



Doors of change: Bank of Moscow (left) disappears from this year's listing of top 100 Russian banks after its absorption into VTB (right)

RUSSIA'S AGE OF CONSOLIDATION

Acquisitions by both private and state-owned banks in Russia are gradually concentrating the top end of the banking sector, but the long tail of closely held and regional banks remains.

WRITER Philip Alexander RESEARCH Guillaume Hingel and Valeriya Yakutovich ussia's top four banks remain unchanged, with state ownership continuing to dominate the financial sector. Sberbank's \$5.2bn secondary public offering in September 2012 reduced the state's holding to only just above 50%, and the bank's management is aiming for international best practice.

Below the top four, consolidation is taking hold. Bank of Moscow, 14th in last year's rankings, disappears this year after its absorption into VTB in 2011 – although the brand remains in use (see Top 500 Brands ranking, page 16). Large regional player Bank of Khanty-Mansiysk, ranking 24th last year, has also been removed from the ranking after its purchase by Nomos Bank. And Rosbank, into which French owner Société Générale consolidated several smaller Russian subsidiaries last year, has now overtaken Alfa Bank to be the largest privately owned bank in Russia in tier 1 capital terms.

The consolidation trend looks set to continue in 2013. Otkritie, which has risen to 29th in this year's ranking from 34th last year, has announced that it will acquire the much larger Nomos, ranked at eight. If the deal closes successfully, the combined entity would potentially be Russia's second largest privately owned bank by assets (after Alfa), with total assets of more than \$28bn as of the end of 2011.

CONSUMER LENDING STARS

In last year's ranking, *The Banker* flagged up the superior performance of specialist consumer and credit card lenders, and this trend has if anything become even stronger in this year's ranking. In fact, five of the top 10

banks for return on assets (ROA) in Russia in 2011 were consumer lenders. A sixth consumer lending bank, Russian Standard, lies at number 11, with a return on assets of 3.5%.

Locally owned Russian Standard effectively founded the sector in Russia in 1999, but consumer credit is now predominantly a business for foreign players, including the US-based GE Money and Hungary's OTP. The second best performer, Home Credit, is owned by PPF Group, the investment vehicle of Czech entrepreneur Petr Kellner, while Credit Europe Bank is owned by Fiba Group, which was founded by Turkish banking pioneer Husnu Ozyegin. Among the consumer lenders in the top 10 for ROA, only Orient Express Bank is locally owned.

The only full-service universal bank among the top 10 for ROA in Russia is the country's largest, Sberbank, the dominant player in both retail and corporate banking. Thanks to a vast network of more than 19,000 branches – the legacy of its role as the Soviet-era savings bank – Sberbank's hold on the country's retail deposit base has provided a cheap source of funding that allows the bank to maintain high margins. Sberbank itself has identified the consumer lending segment as a potential source of even better returns, buying a 70% stake in the Russian subsidiary of Cetelem, BNP Paribas'

LO	WEST CO	OST TO INCOMI	E RATIOS
Rank	Top 100 rank	Bank	Cost income ratio (%)
1	27	CentroCredit Bank	20.64
2	96	Bank BFG Credit	22.82
3	9	UniCredit Bank Russia	28.00
4	57	Vneshprombank	31.13
5	15	Bank Saint Petersburg	33.17
6	84	Alef Bank	34.70
7	31	OTP Bank Russia	35.62
8	46	RosEvroBank	36.31
9	14	Home Credit and Finance Bank	36.42
10	21	Credit Bank of Moscow	37.56

Source: www.thebankerdatabase.com

consumer lending brand, in 2012.

In fact, Sberbank accounted for an extraordinary 58% of the top 10 largest Russian bank profits in 2011, generating more than \$12bn. This is a far larger share than either of the two other leading state-owned banks, VTB and Gazprombank. While they may be highly profitable, the consumer lenders remain comparatively small - only Home Credit makes it into the top 10 in terms of the size of its profits.

LEAN MACHINES

In addition to the growth potential of retail lending, consumer banks also benefit from very lean business models that make extensive use of centralised data management, as well as mobile and online banking technology. Both OTP and Home Credit feature among the 10 banks with the best cost-toincome ratios. Many of the other banks on this list are closely held institutions that focus on lending to a captive corporate customer base, and therefore run with relatively small staff numbers and branch networks.

Also among the top 10 best cost-toincome ratios are Bank St Petersburg (BSP) and Credit Bank of Moscow, which both specialise in lending to small and medium-sized businesses. This is another area where there is ample scope for lending growth, with Sberbank historically the only provider of local small business lending in many regions. Both BSP and Credit Bank now benefit from the stability and technical expertise provided by having multilateral organisations - the European Bank for Reconstruction and Development and the International Finance Corporation - as significant shareholders. Credit Bank of Moscow is also second on the fastest movers list, after almost doubling its Tier 1 capital in 2011.

The fastest mover is Surgutneftegasbank, which could be part of a wider trend for the captive banks of hydrocarbon companies to increase their role in Russia's economy. Gazprombank is already a major presence in the sector and oil company Rosneft hired a trio of Morgan Stanley executives in 2012 to lead the consolidation of its financial subsidiaries into a single Rosneft Bank. This will be built out of the Russian Regional Development Bank, currently at number 60 in our ranking.

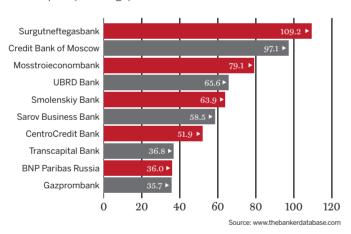
FOREIGN FOCUS

BNP Paribas Russia, a subsidiary of the French bank, is also among the 10 fastest movers in 2011. This might seem surprising, given the volume of commentary suggesting that pressure at home would prompt eurozone banks to retrench in central and eastern Europe. A number of banks certainly have scaled back. Germany's WestLB no longer exists, while Spain's Santander and the UK's HSBC and Barclays have sold out of retail operations in Russia. Banks such as the Russian subsidiary of Intesa and Uniastrum (owned by Bank of Cyprus) have held Tier 1 capital flat even while the banks are profitable. This suggests profits in Russia are being paid to the parent rather than reinvested in the local operations.

But those banks committed to Russia appear to be intensifying their activities. BNP Paribas, Société Générale's Rosbank and ING Bank Eurasia are all among the top 10 banks for asset growth. Nordea Bank Russia, which The Banker flagged up last year as a potential growth story, continued its rise up the ranking, entering the top 20 this year from 26th last year.

