

Interactive analysis



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For the year, rub bln

	2012	2011	2010	2009	2008
Operating income before provisions	920.8	736.3	648	635.1	435.6
Provision charge for loan impairment	(21.5)	1.2	(153.8)	(388.9)	(97.9)
Operating income	899.3	737.5	494.2	246.2	337.7
Operating expenses	(451.4)	(341.8)	(264.1)	(216.3)	(207.8)
Profit before tax	447.9	395.7	230.1	29.9	129.9
Net profit	347.9	315.9	181.6	24.4	97.7

As of 31 december, rub bln

Loans and advances to customers, net	10499	7720	5489	4864	5078
Loans and advances to customers before provision for loan impairment	11064	8382	6192	5444	5280
Total assets	15097	10835	8629	7105	6736
Due to individuals and corporate customers	10179	7932	6651	5439	4795
Total liabilities	13474	9567	7641	6326	5986
Total equity	1624	1268	987	779	750

Per share, rub per share

Basic and diluted earnings	16	14.6	8.4	1.1	4.5
Dividends per ordinary share declared during the year	2.1	0.9	0.1	0.5	0.5
Net assets per ordinary share	75.2	58.7	45.7	36.1	34.8

Financial ratios, %

Profitability ratios

Return on assets (roa)	2.7	3.2	2.3	0.4	1.7
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For the year, rub bln	2012	2011	2010	2009	2008
■ Return on equity (roe)	24.2	28	20.6	3.2	14.1
■ Spread (return on assets less cost of funds)	5.8	6.1	5.9	7.1	6.5
■ Net interest margin (net interest income to average assets)	6.1	6.4	6.4	7.6	6.9
■ Operating expenses to operating income before provisions	49	46.4	40.9	34.1	47.7
■ Loans and advances to customers after provision for loan impairment to amounts due to individuals and corporate customers	103.1	97.3	82.5	89.4	105.9

Capital adequacy ratios

■ Core capital ratio (tier i)	10.4	11.6	11.9	11.5	12.1
■ Total capital ratio (tier i and tier ii)	13.7	15.2	16.8	18.1	18.9
■ Equity to total assets	10.8	11.7	11.4	11	11.1

Asset quality ratios, %

■ Non-performing loans to total loans outstanding	3.2	4.9	7.3	8.4	1.8
■ Provision for loan impairment to non-performing loans (times)	1.6	1.6	1.6	1.3	2.1
■ Provision for loan impairment to total gross loans to customers	5.1	7.9	11.3	10.7	3.8