

## Balance sheet highlights



(RUB bn)	1 September 2021	1 August 2021	m-o-m, %	1 January 2021	YTD, %
<b>Assets</b>	<b>18,745.3</b>	<b>18,577.8</b>	<b>0.9%</b>	<b>16,354.3</b>	<b>14.6%</b>
Loans and advances to customers (gross)	13,176.8	12,929.2	1.9%	11,855.0	11.1%
- <i>Loans to legal entities (gross)</i>	9,166.8	9,030.0	1.5%	8,585.0	6.8%
- <i>Loans to individuals (gross)</i>	4,010.0	3,899.2	2.8%	3,270.0	22.6%
Allowance for loan impairment	706.0	711.6	-0.8%	623.3	13.3%
Loans and advances to customers (net)	12,470.8	12,217.6	2.1%	11,231.7	11.0%
Investments in securities	3,147.0	3,013.5	4.4%	2,116.3	48.7%
<b>Liabilities</b>	<b>17,211.9</b>	<b>17,063.8</b>	<b>0.9%</b>	<b>14,974.5</b>	<b>14.9%</b>
Customer deposits	16,186.2	15,955.6	1.4%	13,533.5	19.6%
- <i>Deposits from legal entities</i>	10,784.9	10,699.1	0.8%	8,487.3	27.1%
- <i>Deposits from individuals</i>	5,401.3	5,256.5	2.8%	5,046.2	7.0%
<b>Total equity</b>	<b>1,533.4</b>	<b>1,514.0</b>	<b>1.3%</b>	<b>1,379.8</b>	<b>11.1%</b>

## P&L highlights



(RUB bn)	August 2021	August 2020	YoY, %	8M'2021	8M'2020	YoY, %
Net interest income	55.0	39.8	38.2%	389.9	305.0	27.8%
Net fee and commission income	11.9	10.8	10.2%	104.0	79.5	30.8%
Provision charge	-1.2	-19.2	-93.8%	-71.9	-156.5	-54.1%
Other net operating income	-7.5	-15.2	-50.7%	-46.4	-69.4	-33.1%
Staff costs and administrative expenses	-15.7	-16.0	-1.9%	-127.8	-120.3	6.2%
Profit before tax	26.2	4.7	457.4%	209.8	66.9	213.6%
<b>Net profit</b>	<b>25.1</b>	<b>0.27</b>	<b>93x</b>	<b>179.4</b>	<b>52.1</b>	<b>244.3%</b>

## Capital and capital adequacy ratios



	1 September 2021	1 August 2021	m-o-m	1 January 2021	YTD
<b>Capital (RUB bn)</b>					
Common equity	1,229.9	1,226.6	0.3%	1,255.0	-2.0%
Tier 1 capital	1,529.8	1,525.2	0.3%	1,409.8	8.5%
Total capital	1,831.6	1,813.2	1.0%	1,645.5	11.3%
<b>Capital adequacy ratio (%)</b>					
Common equity adequacy ratio N1.1 (min. 4.5)	7.87	7.90	-0.03 p.p.	8.58	-0.71 p.p.
Tier 1 capital adequacy ratio N1.2 (min. 6.0)	9.79	9.83	-0.04 p.p.	9.65	0.14 p.p.
Total capital adequacy ratio N1.0 (min. 8.0)	11.74	11.70	0.04 p.p.	11.28	0.46 p.p.
<b>Risk-weighted assets (RUB bn)</b>	<b>15,605.3</b>	<b>15,493.7</b>	<b>0.7%</b>	<b>14,593.8</b>	<b>6.9%</b>