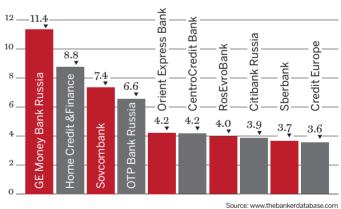
Russian banks - top 10 fastest movers

Tier 1 capital (% change)



Russian banks - top 10 return on assets

(%)



TO	P 10 LOS	SSES		
Rank	Top 100 rank	Bank	Pre-tax profits (\$m)	Tier 1 capital (\$m)
1	12	Bank Uralsib	-158.40	1328.42
2	22	National Reserve Bank	-131.23	617.53
3	17	Ak Bars Bank	-129.62	832.65
4	75	Svyaznoy Bank	-129.37	101.56
5	80	Moskommertsbank	-18.33	84.71
6	94	Aljba Alliance Bank	-13.20	46.07
7	47	Tatfondbank	-8.78	242.61
8	97	UralTransbank	-7.60	43.37
9	88	Bank Solidarnost	-3.34	62.48
10	29	Otkritie Financial Corporation	-2.65	455.76

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9	3	c)			n	_		5	÷	,	u	u	٦	۸	n	۸	,	t	ŀ	h	-	2	ŀ	١.	a	1	h	k	_	r	٠,	4	ı	a	t	,	a	h	١.	a	,		,	5		٠,	_	ı	n	r	

TO	P 10 FASTEST ASSET GROWTH		
Rank	Bank	Assets % change	Assets \$m
1	Svyaznoy Bank	189	1183
2	Evrofinance Mosnarbank	78	2153
3	Intercommerz Bank	63	989
4	NOTA Bank	62	1627
5	ING Bank Eurasia	57	6361
6	Smolenskiy Bank	57	743
7	Rosbank	55	23,155
8	BNP Paribas Russia	50	3328
9	VTB Bank	50	210,883
10	Novikombank	49	3062

