

VTB at a Glance – Key Financials

Key financials* (RUB bn)	2010	2009	2008**
Net interest income	171,1	152,2	113,6
Net fee and commission income	24,7	21,0	16,3
Operating income before provision	221,1	167,2	150,5
Income from financial instruments	14,7	(20,2)	2,4
Net profit ¹	54,8	(59,6)	4,6
Assets	4290,9	3610,8	3697,4
Loans and advances to customers	3059,6	2544,8	2650,3
-loans to individuals	541,5	435,3	387,1
-corporate loans	2518,1	2109,5	2263,2
Customer deposits	2212,9	1568,8	1101,9
-individuals	747,9	476,5	354,1
-corporate (incl. government bodies)	1465,0	1092,3	747,8

Key ratios	2010	2009	2008**
Net interest margin (w/o TCB) ²	5,1%	4,6%	4,8%
Return on assets ³	1,5%	-1,6%	0,2%
Return on equity ³	10,3%	-13,7%	1,3%
Cost to income ratio ⁴	43,0%	45,7%	44,9%
Amount of dividends paid, % of net profit	25,54	11,17	50,1

*2009-2010 financial statements are audited

**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 Including minority interest.

2 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.

3 Calculated using net profit and average assets/equity (all including minority interest).

4 Before provision for loan impairment.