

Information about individual financial indicators of the Group by jurisdictions in which the companies of the Group are registered

	Jurisdiction								
	Russian Federation	Republic of Austria	Republic of Belarus	Bosnia and Herzegovina	Republic of Croatia	Republic of Cyprus and other jurisdictions	Czech Republic	United Kingdom of Great Britain and Northern Ireland	Swiss Confederation
RUB bln	For the year ended 31 December 2015								
Net interest income	841.60	18.90	10.60	2.40	2.60	(1.60)	3.50	–	0.60
Net provision charge for impairment of debt financial assets	(378.30)	(2.30)	(11.80)	(0.50)	(1.30)	(0.30)	(0.40)	–	0.10
Net fee and commission income	283.50	0.50	4.90	0.70	0.40	(1.80)	0.60	0.10	0.40
Net other operating income	109.60	(7.70)	3.90	0.20	(2.00)	11.00	0.20	0.60	0.40
Operating income	856.40	9.40	7.60	2.80	(0.30)	7.30	3.90	0.70	1.50
Operating expenses	(508.50)	(8.10)	(8.70)	(2.40)	(2.20)	(4.40)	(3.90)	(1.30)	(1.80)
Profit/(loss) before tax	347.90	1.30	(1.10)	0.40	(2.50)	2.90	–	(0.60)	(0.30)
Income tax expense	(105.80)	(1.20)	0.50	–	0.40	(0.50)	(0.10)	–	–
Net profit/loss	242.10	0.10	(0.60)	0.40	(2.10)	2.40	(0.10)	(0.60)	(0.30)
Capital expenditures	86.00	2.80	1.40	–	–	–	–	–	0.10
RUB bln	For the year ended 31 December 2016								
Net interest income	1,194.40	25.10	8.90	2.70	2.90	3.40	4.30	–	0.40
Net provision charge for impairment of debt financial assets	(278.30)	(0.90)	(3.20)	(0.60)	(0.80)	(0.10)	(0.30)	–	(0.80)
Net fee and commission income	309.40	0.80	4.20	0.90	0.50	(1.10)	0.60	0.10	0.80
Net other operating (loss)/income	(26.80)	(3.20)	2.30	0.20	0.20	0.50	0.80	0.10	2.10
Operating income	1,198.70	21.80	12.20	3.20	2.80	2.70	5.40	0.20	2.50
Operating expenses	(565.70)	(9.80)	(8.20)	(2.50)	(2.00)	(2.20)	(4.10)	(1.10)	(2.90)
Profit/(loss) before tax	633.00	12.00	4.00	0.70	0.80	0.50	1.30	(0.90)	(0.40)
Income tax expense	(127.30)	(0.40)	(1.10)	(0.10)	(0.30)	0.70	(0.30)	–	–
Net profit/loss	505.70	11.60	2.90	0.60	0.50	1.20	1.00	(0.90)	(0.40)
Capital expenditures	98.60	3.30	1.00	–	–	0.80	–	–	–

Hungary	Ireland	Republic of Kazakhstan	Republic of Serbia	Slovak Republic	Republic of Slovenia	Republic of Turkey	Ukraine	USA	Total before effect of intercompany operations	Net effect of intercompany operations	Total
1.80	0.20	17.40	2.50	2.90	2.60	73.00	9.00	-	988.00	-	988.00
(0.40)	(2.10)	(21.80)	(1.70)	(0.80)	(2.30)	(20.80)	(30.50)	-	(475.20)	-	(475.20)
1.10	-	5.20	0.40	0.50	0.40	20.50	1.10	0.50	319.00	-	319.00
0.10	0.20	10.50	0.30	(2.00)	0.40	(13.10)	7.10	0.10	119.80	3.00	122.80
2.60	(1.70)	11.30	1.50	0.60	1.10	59.60	(13.30)	0.60	951.60	3.00	954.60
(5.50)	(0.30)	(10.20)	(2.20)	(3.50)	(1.90)	(54.80)	(4.20)	(0.60)	(624.50)	1.10	(623.40)
(2.90)	(2.00)	1.10	(0.70)	(2.90)	(0.80)	4.80	(17.50)	-	327.10	4.10	331.20
(0.10)	0.20	(0.30)	0.10	0.20	0.10	(1.60)	0.50	-	(107.60)	(0.70)	(108.30)
(3.00)	(1.80)	0.80	(0.60)	(2.70)	(0.70)	3.20	(17.00)	-	219.50	3.40	222.90
-	0.30	2.80	-	-	-	7.20	0.20	-	100.80	-	100.80
1.80	(1.30)	13.30	2.40	1.50	2.60	89.30	11.00	-	1,362.70	0.10	1,362.80
2.10	0.40	(11.70)	(0.90)	(0.90)	(1.10)	(27.40)	(19.50)	-	(344.00)	1.60	(342.40)
1.20	-	4.20	0.50	0.40	0.50	24.40	1.20	0.50	349.10	-	349.10
(0.40)	0.10	2.90	0.30	4.10	0.20	(3.60)	6.50	-	(13.70)	(0.70)	(14.40)
4.70	(0.80)	8.70	2.30	5.10	2.20	82.70	(0.80)	0.50	1,354.10	1.00	1,355.10
(3.80)	(0.50)	(7.10)	(2.00)	(1.50)	(2.00)	(58.80)	(4.10)	(0.60)	(678.90)	1.30	(677.60)
0.90	(1.30)	1.60	0.30	3.60	0.20	23.90	(4.90)	(0.10)	675.20	2.30	677.50
(0.10)	0.10	(0.10)	-	(0.70)	-	(2.30)	(1.10)	-	(133.00)	(2.60)	(135.60)
0.80	(1.20)	1.50	0.30	2.90	0.20	21.60	(6.00)	(0.10)	542.20	(0.30)	541.90
-	-	1.30	-	-	-	8.30	0.50	-	113.80	-	113.80