Source: www.thebankerdatabase.com

Particularies Standards Standards Standards Standards Standards Particularies <	TOP	TOP 100 RUSSIAN BANKS 1-33																
Support Fried State <	Rank	Bank		Str	ength		Size		Sound	less	Prof	ts		Performa	e) III ce			
Specification 2011 Casine 344 346-254 1 183-25 1 183-25 1 183-25 1 183-25 1 183-25 1 183-25 1 183-25 183-25 183-35	T100		Year end		1 capital % change	.≅		% change	Capital ass %	ets ratio Rank	Pre-tax \$m	profit % change	Return on %	capital Rank	Return on %	~	Loan to assets ratio	Cost income ratio
Williams Ling 1911 31,000 -101 Colored 2 68 38.94 63.9 28.94 63.9 78.95	1	Sberbank	12/11	26,862	14.4	336,535	1	18.9	8.0	72	12,289.7	62.8	45.8	9	3.7	6	7.77	40.2
Compoundable 271 579 537 78-56 3 202 654 78 187 3.64 18.54 3.64 18.54 3.64 18.54 3.64 18.54 4.04<	2	VTB Bank	12/11	13,073	-19.1	210,883	2	49.8	6.2	85	3587.4	53.8	27.4	21	1.7	42	73.9	43.5
Residentify control Bank 1271 4328 215 8 88 4 4 826 215 134 428 615 134 428 105 428 105 124 42 10 488 48 48 48 10 48 48 10 48 <t< th=""><th>က</th><td>Gazprombank</td><td>12/11</td><td>5299</td><td>35.7</td><td>76,956</td><td>က</td><td>20.2</td><td>6.9</td><td>78</td><td>1674.2</td><td>-35.4</td><td>31.6</td><td>15</td><td>2.2</td><td>29</td><td>73.3</td><td>38.1</td></t<>	က	Gazprombank	12/11	5299	35.7	76,956	က	20.2	6.9	78	1674.2	-35.4	31.6	15	2.2	29	73.3	38.1
Keckenik 1701 2442 8.1 2.13.55 7 56.2 18.9 50.75 12.4 56.7 18.9 50.75 18.9 50.75 18.9 50.75 18.9 40.9 61.0 20.0 18.0 40.0 80.0 20.0 18.0 20.0 20.0 20.0 20.0	4	Russian Agricultural Bank	12/11	4839	27.5	39,894	4	30.6	12.1	30	10.9	-54.8	0.2	88	0:0	88	79.3	54.4
Affile Bearly 2011 2021 415 13.65 5 101 867 89 80 60 620 89 60 70 60 70 60 70 60 70 60 70 60 70 60 70 60 70 60 70 60 70	ភ	Rosbank	12/11	2742	8.1	23,155	7	55.2	11.8	32	339.8	5026.2	12.4	25	1.5	47	87.0	65.7
Monte Bank Basis 121 2879 1 67 May 67 May 68 May<	9	Alfa Bank	12/11	2721	14.5	31,365	2	10.1	8.7	09	762.0	8.9	28.0	19	2.4	22	75.3	48.0
Normes Bank houses Bank finances Bank financ	7	Raiffeisen Bank Russia	12/11	2189	-11	18,794	6	12.7	11.7	36	568.0	84.0	25.9	56	3.0	16	63.0	49.0
Workflank Russia 12/11 RSPG 227 23977 6 71 6170 477 338 44 328 41 75 78		Nomos Bank	12/11	1917	26.6	20,566	∞	18.2	9.3	52	482.4	13.2	25.2	28	2.3	23	78.8	47.4
Mode bank English short of the control of	6	UniCredit Bank Russia	12/11	1826	22.7	23,977	9	27.1	7.6	11	617.0	47.7	33.8	14	5.6	19	63.3	28.0
Pormorphytheliable 1271 1437 116.5 11.7 19.9 47 1854 Ph.1 11.9 94 47 1854 84 87 94 95 94 47 1854 86 11 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2 86 11.2	2	МDМ Вапк	12/11	1678	-11.9	10,636	12	-15.5	15.8	19	68.8	-37.2	4.1	79	9:0	76	70.8	88.2
Bank Unside LOTI 132 147 146 1 14 44 1484 P-1 1484 P-1 1484 P-1 1484 P-1 1484 P-1 1484 1-1 1484 14 1484 14 1484 14 14 1484 14 </th <th>Ħ</th> <td>Promsvyazbank</td> <td>12/11</td> <td>1437</td> <td>10.5</td> <td>17,473</td> <td>10</td> <td>12.1</td> <td>8.2</td> <td>29</td> <td>219.4</td> <td>132.3</td> <td>15.3</td> <td>48</td> <td>1.3</td> <td>54</td> <td>9.9/</td> <td>47.4</td>	Ħ	Promsvyazbank	12/11	1437	10.5	17,473	10	12.1	8.2	29	219.4	132.3	15.3	48	1.3	54	9.9/	47.4
Officiary Russian 12/11 19/4 16.4 9004 15 16.5 13.5 24 38.4 30.7 21.5 38.4 30.7 21.5 38.4 30.7 38.6 21.5 46.5 17.5 38.4 40.5 7 88.6 20.2 10.251 31.6 31.6 31.6 32.4 38.6 40.6 7 88.6 31.7 38.6 21.7 38.7 21.7 38.7 20.2 13.7 44.6 46.6 22.6 33.4 46.6 27.8 34.6 27.8 34.6 47.8 48.6 41.7 48.6 48.6 41.7 48.6 48.6 41.7 48.6 48.6 41.7 48.6 48.6 41.7 48.6 48.6 41.7 48.6 48.7 48.6 48.7 48.6 48.7 48.6 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7	12	Bank Uralsib	12/11	1328	-17.7	13,426	П	-1.7	6.6	47	-158.4	P->L	-11.9	94	-1.2	94	62.2	82.0
Home Ceeft and Finence Bank 1271 949 8.0 4.83 6.5 13 4.23 4.84 4.6 7.3 4.85 4.6 7.0 4.85 4.6 1.0 4.6 7.0 4.8 6.0 1.2 3.4 4.6 7.0 4.8 6.0 1.2 3.4 4.6 7.0 3.4 4.6 7.0 4.6 7.0 4.0 7.0 4.0 2.0 3.0 4.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 4.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 <th< th=""><th>13</th><td>Citibank Russia</td><td>12/11</td><td>1197</td><td>16.4</td><td>9004</td><td>15</td><td>7.0</td><td>13.3</td><td>24</td><td>348.4</td><td>-10.7</td><td>29.1</td><td>18</td><td>3.9</td><td>∞</td><td>51.3</td><td>52.4</td></th<>	13	Citibank Russia	12/11	1197	16.4	9004	15	7.0	13.3	24	348.4	-10.7	29.1	18	3.9	∞	51.3	52.4
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Bank Petrocommence 12/11 867 42 6202 23 44 10 23 195	15	Bank Saint Petersburg	12/11	885	20.2	10,251	13	14.6	9.8	61	226.3	34.3	25.6	27	2.2	28	71.0	33.2
Ak Bars Bank Ak Bars Bank Li21 833 70 8912 16 173 93 51 129 67 173 67 173 67 174 174	16	Bank Petrocommerce	12/11	867	-4.2	6202	23	4.4	14.0	23	19.5	119.0	2.3	98	0.3	84	74.5	65.8
Mordea Bank Nussia 12/11 49 6.2 58.4 29.9 128 27 2051 146 27 35.6 146 27 35.7 148 27 35.7 148 27 35.7 438 123 53 15 46 37.3 ING Bank Russia 12/11 689 11.9 6361 22 57.1 108 40 1045 226 15.2 43 12.3 53 10 63 73 10 40 1045 226 15.2 43 12.3 53 13 73 70 70 20 32.9 46 50 52 52 150 52 150 12.2 150 12.2 150 150 20 150 150 20 20 20 20 50 150 20 20 50 150 20 20 150 100 20 20 150 100 20 20 100 20<	17	Ak Bars Bank	12/11	833	-7.0	8912	16	17.7	9.3	51	-129.6	P->L	-15.6	92	-1.5	92	65.7	253.8
Nordea Bank Russia 12/11 692 129 6356 17 515 61 614 61	8 2	Russian Standard Bank	12/11	749	-6.2	5843	24	29.9	12.8	27	205.1	146.9	27.4	22	3.5	Π	65.8	9.09
