

VTB Bank – The Group at a Glance

Key financials (RUR bn)*	9M2009	2008**	2007**	2006**	2005**	2004**
Core income ^{1,6}	122.1	129.9	79.6	56.1	30.5	19.8
Net profit ²	(45.5)	4.6	38.7	32.1	14.5	5.9
Assets	3,583.8	3,697.4	2,273.2	1,379.8	1,057.0	494.2
Loans and advances to customers	2,728.8	2,650.3	1,473.3	791.1	591.0	297.5
- loans to individuals	420.8	387.1	188.6	66.7	24.5	3.6
- corporate loans	2,308.0	2,263.2	1,284.7	729.4	566.5	293.9
Customer deposits	1,518.4	1,101.9	910.6	526.3	367.5	167.2
- individuals	430.2	354.1	262.2	192.9	149.1	58.6
- corporate (incl. government bodies)	1,088.2	747.8	648.4	333.4	218.4	108.6

Key Ratios	9M2009	2008**	2007**	2006**	2005**	2004**
Net interest margin ³	4.3%	4.8%	4.4%	4.5%	4.7%	4.7%
Return on assets ⁴	-1.6%	0.2%	2.2%	2.6%	2.4%	1.5%
Return on equity ⁴	-14.6%	1.3%	12.3%	19.7%	17.7%	8.2%
Cost to income ratio ⁵	nm	nm	53.6%	50.8%	54.0%	65.2%
Cost to core income ratio ⁶	43.0%	51.9%	63.7%	66.3%	68.6%	74.6%
Amount of dividends paid, % of net profit	-	50.12	20.0	13.2	17.9	17.9

*Please note that financial statements expressed in rubles, are unaudited

**Key financials are calculated on basis of VTB Group`s audited financial statements, expressed in US dollars, thus may be subject to further revision.

1. Calculated including net interest income before provisions, and net fee and commission income.
2. Including minority interest.
3. Net interest income divided by average interest earning assets, which include gross loans and advances to customers, due from other banks (gross) and debt securities.
4. Calculated using net profit and average assets/equity (all including minority interest).
5. Calculated including provision for loan impairment and excluding income and expenses from non-banking activities.
6. The figure excludes US\$ 57 mln one-off depositary fee received in 2Q 2007.