

Balance sheet highlights



| (RUB bn) | 1 October 2021 | 1 September 2021 | m-o-m, % | 1 January 2021 | YTD, % |
|--|-----------------|------------------|-------------|-----------------|--------------|
| Assets | 19,087.6 | 18,745.3 | 1.8% | 16,354.3 | 16.7% |
| Loans and advances to customers (gross) | 13,401.4 | 13,176.8 | 1.7% | 11,855.0 | 13.0% |
| - <i>Loans to legal entities (gross)</i> | 9,308.1 | 9,166.8 | 1.5% | 8,585.0 | 8.4% |
| - <i>Loans to individuals (gross)</i> | 4,093.3 | 4,010.0 | 2.1% | 3,270.0 | 25.2% |
| Allowance for loan impairment | 694.0 | 706.0 | -1.7% | 623.3 | 11.3% |
| Loans and advances to customers (net) | 12,707.4 | 12,470.8 | 1.9% | 11,231.7 | 13.1% |
| Investments in securities | 3,102.4 | 3,147.0 | -1.4% | 2,116.3 | 46.6% |
| Liabilities | 17,541.6 | 17,211.9 | 1.9% | 14,974.5 | 17.1% |
| Customer deposits | 16,507.6 | 16,186.2 | 2.0% | 13,533.5 | 22.0% |
| - <i>Deposits from legal entities</i> | 11,126.3 | 10,784.9 | 3.2% | 8,487.3 | 31.1% |
| - <i>Deposits from individuals</i> | 5,381.3 | 5,401.3 | -0.4% | 5,046.2 | 6.6% |
| Total equity | 1,546.0 | 1,533.4 | 0.8% | 1,379.8 | 12.0% |

P&L highlights



| (RUB bn) | September 2021 | September 2020 | YoY, % | 9M'2021 | 9M'2020 | YoY, % |
|---|-------------------|----------------|---------------|---------------|--------------|-------------|
| Net interest income | 51.5 | 38.4 | 34.1% | 441.4 | 343.4 | 28.5% |
| Net fee and commission income | 12.7 | 12.6 | 0.8% | 116.7 | 92.1 | 26.7% |
| Provision charge | -6.4 | -45.7 | -86.0% | -78.3 | -202.2 | -61.3% |
| Other net operating income | -2.0 | 1.9 | -205.3% | -48.4 | -67.5 | -28.3% |
| Staff costs and administrative expenses | -17.6 | -13.4 | 31.3% | -145.4 | -133.7 | 8.8% |
| Profit before tax | 25.5 | 7.7 | 231.2% | 235.3 | 74.6 | 215.4% |
| Net profit | 24.30 | 0.10 | 269.8x | 203.70 | 52.20 | 3.9x |

Capital and capital adequacy ratios



| | 1 October 2021 | 1 September 2021 | m-o-m | 1 January 2021 | YTD |
|---|-----------------|------------------|-------------|-----------------|-------------|
| Capital (RUB bn) | | | | | |
| Common equity | 1,235.1 | 1,229.9 | 0.4% | 1,255.0 | -1.6% |
| Tier 1 capital | 1,531.8 | 1,529.8 | 0.1% | 1,409.8 | 8.7% |
| Total capital | 1,840.7 | 1,831.6 | 0.5% | 1,645.5 | 11.9% |
| Capital adequacy ratio (%) | | | | | |
| Common equity adequacy ratio N1.1 (min. 4.5) | 7.76 | 7.87 | -0.11 p.p. | 8.58 | -0.82 p.p. |
| Tier 1 capital adequacy ratio N1.2 (min. 6.0) | 9.63 | 9.79 | -0.16 p.p. | 9.65 | -0.02 p.p. |
| Total capital adequacy ratio N1.0 (min. 8.0) | 11.59 | 11.73 | -0.14 p.p. | 11.28 | 0.31 p.p. |
| Risk-weighted assets (RUB bn) | 15,887.3 | 15,608.7 | 1.8% | 14,593.8 | 8.9% |