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Credit Bank ing Group 12/11 661 971 7217 20 32 56 56 56 56 56 56 56 56 56 56 66 -298 460 3 1312 P-J 213 97 -38 99 52.3 Antional Reserve Bank 12/11 616 100 7653 18 160 80 71 101 -35.2 179 43 14 49 56 6.4 81 108.5 786 18 9.3 6.4 81 108.5 786 18 9.1 6.4 81 108.5 786 18 10.0 76 18 80 17.2 1.9 17.2 1.9 17.2 1.0 17.2 1.0 18 1.0 <th>50</th> <td>ING Bank Eurasia</td> <td>12/11</td> <td>689</td> <td>11.9</td> <td>6361</td> <td>22</td> <td>57.1</td> <td>10.8</td> <td>40</td> <td>104.5</td> <td>-22.6</td> <td>15.2</td> <td>49</td> <td>1.6</td> <td>44</td> <td>39.4</td> <td>39.9</td>	50	ING Bank Eurasia	12/11	689	11.9	6361	22	57.1	10.8	40	104.5	-22.6	15.2	49	1.6	44	39.4	39.9
Assing Reserve Bank 12/11 618 -324 1342 66 -298 460 3 -1312 P-J -213 97 -98 52.3 Zenit Banking Group 12/11 616 100 7663 18 16.9 64 81 101 -35.2 179 43 14 95 64 81 101 -35.2 179 43 14 95 64 81 108.5 78.6 181 49 75.0 71 78 78 18 14 95 78 78 18 10 12 78 78 18 18 78 18 78 18 78 18 78 </th <th>ᄗ</th> <td>Credit Bank of Moscow</td> <td>12/11</td> <td>199</td> <td>97.1</td> <td>7217</td> <td>70</td> <td>32.9</td> <td>9.5</td> <td>22</td> <td>150.9</td> <td>22.6</td> <td>22.8</td> <td>31</td> <td>2.1</td> <td>34</td> <td>70.0</td> <td>37.6</td>	ᄗ	Credit Bank of Moscow	12/11	199	97.1	7217	70	32.9	9.5	22	150.9	22.6	22.8	31	2.1	34	70.0	37.6
Zenit Bank Rossiya 12/11 616 100 7663 18 619 80 71 101 -35.2 179 43 14 95 75.0 Bank Rossiya Bank Rossiya 12/11 599 -16.8 9339 14 95 64 81 108.5 786 181 40 12 71 78 78 172 1-P 33 82 0.3 84 71.2 18 66 112 18	22	National Reserve Bank	12/11	618	-32.4	1342	99	-29.8	46.0	က	-131.2	P->L	-21.3	6	-9.8	66	52.3	-74.4
Bank Rossiya 12/11 599 -16.8 9339 14 95 64 81 108.5 786 181 40 12 75 76 76 76 172 1-P 33 82 0.3 85 71.2 Swaz bank Swaz bank 12/11 523 -22.9 6841 21 76 76 162 172 1-P 33 82 0.3 85 642 Bank Vozrochdenie 12/11 514 519 1930 56 -23 626 162 1	23	Zenit Banking Group	12/11	616	10.0	7663	18	16.9	8.0	71	110.1	-35.2	17.9	43	1.4	49	75.0	54.2
Sylaz bank Solaz bank 12/11 523 -22.9 6841 21 56 76 76 172 1->P 33 82 62 62 152 1->P 33 82 62 62 1->P 33 82 62 62 152 1->P 34 34 34 34 36 62 62 162 <th>24</th> <td>Bank Rossiya</td> <td>12/11</td> <td>599</td> <td>-16.8</td> <td>9339</td> <td>14</td> <td>9.5</td> <td>6.4</td> <td>81</td> <td>108.5</td> <td>78.6</td> <td>18.1</td> <td>40</td> <td>1.2</td> <td>55</td> <td>71.2</td> <td>44.1</td>	24	Bank Rossiya	12/11	599	-16.8	9339	14	9.5	6.4	81	108.5	78.6	18.1	40	1.2	55	71.2	44.1
Bank Vozrozhdenie 12/11 51 2.0 51 56 6.2 <th>25</th> <td>Sviaz bank</td> <td>12/11</td> <td>523</td> <td>-22.9</td> <td>6841</td> <td>21</td> <td>25.7</td> <td>7.6</td> <td>76</td> <td>17.2</td> <td>۲-> ا</td> <td>3.3</td> <td>82</td> <td>0.3</td> <td>85</td> <td>64.2</td> <td>74.2</td>	25	Sviaz bank	12/11	523	-22.9	6841	21	25.7	7.6	76	17.2	۲-> ا	3.3	82	0.3	85	64.2	74.2
CentroCredit Bank L2/11 514 519 55 265 76 76 60.5 -69.4 15.7 47 42 6 376 Credit Europe Bank Russia 12/11 491 3.9 30.40 41 9.1 16.2 15 108.0 2.3 2.0 32 3.6 10 9.14 Absolut Bank Russia 12/11 436 1.9 36.5 3.6 1.2 2.6 P.>L -0.6 89 0.0 89 56.8 Absolut Bank Russia 12/11 437 1.9 36.5 1.4 12.5 28 79.1 L.>P 18.1 41 23 2.8 1.4 3.8 238.1 6.6 4 38.2 5.8 1.4 38 2.8 1.4 5.7 2 6.6 4 9.38 Banca Intesa Russia 12/11 389 6.2 1.8 1.4 38 1.4 3.6 1.9 1.4 3.0 1.4 3.0 <th>26</th> <td>Bank Vozrozhdenie</td> <td>12/11</td> <td>521</td> <td>-2.0</td> <td>5711</td> <td>25</td> <td>4.8</td> <td>9.1</td> <td>56</td> <td>62.6</td> <td>162.9</td> <td>12.0</td> <td>54</td> <td>11</td> <td>56</td> <td>74.7</td> <td>64.8</td>	26	Bank Vozrozhdenie	12/11	521	-2.0	5711	25	4.8	9.1	56	62.6	162.9	12.0	54	11	56	74.7	64.8
Credit Europe Bank Russia 12/11 456 14.1 7465 19 6.1 86 2.6 18.0 2.3 22.0 32 3.6 10 91.4 Otkritie Financial Corporation 12/11 456 14.1 7465 19 30.2 6.1 86 -2.6 P->L -0.6 89 0.0 89 56.8 Absolut Bank Absolut Bank Russia 12/11 413 271 3631 32 24 12.5 28 79.1 L->P 18.1 41 23 8.8 11.4 38 238.1 6.6 4 9.8 78	27	CentroCredit Bank	12/11	514	51.9	1930	22	-23.5	26.7	7	80.5	-69.4	15.7	47	4.2	9	37.6	20.6
Otkvritle Financial Corporation 12/11 456 14.1 7465 19 30.2 6.1 86 -2.6 P-L -0.6 89 0.0 89 56.8 Absolut Bank Absolut Bank L2/11 437 1.9 3505 33 -2.4 12.5 28 79.1 L->P 18.1 41 2.3 25 78.2 OTP Bank Russia 12/11 413 27.1 3631 32 13.5 11.4 38 238.1 6.8 57 2 6.6 4 93.8 Banca Intesa Russia 12/11 398 -2.1 27/24 47 0.4 146 21 38.3 107.3 9.6 59 1.4 50 94.1 Royal Bank of Scotland Russia 12/11 380 6.2 1831 57 11 39.1 -2.6 59 14 50 94.1	82	Credit Europe Bank Russia	12/11	491	3.9	3040	41	9.1	16.2	15	108.0	2.3	22.0	32	3.6	10	91.4	48.3
Absolut Bank Li2/11 437 19 3505 33 -24 125 28 791 L-P 181 41 23 25 782 OTP Bank Russia 12/11 413 271 3631 32 135 114 38 2381 684 577 2 66 4 93.8 Bancal Intessa Russia 12/11 398 -2.1 2724 47 04 146 21 38.3 1073 96 59 14 50 94.1 Royal Bank of Scotland Russia 12/11 380 6.2 1831 57 18 20.7 11 39.1 -26.6 10.3 57 2.1 31 139	5 3	Otkritie Financial Corporation	12/11	456	14.1	7465	19	30.2	6.1	98	-2.6	P->L	-0.6	88	0:0	68	56.8	6.89
OTP Bank Russia 12/11 413 271 3631 32 135 114 38 238.1 68.4 577 2 6.6 4 93.8 Banca Intesa Russia 12/11 398 -2.1 2724 47 0.4 146 21 38.3 1073 96 59 14 50 94.1 Royal Bank of Scotland Russia 12/11 380 6.2 1831 57 11 39.1 -26.6 10.3 57 2.1 31 13.9	30	Absolut Bank	12/11	437	1.9	3505	33	-2.4	12.5	28	79.1	L->P	18.1	41	2.3	25	78.2	78.0
Banca Intesa Russia 12/11 398 -2.1 2724 47 0.4 14.6 21 38.3 1073 9.6 59 14 50 94.1 Royal Bank of Scotland Russia 12/11 380 6.2 1831 57 1.8 20.7 11 39.1 -26.6 10.3 57 2.1 31 13.9	31	OTP Bank Russia	12/11	413	27.1	3631	32	13.5	11.4	38	238.1	68.4	57.7	2	9.9	4	93.8	35.6
Royal Bank of Scotland Russia 12/11 380 6.2 1831 57 1.8 20.7 11 39.1 -26.6 10.3 57 2.1 31 13.9	32	Banca Intesa Russia	12/11	398	-2.1	2724	47	0.4	14.6	21	38.3	107.3	9.6	29	1.4	50	94.1	53.5
	33	Royal Bank of Scotland Russia	12/11	380	6.2	1831	22	1.8	20.7	11	39.1	-26.6	10.3	27	2.1	31	13.9	58.1

