

Consolidated statement of financial position

in billions of Russian Roubles	Note	31 December 2015	31 December 2014
Assets			
Cash and cash equivalents	7	2,333.6	2,308.0
Mandatory cash balances with central banks		387.9	365.0
Financial assets at fair value through profit or loss	8	866.8	921.0
Due from banks	9	750.6	240.0
Loans and advances to customers	10	18,727.8	17,756.0
Securities pledged under repurchase agreements	11	222.0	1,169.0
Investment securities available-for-sale	12	1,874.3	829.0
Investment securities held-to-maturity	13	477.7	117.0
Deferred tax asset	31	17.3	19.0
Premises and equipment	14	499.2	496.0
Assets of the disposal group and non-current assets held for sale	15	212.7	72.0
Other financial assets	16	664.5	562.0
Other non-financial assets	16	300.3	339.0
Total assets		27,334.7	25,200.0
Liabilities			
Due to banks	17	1,045.9	3,640.0
Due to individuals	18	12,043.7	9,328.0
Due to corporate customers	18	7,754.6	6,234.0
Debt securities in issue	19	1,378.5	1,302.0
Other borrowed funds	20	398.0	537.0
Financial liabilities at fair value through profit or loss except for debt securities in issue	21	426.6	769.0
Deferred tax liability	31	132.0	45.0
Liabilities of the disposal group	15	185.9	58.0
Other financial liabilities	22	718.4	444.0
Other non-financial liabilities	22	69.6	51.0
Subordinated debt	23	806.5	769.0
Total liabilities		24,959.7	23,180.0
Equity			
Share capital	24	87.7	87.0
Treasury shares	24	(6.7)	(7.6)
Share premium		232.6	232.0
Revaluation reserve for office premises		69.3	72.0

Fair value reserve for investment securities available-for-sale	(45.7)	(171.4)
Foreign currency translation reserve	101.1	83.0
Remeasurement of defined benefit pension plans	(0.7)	–
Retained earnings	1,935.2	1,718.0
Total equity attributable to shareholders of the Bank	2,372.8	2,015.0
Non-controlling interest	2.2	4.0
Total equity	2,375.0	2,020.0
Total liabilities and equity	27,334.7	25,200.0