

## Balance sheet highlights (RUB bn)



Balance sheet key highlights	1 June 2021	1 May 2021	m-o-m, %	1 January 2021	YTD, %
Assets	17,880.0	17,435.4	2.5%	16,354.3	9.3%
Loans and advances to customers (gross)	12,598.0	12,445.8	1.2%	11,868.7	6.1%
- Loans to legal entities (gross)	8,919.5	8,862.8	0.6%	8,598.7	3.7%
- Loans to individuals (gross)	3,678.5	3,583.0	2.7%	3,270.0	12.5%
Allowance for loan impairment	704.2	696.1	1.2%	618.8	13.8%
Loans and advances to customers (net)	11,893.8	11,749.7	1.2%	11,249.9	5.7%
Investments in securities	2,906.2	2,762.2	5.2%	2,115.7	37.4%
Customer deposits	15,358.2	14,979.0	2.5%	13,453.9	14.2%
- Deposits from legal entities	10,204.3	9,762.8	5.8%	8,441.3	23.0%
- Deposits from individuals	5,153.9	5,216.2	-1.2%	5,012.6	2.8%
Total equity	1,498.0	1,468.7	2.0%	1,379.8	8.6%

## P&amp;L highlights (RUB bn)



Key P&L highlights	May 2021	May 2020	YoY, %	5M'2021	5M'2020	YoY, %
Net interest income	56.2	38.0	47.9%	235.2	184.2	27.7%
Net fee and commission income	13.5	8.2	64.6%	65.0	47.7	36.3%
Other operating income	1.6	15.2	-89.5%	109.4	29.3	273.4%
Operating expense	-23.7	-25.8	-8.1%	-214.4	-142.3	50.7%
Staff costs and administrative expenses	-14.9	-16.1	-7.5%	-78.6	-78.5	0.1%
Profit before tax	26.3	1.1	2290.9%	129.0	53.4	141.6%
<b>Net profit</b>	<b>25.40</b>	<b>0.90</b>	<b>2722.2%</b>	<b>112.00</b>	<b>51.7</b>	<b>116.6%</b>

## Capital and capital adequacy ratios



	1 June 2021	1 May 2021	m-o-m, %	1 January 2021	YTD, %
<b>Capital (RUB bn)</b>					
Common equity	1,247.40	1,241.30	0.5%	1,255.00	-0.6%
Tier 1 capital	1,463.10	1,458.70	0.3%	1,409.80	3.8%
Total capital	1,719.40	1,691.60	1.6%	1,645.50	4.5%
<b>Capital adequacy ratio (%)</b>					
Common equity adequacy ratio N1.1 (min. 4.5)	8.25	8.33	-8 bp	8.58	-33 bp
Tier 1 capital adequacy ratio N1.2 (min. 6.0)	9.68	9.80	-12 bp	9.65	+3 bp
Total capital adequacy ratio N1.0 (min. 8.0)	11.40	11.38	+2 bp	11.28	+12 bp
<b>Risk-weighted assets (RUB bn)</b>	<b>15,089.10</b>	<b>14,865.10</b>	<b>1.5%</b>	<b>14,593.80</b>	<b>3.4%</b>