TOP	TOP 100 RUSSIAN BANKS 34-66																
Rank	Bank		Strength	igth		Size		Soundness	ess	Profits	ts .	Ž	Performance	nce	1		
1100	Vear	ar end	lier i capital \$m % cha	apıtal % change	₽,	Assets rank	% change	Capital assets ratio % Rank	rts ratio Rank	Pre-tax profit \$m % c	profit % change	Keturn on capital % Ran	capıtal Rank	Keturn on assets % Ran		Loan to C assets ratio	Cost income ratio
34	Deutsche Bank Russia 12	12/11	375	5.5	3133	37	28.9	12.0	31	47.4	31.8	12.7	51	1.5	45	57.3	79.1
35	Orient Express Bank	12/11	360	31.2	4259	30	41.6	8.5	65	179.1	95.3	49.7	4	4.2	2	83.6	43.8
36	Bank Avangard	12/11	342	22.6	2583	48	25.8	13.2	25	25.8	15.6	7.6	99	1.0	62	69.7	55.0
37	Evrofinance Mosnarbank	12/11	341	-11.4	2153	54	78.4	15.8	17	14.9	-44.6	4.4	2/8	0.7	71	71.5	89.4
89	Commerzbank Eurasija	1/12	339	7.6	1157	89	-13.6	29.3	5	8.5	-83.2	2.5	85	0.7	89	84.0	66.2
89	Transcapital Bank	12/11	329	36.8	3176	36	30.8	10.4	4	21.4	-59.1	6.5	74	0.7	73	73.9	52.0
4	Masterbank 12	12/11	328	6.9	2300	23	3.2	14.3	22	14.9	-72.1	4.6	17	9:0	74	74.7	46.1
41	Rossiyskiy Kredit Bank	2/11	300	-7.6	399	94	-15.6	75.2	2	4.1	-78.3	1.4	87	1.0	23	61.3	79.8
42	Uniastrum Bank	12/11	287	0.5	2790	46	9.0-	10.3	46	18.8	21.4	9.9	73	0.7	72	78.6	6.69
43	Moscow Industrial Bank	12/11	272	33.0	4528	88	21.0	0.9	88	19.3	9.7	7.1	69	0.4	82	68.9	86.1
44	Probusinessbank	12/11	264	4.0	4467	83	56.6	5.9	91	78.8	23.6	29.8	17	1.8	41	56.9	70.2
45	National Bank Trust	12/11	262	n/a	5440	26	n/a	4.8	100	46.0	n/a	17.6	45	0.8	99	61.3	n/a
46	RosEvroBank 12	12/11	261	20.0	2889	43	21.7	9.0	22	114.5	70.8	43.9	∞	4.0	7	50.4	36.3
47	Tatfondbank 12	12/11	243	-9.5	2452	51	22.9	6.6	48	-8.8	P->L	-3.6	92	-0.4	92	63.1	75.5
48	Rosgosstrakh Bank	12/11	242	19.4	2854	44	-5.0	8.5	64	53.0	9:0	21.9	33	1.9	37	73.8	52.2
49	Investment Trade Bank	2/11	240	-2.2	3024	42	28.2	8.0	73	13.8	161.4	5.7	75	0.5	81	73.0	56.2
20	B&N Bank 12	2/11	240	9.9	3954	31	8.4	6.1	87	9.8	<u>ا</u> ج	3.6	8	0.2	87	76.7	91.8
2	BNP Paribas Russia	12/11	212	36.0	3328	35	49.9	6.4	82	19.1	945.6	9.0	62	9:0	80	66.2	69.1
25	Bank Soyuz	12/11	506	4.0	2479	20	0.6	8.3	99	57.3	828.5	27.8	70	2.3	24	71.0	43.9
23	GE Money Bank Russia	12/11	198	-14.1	854	77	11.4	23.2	6	97.1	3.7	48.9	2	11.4	П	90.1	41.8
75	SKB Bank 12	12/11	189	31.7	3381	34	24.3	5.6	94	36.6	21.0	19.4	88	11	22	70.7	50.7
22	Novikombank 12	12/11	183	6.0	3062	40	48.8	0.9	89	12.8	-48.5	7.0	92	0.4	83	57.5	74.7
26	Locko Bank 12	12/11	182	9.8	1869	26	14.0	9.7	50	39.3	18.3	21.7	34	2.1	33	71.7	52.9
22	Vneshprombank	12/11	179	29.5	2823	45	22.3	6.3	83	37.6	87.8	21.1	35	1.3	52	55.3	31.1
28	Metallinvestbank 12	12/11	173	4.8	1604	63	-2.8	10.8	41	41.3	86.9	23.9	83	2.6	28	81.2	43.3
23	SudostroiteIny Bank 12	12/11	171	1.4	1389	65	8.1	12.3	29	25.1	5.6	14.7	20	1.8	39	64.6	27.0
99	Russian Regional Development Bank	12/11	170	-27.3	3100	£	10.7	5.5	92	9.09	25.0	35.6	Ξ	2.0	36	47.3	9.09
61	UBRD Bank 12	12/11	169	65.6	3106	88	24.6	5.4	96	19.5	-14.3	11.6	56	9:0	77	47.7	9.99
29	Surgutneftegasbank 12	12/11	148	109.2	1140	69	-11.0	13.0	26	28.3	<u>ا</u> ج	19.1	ණ	2.5	20	70.9	58.6
83	Bank Severo Vostochny Alliance	12/11	147	-7.3	185	66	-21.8	79.5	П	4.0	L->P	2.8	83	2.2	30	64.8	6.06
2	Zapsibcombank 12	12/11	145	4.3	2310	52	13.6	6.3	84	51.9	141.5	35.8	10	2.2	26	73.0	51.3
89	Barclays Bank Russia	1/11	142	n/a	901	74	n/a	15.8	18	-1.9	n/a	-1.3	91	-0.2	96	53.1	145.5
99	Baltiyskiy Bank	1/12	141	-3.5	2511	49	0.6	5.6	83	36.7	253.1	26.2	25	1.5	48	51.7	112.4

