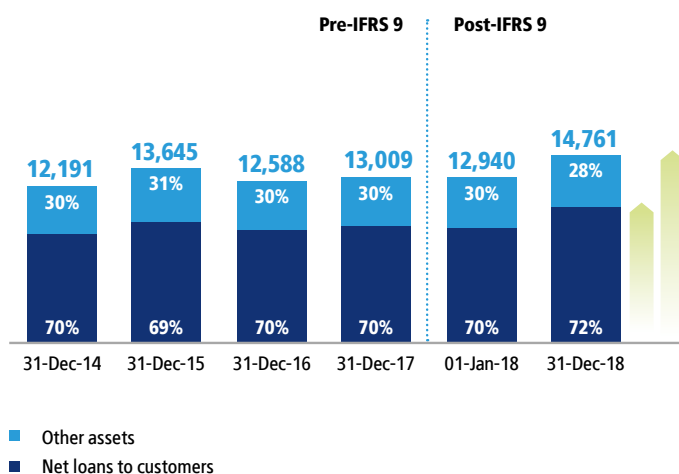
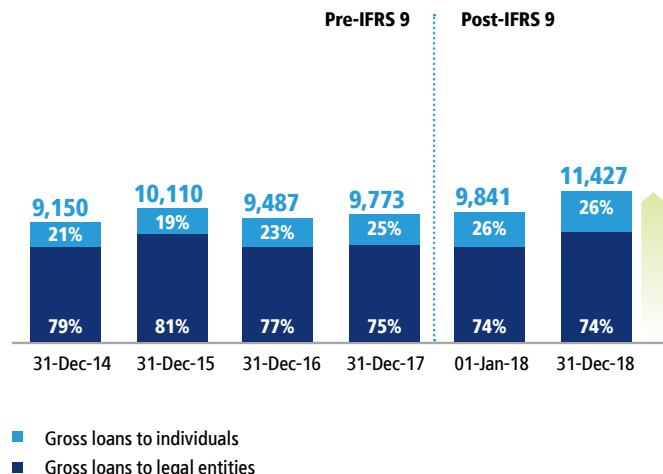


## FINANCIAL HIGHLIGHTS

### Total assets, RUB bn

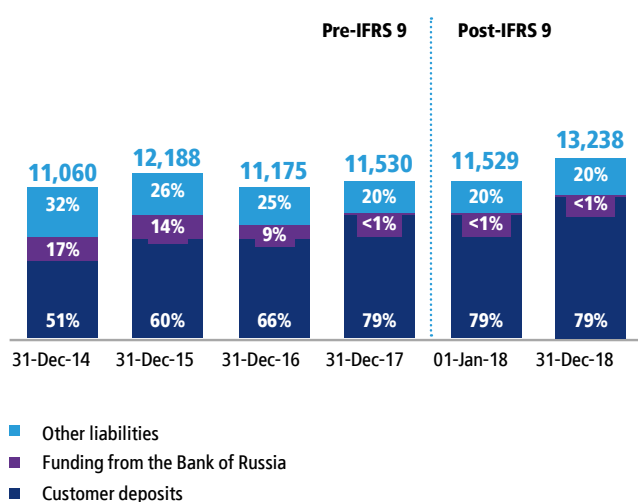


### Customer loans, RUB bn

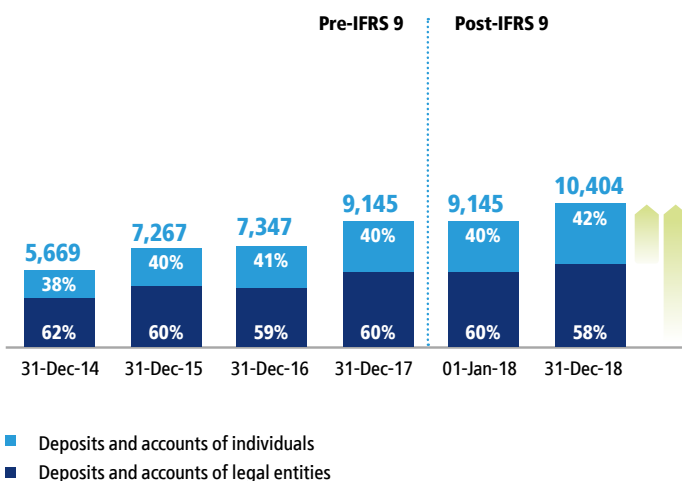


## Balanced asset growth with focus on retail lending

### Total liabilities, RUB bn

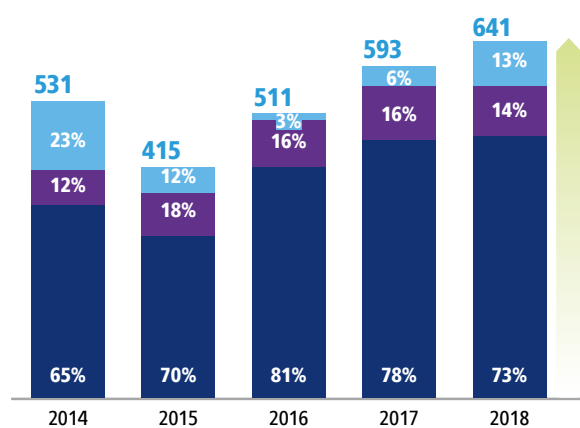


### Customer deposits, RUB bn



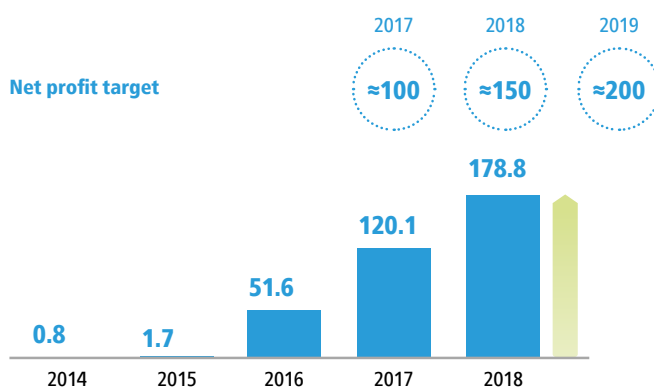
## Increasing share of customer funds, focus on retail segment

### Operating income before provisions, RUB bn



- Other net operating income
- Net fee and commission income
- Net interest income

### Net profit, RUB bn



### Key metrics, %

	2014	2015	2016	2017	2018
Net interest margin (NIM)	4.0	2.6	3.7	4.1	3.9 ▼
Net commission margin (NCM)	0.6	0.6	0.6	0.8	0.7 ▼
Cost / income ratio (CIR)	41.9	53.5	45.8	44.0	40.5 ▼
Cost of risk (CoR)	3.4	1.8	1.5	1.6	1.6
Return on equity (ROE)	0.1	0.4	3.6	8.3	12.3 ▲
Return on assets (ROA)	0.0	0.0	0.4	0.9	1.3 ▲