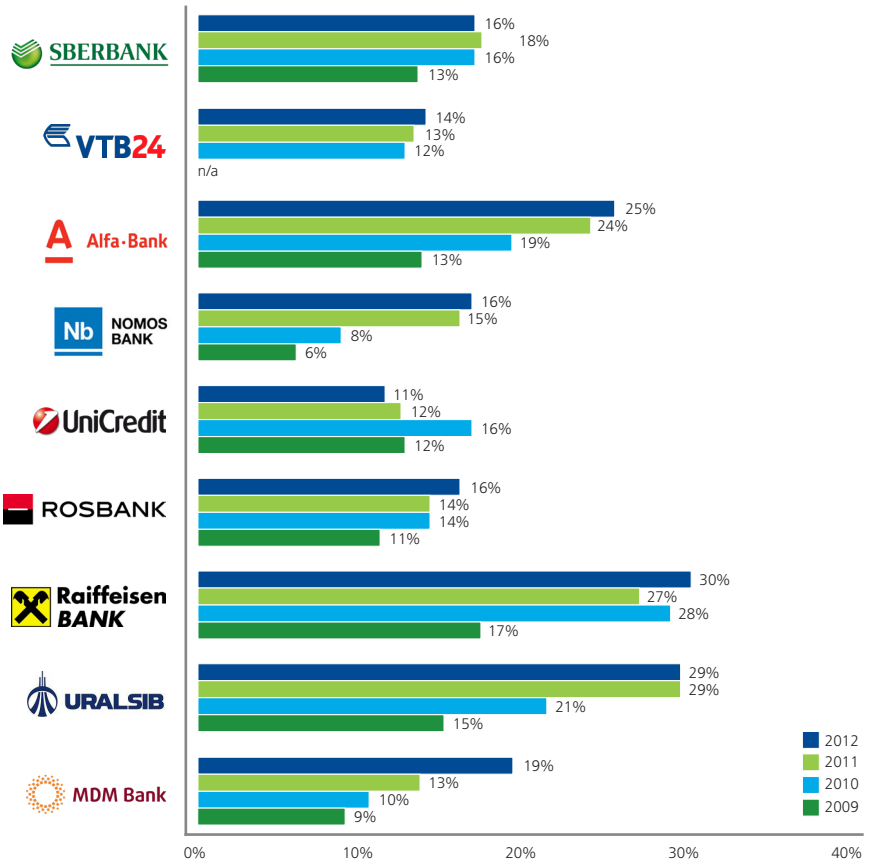


\* (Loss)/profit after tax and before other comprehensive Income was used in calculations

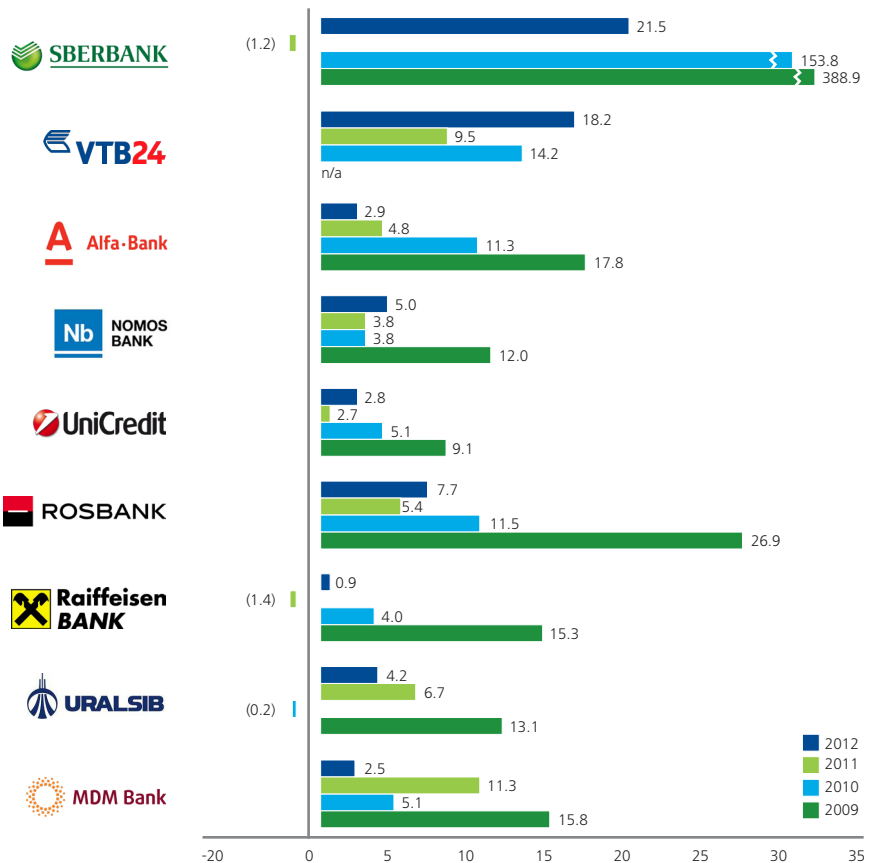
\*\* Excluding provision effect

■ 2012  
■ 2011  
■ 2010  
■ 2009

## Commission income / Interest income



## Provision for impairment on interest bearing assets, bln Rub



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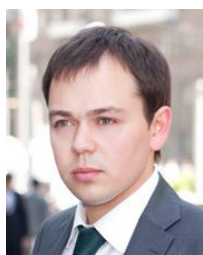
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