

## Balance sheet highlights (RUB bn)



(RUB bn)	1 July 2021	1 June 2021	m-o-m, %	1 January 2021	YTD, %
<b>Assets</b>	<b>18,133.9</b>	<b>17,880.0</b>	<b>1.4%</b>	<b>16,354.3</b>	<b>10.9%</b>
Loans and advances to customers (gross)	12,638.9	12,586.9	0.4%	11,855.0	6.6%
- Loans to legal entities (gross)	8,825.6	8,908.4	-0.9%	8,585.0	2.8%
- Loans to individuals (gross)	3,813.3	3,678.5	3.7%	3,270.0	16.6%
Allowance for loan impairment	704.9	708.1	-0.5%	623.3	13.1%
Loans and advances to customers (net)	11,934.0	11,878.8	0.5%	11,231.7	6.3%
Investments in securities	2,991.5	2,888.3	3.6%	2,116.3	41.4%
<b>Liabilities</b>	<b>16,619.2</b>	<b>16,382.0</b>	<b>1.4%</b>	<b>14,974.5</b>	<b>11.0%</b>
Customer deposits	15,582.7	15,408.1	1.1%	13,533.5	15.1%
- Deposits from legal entities	10,328.5	10,230.9	1.0%	8,487.3	21.7%
- Deposits from individuals	5,254.2	5,177.2	1.5%	5,046.2	4.1%
<b>Total equity</b>	<b>1,514.7</b>	<b>1,498.0</b>	<b>1.1%</b>	<b>1,379.8</b>	<b>9.8%</b>

## P&L highlights



(RUB bn)	June 2021	June 2020	YoY, %	6M'2021	6M'2020	YoY, %
Net interest income	51.9	38.9	33.4%	287.1	223.1	28.7%
Net fee and commission income	12.9	9.3	38.7%	77.8	57.1	36.3%
Provision charge	-10.6	-24.1	-56.0%	-58.5	-102.3	-42.8%
Other net operating income	-7.3	-5.5	32.7%	-33.7	-40.0	-15.8%
Staff costs and administrative expenses	-16.5	-11.9	38.9%	-95.1	-90.4	5.3%
Profit before tax	18.6	2.3	708.7%	147.6	55.8	164.5%
<b>Net profit</b>	<b>17.5</b>	<b>0.1</b>	<b>17400.0%</b>	<b>129.5</b>	<b>51.8</b>	<b>150.0%</b>

## Capital and capital adequacy ratios



	1 July 2021	1 June 2021	m-o-m, %	1 January 2021	YTD, %
<b>Capital (RUB bn)</b>					
Common equity	1,249.1	1,247.4	0.1%	1,255.0	-0.5%
Tier 1 capital	1,537.6	1,463.1	5.1%	1,409.8	9.1%
Total capital	1,811.7	1,719.4	5.4%	1,645.5	10.1%
<b>Capital adequacy ratio (%)</b>					
Common equity adequacy ratio N1.1 (min. 4.5)	8.18	8.24	-0.1%	8.58	-0.4%
Tier 1 capital adequacy ratio N1.2 (min. 6.0)	10.08	9.68	0.4%	9.65	0.4%
Total capital adequacy ratio N1.0 (min. 8.0)	11.89	11.38	0.5%	11.28	0.6%
<b>Risk-weighted assets (RUB bn)</b>	<b>15,243.0</b>	<b>15,103.85</b>	<b>0.9%</b>	<b>14,593.80</b>	<b>4.4%</b>