National Sim Simple	TOP	TOP 100 RUSSIAN BANKS 67-100																
Time Inspiration Time National State S	Rank	Bank		Str	ength		Size		Soundr	less	Profits	ts		Performance	ance			
Mosstonicenomentary	1100		Year end		1 capital % change	₩,	Assets rank	% change	Capital ass %	ets ratio Rank	Pre-tax profit \$m %c	profit % change	Return or %	Return on capital % Rank	Return on assets % Ran	n assets Rank	Loan to assets ratio	Cost income ratio
Development Capital Bank (2011) 127 24 247 52 159 61 659 81 650 Development Capital Bank (2011) 128 3.7 447 92 217 802 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	29	Mosstroieconombank	12/11	140	79.1	580	87	-6.0	24.2	~	-1.2	P->L	-0.9	06	-0.2	91	53.9	99.4
Development Capital Bank Light Light State Service Capital Bank Light Linestfunk Bank Light Light Light State Service Capital Bank Light L	89	Center Invest Bank	12/11	137	-2.9	1694	61	6.9	8.1	69	36.2	247.9	26.5	24	2.1	32	80.7	47.8
Destruction	69	Development Capital Bank	12/11	135	9.3	447	92	21.7	30.2	4	4.5	-82.7	3.3	81	1.0	61	8.99	52.1
Baltic Investment Bank 12/11 146 189 58 115 64 80 Chelindhank Chelindhank 12/11 109 156 938 73 0.4 117 35 Sovoronbank 12/11 106 34.3 1790 59 52.3 59 90 Mechtopenegotank 12/11 105 22.9 188 7 46 118 35 90 90 Sarve Business Bank 12/11 101 88.5 87 76 407 118 37 42 84 88 62 76 407 118 37 42 84 88 62 70 118 37 42 84 88 62 70 11 37 42 84 88 42 78 11 34 88 42 88 42 88 42 88 42 88 42 88 42 88 42 88 42	2	Investbank	12/11	128	-3.7	1449	64	7.7	8.9	59	9.5	82.3	7.4	29	0.7	75	82.1	83.7
Chelindbank 12/11 109 156 938 73 0.4 117 35 Soveronbank 12/11 106 34.3 1780 95 25.3 59 90 Macritopenergobank 12/11 105 97 888 75 46 118 33 SoyazoryBank 12/11 101 58.5 87 76 40.7 116 37 Garbark 170 90 1.0 18.5 87 76 40.7 116 37 International Bank of StPeterbung 12/11 99 1.0 1707 60 2.1 58 92 16 77 40 116 37 40 40 116 37 40 <td< th=""><th>71</th><td>Baltic Investment Bank</td><td>12/11</td><td>117</td><td>4.6</td><td>1819</td><td>28</td><td>11.5</td><td>6.4</td><td>8</td><td>10.8</td><td>-17.7</td><td>9.3</td><td>09</td><td>9.0</td><td>79</td><td>79.4</td><td>76.8</td></td<>	71	Baltic Investment Bank	12/11	117	4.6	1819	28	11.5	6.4	8	10.8	-17.7	9.3	09	9.0	79	79.4	76.8
Sovocnibank Landerengobank L2/11 105 943 1780 99 543 99 90 Mezhtopenergobank L2/11 105 947 888 75 46 118 33 90 90 90 90 90 90 90 90 90 90 90 90 90	72	Chelindbank	12/11	109	15.6	938	73	0.4	11.7	35	22.9	-18.0	20.9	36	2.4	21	63.6	64.4
Mearthopenergobank 12/11 105 9.7 888 75 46 118 33 Sarov Business Bank 12/11 102 229 1183 67 186 62 Sarov Business Bank 12/11 101 585 872 76 407 116 37 Gazbank 12/11 99 442 844 78 183 117 34 Cordit Ural Bank 12/11 89 10 107 62 22 115 36 17 8 9 10 107 62 62 10 10 62 8 9 10 10 62 8 9 10 10 62 8 9 10 10 6 10 9 9 9 10 10 6 10 9 9 10 10 9 9 10 10 9 10 10 9 10 10 10 10 1	73	Sovcombank	12/11	106	34.3	1780	29	25.3	5.9	06	130.9	102.1	123.9		7.4	3	63.3	39.3
Sarov Bank 12/11 101 585 872 76 407 116 37 6 22 darkness Bank 12/11 101 585 872 76 407 116 37 14 34 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	74	Mezhtopenergobank	12/11	105	9.7	888	75	-4.6	11.8	33	8.8	-54.8	8.4	64	1.0	64	85.6	0.09
Sarov Business Bank 12/11 101 58.5 87.2 76 40.7 11.6 37 Gazbank 1/12 99 -4.2 844 78 15.3 11.7 34 Coreit Ural Bank Creat Ural Bank 12/11 99 -1.0 672 84 6.8 15.9 16 37 8 15.9 16 37 17 34 16 37 16 37 18 15.0 17 34 15 15 15 36 15 16 37 16 37 36 15 16 37 16 37 36 16 37 16 37 36 36 16 37 36<	75	Svyaznoy Bank	12/11	102	22.9	1183	29	188.7	9.6	62	-129.4	P->L	-127.4	100	-10.9	100	58.2	361.9
Gazbank J112 99 42 844 78 163 117 34 Credit Ural Bank Credit Ural Bank 12/11 99 1,0 621 84 68 159 16 International Bank of St Petersburg 12/11 85 190 758 80 176 112 39 Moskommersbank 1/12 82 4,6 522 88 0,9 155 20 First Czech Russian Bank 1/12 82 4,6 522 88 0,9 155 20 NOTA Bank 1/12 82 4,6 520 16 7,4 8 2 1,6 1,7 1,7 30 9 4 9 1,0 1,7 1,7 30 9 4 9 1,0 1,7 1,7 30 9 4 9 1,0 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7	76	Sarov Business Bank	12/11	101	58.5	872	76	40.7	11.6	37	18.2	107.3	18.0	42	2.1	35	54.8	53.5
Creat Ural Bank 12/11 99 1,0 621 84 68 159 16 International Bank of St Petersburg 12/11 89 -1,0 1707 60 2.1 58 92 Moskommertsbank 12/11 85 -190 758 80 176 112 39 First Caceh Russian Bank 1/12 82 -46 552 88 0.9 155 20 NOTA Bank 1/12 82 46 622 5.0 99 74 89 99 186 49 99 O SDM Bank 12/11 76 300 960 72 48 79 49 74 89 79 49 79 49 70 99 70 99 70 99 70 99 70 99 70 99 70 99 70 99 70 99 70 78 78 78 78 78 78 78	<i>11</i>	Gazbank	1/12	66	-4.2	844	28	16.3	11.7	34	5.1	-10.8	5.1	76	9.0	78	78.9	55.7
