

## Interactive analysis

Table

Line

Histogram

Convert to png

For the year, rub bln

|                                      | 2012    | 2011    | 2010    | 2009    | 2008    |
|--------------------------------------|---------|---------|---------|---------|---------|
| Operating income before provisions   | 920.8   | 736.3   | 648     | 635.1   | 435.6   |
| Provision charge for loan impairment | (21.5)  | 1.2     | (153.8) | (388.9) | (97.9)  |
| Operating income                     | 899.3   | 737.5   | 494.2   | 246.2   | 337.7   |
| Operating expenses                   | (451.4) | (341.8) | (264.1) | (216.3) | (207.8) |
| Profit before tax                    | 447.9   | 395.7   | 230.1   | 29.9    | 129.9   |
| Net profit                           | 347.9   | 315.9   | 181.6   | 24.4    | 97.7    |

As of 31 december, rub bln

|  |       |       |      |      |      |
|--|-------|-------|------|------|------|
| Loans and advances to customers, net                                 | 10499 | 7720  | 5489 | 4864 | 5078 |
| Loans and advances to customers before provision for loan impairment | 11064 | 8382  | 6192 | 5444 | 5280 |
| Total assets   | 15097 | 10835 | 8629 | 7105 | 6736 |
| Due to individuals and corporate customers                           | 10179 | 7932  | 6651 | 5439 | 4795 |
| Total liabilities  | 13474 | 9567  | 7641 | 6326 | 5986 |
| Total equity   | 1624  | 1268  | 987  | 779  | 750  |

Per share, rub per share

|   |      |      |      |      |      |
|---|------|------|------|------|------|
| Basic and diluted earnings                            | 16   | 14.6 | 8.4  | 1.1  | 4.5  |
| Dividends per ordinary share declared during the year | 2.1  | 0.9  | 0.1  | 0.5  | 0.5  |
| Net assets per ordinary share                         | 75.2 | 58.7 | 45.7 | 36.1 | 34.8 |

Financial ratios, %

Profitability ratios

|                        |     |     |     |     |     |
|------------------------|-----|-----|-----|-----|-----|
| Return on assets (roa) | 2.7 | 3.2 | 2.3 | 0.4 | 1.7 |
|------------------------|-----|-----|-----|-----|-----|

| For the year, rub bln          |   | 2012  | 2011 | 2010 | 2009 | 2008  |
|--------------------------------|---|-------|------|------|------|-------|
|                                | Return on equity (roe)  | 24.2  | 28   | 20.6 | 3.2  | 14.1  |
|                                | Spread (return on assets less cost of funds)  | 5.8   | 6.1  | 5.9  | 7.1  | 6.5   |
|                                | Net interest margin (net interest income to average assets)   | 6.1   | 6.4  | 6.4  | 7.6  | 6.9   |
|                                | Operating expenses to operating income before provisions  | 49    | 46.4 | 40.9 | 34.1 | 47.7  |
|                                | Loans and advances to customers after provision for loan impairment to amounts due to individuals and corporate customers | 103.1 | 97.3 | 82.5 | 89.4 | 105.9 |
| <b>Capital adequacy ratios</b> |   |       |      |      |      |       |
|                                | Core capital ratio (tier i)   | 10.4  | 11.6 | 11.9 | 11.5 | 12.1  |
|                                | Total capital ratio (tier i and tier ii)  | 13.7  | 15.2 | 16.8 | 18.1 | 18.9  |
|                                | Equity to total assets  | 10.8  | 11.7 | 11.4 | 11   | 11.1  |
| <b>Asset quality ratios, %</b> |   |       |      |      |      |       |
|                                | Non-performing loans to total loans outstanding   | 3.2   | 4.9  | 7.3  | 8.4  | 1.8   |
|                                | Provision for loan impairment to non-performing loans (times)   | 1.6   | 1.6  | 1.6  | 1.3  | 2.1   |
|                                | Provision for loan impairment to total gross loans to customers   | 5.1   | 7.9  | 11.3 | 10.7 | 3.8   |