



INFORMATION ABOUT INDIVIDUAL FINANCIAL INDICATORS OF THE GROUP BY JURISDICTION

IN WHICH THE COMPANIES OF THE GROUP ARE REGISTERED

RUB BN	JURISDICTION																TOTAL BEFORE EFFECT OF INTERCOMPANY OPERATIONS	NET EFFECT OF INTERCOMPANY OPERATIONS	TOTAL	
	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	HUNGARY	IRELAND	REPUBLIC OF KAZAKHSTAN	REPUBLIC OF SERBIA	REPUBLIC OF SLOVENIA	TURKISH REPUBLIC	UKRAINE				USA
Net interest income	1359.10	3.40	5.30	2.50	2.60	4.00	5.10	-	(0.70)	2.20	(3.20)	12.10	2.40	2.50	-	6.20	-	1403.50	(7.00)	1396.50
Net provision charge for creating reserve for loan losses on debt financial assets	(209.30)	(0.50)	(1.30)	(0.70)	(0.40)	(1.70)	(0.90)	-	0.10	(0.20)	-	(6.10)	(0.70)	(0.30)	-	(19.80)	-	(241.80)	79.40	(162.40)
Net fee and commission income	493.10	-	4.40	1.30	0.70	(1.20)	1.20	-	1.00	1.70	-	7.20	1.00	0.70	-	0.80	0.10	512.00	(66.70)	44530.00
Net other operating income	84.40	3.60	2.30	-	-	(2.20)	0.60	1.80	2.00	0.40	3.00	3.00	0.20	-	-	(1.10)	0.10	98.10	(66.50)	31.60
Operating income	1727.30	6.50	10.70	3.10	2.90	(1.10)	6.00	1.80	2.40	4.10	(0.20)	16.20	2.90	2.90	-	(13.90)	0.20	1771.80	(60.80)	1711.00
Operating expenses	(622.20)	(5.70)	(6.30)	(2.50)	(2.30)	(2.40)	(4.70)	(1.30)	(2.70)	(3.40)	0.10	(7.50)	(2.10)	(2.20)	-	(3.60)	(0.40)	(669.20)	4.40	(664.80)
Profit/(loss) before tax	1105.10	0.80	4.40	0.60	0.60	(3.50)	1.30	0.50	(0.30)	0.70	(0.10)	8.70	0.80	0.70	-	(17.50)	(0.20)	1102.60	(56.40)	1046.20
Income tax expense	(218.60)	-	(0.50)	(0.10)	(0.10)	(0.20)	(0.30)	-	-	(0.20)	-	(1.10)	-	(0.10)	-	-	-	(221.20)	6.20	(215.00)
Net profit/(loss) from continuing operations	886.50	0.80	3.90	0.50	0.50	(3.70)	1.00	0.50	(0.30)	0.50	(0.10)	7.60	0.80	0.60	-	(17.50)	(0.20)	881.40	(50.20)	831.20
Net profit/(loss) from discontinued operations	0.80	14.30	-	-	-	-	-	-	-	-	-	-	-	-	33.80	-	-	48.90	(48.40)	0.50
Net profit/loss	887.30	15.10	3.90	0.50	0.50	(3.70)	1.00	0.50	(0.30)	0.50	(0.10)	7.60	0.80	0.60	33.80	(17.50)	(0.20)	930.30	(98.60)	831.70
Capital expenditures	135.80	0.40	0.60	0.20	0.10	0.40	0.90	0.10	0.20	0.70	27.00	1.60	0.20	0.20	6.20	1.30	-	175.90	-	175.90
Net interest income	1 307.90	22.70	6.40	2.40	2.50	2.10	4.10	-	-	1.60	(1.80)	13.30	2.20	2.20	77.00	7.90	-	1 450.50	1.60	1 452.10
Net provision charge for impairment of debt financial assets	(221.60)	(10.30)	(3.10)	(0.80)	(2.90)	(1.60)	(0.50)	-	(1.00)	0.30	0.10	(10.60)	(0.70)	(0.80)	(20.90)	(6.10)	-	(280.50)	(6.80)	(287.30)
Net fee and commission income	395.90	0.30	3.60	0.90	0.50	(0.20)	0.70	-	0.80	1.20	-	6.00	0.70	0.50	25.80	0.80	-	437.50	(43.30)	394.20
Net other operating income	49.00	(13.90)	1.50	0.20	0.30	1.90	-	0.10	4.40	1.00	2.50	0.20	0.30	0.20	(29.50)	1.50	0.10	19.80	37.20	57.00
Operating income	1 531.20	(1.20)	8.40	2.70	0.40	2.20	4.30	0.10	4.20	4.10	0.80	8.90	2.50	2.10	52.40	4.10	0.10	1 627.30	(11.30)	1 616.00
Operating expenses	(592.70)	(8.50)	(6.30)	(2.10)	(1.90)	(2.30)	(3.80)	(1.10)	(2.40)	(3.00)	(1.50)	(6.70)	(1.70)	(1.90)	(41.30)	(3.50)	(0.50)	(681.20)	8.40	(672.80)
Profit/(loss) before tax	938.50	(9.70)	2.10	0.60	(1.50)	(0.10)	0.50	(1.00)	1.80	1.10	(0.70)	2.20	0.80	0.20	11.10	0.60	(0.40)	946.10	(2.90)	943.20
Income tax expense	(189.70)	(3.40)	(0.20)	(0.10)	0.20	(0.70)	(0.30)	-	-	(0.20)	0.10	(0.10)	-	-	(2.50)	-	-	(196.90)	2.40	(194.50)
Net profit/loss	748.80	(13.10)	1.90	0.50	(1.30)	(0.80)	0.20	(1.00)	1.80	0.90	(0.60)	2.10	0.80	0.20	8.60	0.60	(0.40)	749.20	(0.50)	748.70
Capital expenditures	84.00	1.10	0.60	0.30	0.30	0.70	0.80	0.10	0.10	0.40	31.50	1.80	0.10	0.20	4.60	1.90	-	128.50	-	128.50

FOR THE YEAR ENDED 31 DECEMBER 2018

FOR THE YEAR ENDED 31 DECEMBER 2017