International Bank of St Petersburg 12/11 85 190 1707 60 2.1 6.8 92 AG Moskommertsbank 1/12 82 4.6 572 88 0.176 112 39 112 39 112 112 39 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 30 112 112 112 112 112 112 112 112 112 11	%	Credit Ural Bank	12/11	66	1.0	621	84	-6.8	15.9	16	19.5	54.0	19.8	37	3.1	13	87.8	47.0
Moskommertsbank 12/11 85 190 758 80 -176 112 39 First Czech Russian Bark 1/12 82 46 552 88 -09 155 20 NOTA Bank NOTA Bank 12/11 78 530 960 72 148 79 74 Alet Bank 12/11 72 98 38 95 180 17 40 Primsotsbank 12/11 72 98 38 95 180 17 40 Altabank Altabank 12/11 62 -166 59 88 18 70 17 49 18 18 70 17 40 10 70 10 <t< th=""><th>79</th><td>International Bank of St Petersburg</td><td>12/11</td><td>66</td><td>-1.0</td><td>1707</td><td>09</td><td>2.1</td><td>5.8</td><td>92</td><td>15.4</td><td>114.4</td><td>15.7</td><td>46</td><td>0.9</td><td>65</td><td>70.5</td><td>6.09</td></t<>	79	International Bank of St Petersburg	12/11	66	-1.0	1707	09	2.1	5.8	92	15.4	114.4	15.7	46	0.9	65	70.5	6.09
First Czech Russian Bank 1/12 82 4,6 532 88 -0.9 15.5 NOTA Bank 12/11 81 250 1627 62 62.2 50 SDM Bank 12/11 76 300 960 72 148 79 Alet Bank Alet Bank Moscow 12/11 72 98 38 95 18.0 18.6 Primsotsbank Bank Moscow 12/11 62 22.0 766 79 31.1 8.9 Alabank Albank 12/11 63 2.0 640 83 13.3 9.9 Smolenskiy Bank 12/11 63 2.0 640 83 13.3 9.9 Smolenskiy Bank Friedreskiy 12/11 63 2.0 640 83 13.5 19.9 Intercommerz Bank 12/11 56 14.9 281 83 13.5 19.9 Aljba Aliance Bank 12/11 48 2.16 92 16 18	8	Moskommertsbank	12/11	85	-19.0	758	80	-17.6	11.2	39	-18.3	P->_	-21.6	86	-2.4	97	89.9	171.7
NOTA Bank 12/11 81 250 1627 62 50 SDM Bank 12/11 76 300 960 72 448 79 Alef Bank 12/11 73 53 350 97 46.5 509 Alef Bank Gaarnti Bank Moscow 12/11 72 98 38 95 18.0 18.0 Altabank 12/11 68 22.0 766 78 18.0 18.0 Bank Solidarnost 17/12 62 -16.0 83 13 99 Smokenskiy Bank 17/12 62 -16.0 87 8 105 78 105 Joli ClCl Bank Eurischeskiy 12/11 58 63.9 74.3 8 15 199 Joli ClCl Bank Eurischeskiy 12/11 48 22.8 595 8 19 Joli ClCl Bank Eurischeskiy 12/11 46 -14.9 7 64 8 7 1 Bank Leroberechmin	쩞	First Czech Russian Bank	1/12	82	-4.6	532	88	-0.9	15.5	20	5.7	L->P	6.9	72	1:1	28	66.5	128.3
Alet Bank 12/11 76 30.0 960 72 44.8 79 Alet Bank Alet Bank 12/11 73 5.3 350 97 46.5 209 Primatot Bank Moscow 12/11 72 98 388 95 18.0 18.6 Primatot Bank Moscow 12/11 68 22.0 766 79 31.1 8.0 Altabank Altabank 12/11 68 22.0 76 82 2.8 18.0 18.0 Smolenskiy Bank 12/11 68 63.9 74.3 81 5.7 78 18.0 Smolenskiy Bank 12/11 56 -14.9 281 87 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 18.0 78 <th>82</th> <td>NOTA Bank</td> <td>12/11</td> <td>81</td> <td>25.0</td> <td>1627</td> <td>62</td> <td>62.2</td> <td>5.0</td> <td>66</td> <td>45.2</td> <td>119.6</td> <td>55.9</td> <td>က</td> <td>2.8</td> <td>17</td> <td>59.2</td> <td>48.3</td>	82	NOTA Bank	12/11	81	25.0	1627	62	62.2	5.0	66	45.2	119.6	55.9	က	2.8	17	59.2	48.3
Alef Bank 12/11 73 5.3 350 97 46.5 209 Garanti Bank Moscow 12/11 72 98 388 95 18.0 18.6 Primsotsbank 12/11 68 22.0 766 79 31.1 8.9 Alabank Alabank 12/11 63 -16.6 597 85 18.9 19.9 Smolenskiy Bank 12/11 63 -16.6 597 85 18 19.9 Bank Tawicheskiy 12/11 58 63.9 74.3 81 5.0 78 18 10.5 78 18	83	SDM Bank	12/11	76	30:0	096	72	14.8	7.9	74	13.5	14.8	17.8	44	1.4	51	51.4	66.5
Garanti Bank Moscow 12/11 72 9.8 388 95 18.0 18.6 Primsotsbank 12/11 68 220 766 79 31.1 8.9 Altabank 12/11 63 -2.0 640 83 13.3 9.9 Bank Solidarnost 1/12 62 -16.6 597 85 2.8 10.5 Smolenskiy Bank 12/11 58 63.9 743 81 5.0 78 Bank Tavricheskiy 12/11 57 n/a 1070 70 n/a 5.3 19.9 ICICI Bank Eurasia 1/12 56 -14.9 281 57 73 19.9 Aljaa Alliance Bank 12/11 48 22.8 592 86 33.1 8.0 European Trust Bank 12/11 45 n/a 486 90 n/a 9.3 Bank Brockedrit 12/11 43 -18.1 59 93 93 WBD Bank Kaza	84	Alef Bank	12/11	73	5.3	350	62	46.5	20.9	10	6.2	-32.5	8.4	63	1.8	40	63.2	34.7
Primsotsbank 12/11 68 220 766 79 31.1 8.9 Altabank 12/11 63 -2.0 640 83 13.3 99 Bank Solidamost 1/12 62 -16.6 597 85 2.8 10.5 Smolenskiy Bank 1/12 62 -16.6 597 87 2.8 10.5 Bank Tavricheskiy 1/12 56 -14.9 281 87 78 13.8 ICICI Bank Eurasia 1/12 56 -14.9 281 98 23.5 19.9 Infercommerz Bank 12/11 48 22.8 592 86 33.1 8.0 Aljba Alliance Bank 12/11 46 -21.6 170 17 67 18 9.3 European Trust Bank 12/11 45 163 64 82 18 68 Bank BFG Credit 12/11 43 18.1 61 9 67 8 NB	82	Garanti Bank Moscow	12/11	72	9.8	388	92	18.0	18.6	14	8.7	-47.2	12.0	55	2.2	27	52.7	54.8
Altabank 112/11 63 -2.0 640 83 13.3 99 Bank Solidarnost 1/12 62 -166 597 85 2.8 10.5 Smolenskiy Bank 12/11 58 63.9 743 81 57.0 78 IOCI Bank Eurasia 1/12 56 -14.9 281 98 7.3 19.9 Intercommerz Bank 1/12 56 -14.9 281 98 7.3 8.0 Bank Levoberezhniy 12/11 48 22.8 592 86 33.1 8.0 Aliba Alliance Bank 12/11 46 -21.6 170 10 -21.8 57 8 European Trust Bank 12/11 45 n/a 86 90 n/a 9.3 Bank BrG Credit 12/11 43 -18.1 51 8 6 Ural Transbank 12/11 42 -47 454 91 59 93 Bank Kazanskiy	98	Primsotsbank	12/11	89	22.0	99/	79	31.1	8.9	28	23.6	56.2	34.7	12	3.1	15	76.2	65.7
Bank Solidamost 1/12 62 -16.6 597 85 2.8 10.5 Smolenskiy Bank 12/11 58 63.9 743 81 570 78 Bank Tavricheskiy 12/11 57 n/a 1070 70 n/a 53 IOICI Bank Eurasia 1/12 56 -14.9 281 98 73 64 Intercommerz Bank 12/11 48 22.8 592 86 33.1 80 Aljba Alliance Bank 12/11 46 -21.6 170 100 -21.8 571 European Trust Bank 12/11 46 -21.6 170 10 -21.8 68 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 12/11 43 -18.1 511 89 -6.7 85 NBB Bank Kazanskiy 12/11 42 -47 454 91 59 93 Bank Kazanskiy 12/11 42 -14 406 93 11 10.3	87	Altabank	12/11	63	-2.0	640	88	13.3	6.6	49	4.4	-52.9	7.0	71	0.7	2	57.1	80.9
Smolenskiy Bank 12/11 58 63.9 74.3 81 57.0 78 Bank Tavricheskiy 12/11 57 n/4 1070 70 n/4 5.3 IOCI Bank Eurasia 1/12 56 -14.9 281 98 -23.5 19.9 Intercommerz Bank 12/11 48 22.8 592 86 33.1 8.0 Aljba Alliance Bank 12/11 46 -21.6 170 10 -21.8 27.1 European Trust Bank 12/11 45 n/a 486 90 n/a 9.3 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 1/12 43 -18.1 511 89 -6.7 85 NBD Bank Kazanskiy 1/12 42 -4.7 406 93 11 10.3	88	Bank Solidarnost	1/12	62	-16.6	262	85	2.8	10.5	43	-3.3	5.7	-5.3	93	9:0-	93	46.3	126.1
Bank Favricheskiy 12/11 57 n/4 1070 70 n/4 53 IOCI Bank Eurasia 1/12 56 -14.9 281 98 -23.5 19.9 Intercommerz Bank 12/11 48 22.8 592 86 33.1 54 Aljba Alliance Bank 12/11 46 -21.6 170 100 -21.8 27.1 European Trust Bank 12/11 45 n/4 486 90 n/a 9.3 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 12/11 43 18.1 51 89 67 85 NBD Bank Kazanskiy 17/12 42 -4.7 454 91 5.9 93	8	Smolenskiy Bank	12/11	28	63.9	743	81	57.0	7.8	75	5.2	24.9	9.1	61	0.7	69	71.0	48.9
I/ICI Bank Eurasia 1/12 56 -14.9 281 98 -23.5 19.9 Intercommerz Bank 12/11 53 4.5 989 71 63.1 54 Bank Levoberezhniy 12/11 48 22.8 592 86 33.1 80 Aljba Alliance Bank 12/11 46 -21.6 170 100 -21.8 2/13 87 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 12/11 43 -18.1 511 89 -6.7 85 NBD Bank Kazanskiy 17/12 42 -4.7 454 91 5.9 93	06	Bank Tavricheskiy	12/11	22	n/a	1070	70	n/a	5.3	86	13.6	n/a	23.8	30	1.3	53	69.5	38.8
Intercommerz Bank 12/11 48 2.8 989 71 631 54 Bank Levoberezhniy 12/11 48 22.8 592 86 33.1 8.0 Aljba Alliance Bank 12/11 46 -21.6 170 10 -21.8 27.1 European Trust Bank 12/11 45 n/a 486 90 n/a 9.3 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 17/12 43 -18.1 511 89 -6.7 85 NBD Bank 17/12 42 -4.7 454 91 59 9.3 Bank Kazanskiy 12/11 42 -1.4 406 93 1.1 10.3	16	ICICI Bank Eurasia	1/12	56	-14.9	281	86	-23.5	19.9	12	4.2	-8.1	9.7	65	1.5	46	90.7	54.0
Bank Levoberezhniy 12/11 48 22.8 592 86 33.1 8.0 Aljba Alliance Bank 12/11 46 -21.6 170 100 -21.8 27.1 European Trust Bank 12/11 45 n/4 486 90 n/a 9.3 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 NBD Bank 1712 43 -18.1 51 85 9.3 NBD Bank Kazanskiy 12/11 42 -4.7 454 91 59 9.3	92	Intercommerz Bank	12/11	23	4.5	686	71	63.1	5.4	97	16.6	상	31.4	16	1.7	43	81.4	63.6
Aljba Alliance Bank 12/11 46 -21.6 170 100 -21.8 271 European Trust Bank 12/11 45 n/a 486 90 n/a 9.3 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 12/11 43 -18.1 511 89 -6.7 85 NBD Bank NBD Bank Kazanskiy 17/12 42 -4.7 454 91 5.9 9.3 Bank Kazanskiy 12/11 42 -1.4 406 93 1.1 10.3	93	Bank Levoberezhniy	12/11	48	22.8	265	98	33.1	8.0	20	18.4	18.0	38.6	6	3.1	14	80.9	58.5
European Trust Bank 12/11 45 n/a 486 90 n/a 93 Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 12/11 43 -18.1 511 89 -6.7 8.5 NBD Bank 1/12 42 -4.7 454 91 5.9 9.3 Bank Kazanskiy 12/11 42 -1.4 406 93 1.1 10.3	94	Aljba Alliance Bank	12/11	46	-21.6	170	100	-21.8	27.1	9	-13.2	P->_	-28.6	66	-7.8	86	63.3	-804.8
Bank BFG Credit 12/11 43 16.3 644 82 18.2 68 UralTransbank 12/11 43 -18.1 511 89 -6.7 8.5 NBD Bank 1/12 42 -4.7 454 91 5.9 9.3 Bank Kazanskiy 12/11 42 -1.4 406 93 1.1 10.3	92	European Trust Bank	12/11	45	n/a	486	06	n/a	9.3	54	1.2	n/a	2.6	84	0.2	98	63.2	95.1
UralTransbank 12/11 43 -18.1 511 89 -6.7 8.5 NBD Bank 1/12 42 -4.7 454 91 5.9 9.3 Bank Kazanskiy 12/11 42 -1.4 406 93 1.1 10.3	96	Bank BFG Credit	12/11	43	16.3	644	8	18.2	8.9	79	11.8	10.4	27.1	23	1.8	88	97.6	22.8
NBD Bank Bank Kazanskiy 1/12 42 -4,7 454 91 5.9 9.3 12/11 42 -1.4 406 93 1.1 10.3	97	UralTransbank	12/11	43	-18.1	511	89	-6.7	8.5	63	-7.6	15.0	-17.5	96	-1.5	96	54.8	64.0
Bank Kazanskiy 12/11 42 -1.4 406 93 1.1 10.3	86	NBD Bank	1/12	42	-4.7	454	91	5.9	9.3	23	14.6	711.9	34.6	13	3.2	12	74.6	58.8
	66	Bank Kazanskiy	12/11	42	-1.4	406	93	11	10.3	45	4.2	33.7	10.0	82	1.0	09	63.8	9.99
100 Moscomprivatbank 10.71 40 22.2 376 96 -61.4 10.7 42	100	Moscomprivatbank	12/11	40	22.2	376	96	-61.4	10.7	42	2.9	-41.2	7.3	89	8.0	29	47.5	92.6

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