

1. MKB Today



1.1 MKB at a Glance

22 Regions

>9k Employees

2.916 RUB bln

Total assets

>200 RUB bln

Market capitalization

Corporate banking

Federal Scale

Top-5 Corporate loan portfolio ⁽¹⁾

Historic focus on Large Corporates

20k Corporate clients
Strong competences in servicing energy and construction sector

Wallet share expansion

71% Corporate clients are multiproduct relationships

Retail banking

>900k

Active retail clients

70%

Loyal repeat customers

Terminals

6.8k+ Proprietary

4.2k Partner

ATMs

1.1k+ Proprietary

5.5k Partner

Branches

132

Partnerships

- Retailers
- Developers

Investment banking

>1.1 tln

market bond placements ⁽²⁾

Top-5

Local REPO market operator ⁽³⁾

125 RUB bln

green finance organized

29.5 RUB bln

organized 25% Detsky Mir acquisition

x2.5

increase in conversion transactions volume

5th

Among MOEX Top Market Participants ⁽⁴⁾

Digital proposition

Top-5 Mobile banking app for retail

100% Digital bank for SMEs

Remote client identification solutions across all business lines

Mobile app for investments

Full E-banking for corporate

Credit Ratings

BB

by Fitch

BB-

by S&P

Ba3

by Moody's

ESG Ratings

BBB [ESG]

by RAEX-Europe

Source: Company data, IFRS financial statements, public sources, as of 31/12/2020. Notes: ¹According to banki.ru rating as at 1 January 2021. ²As of 12m2020 according to cbonds.ru. ³According to MOEX Repo Market Operators ranking as of February 2021. ⁴According to MOEX rating of Top Market Participants by monthly trading volume of equities and funds, as of February 2021.

1.2 Milestones

1994–2012

Moscow-focused Franchise

- Mr. Avdeev acquired MKB in 1994
- Track record of **strong organic growth** with focus on servicing retail and wholesale companies
- Resilience during financial crisis of 2008 with **24% rise in total assets** and **17.2% ROAE**
- EBRD and IFC acquired **15% stake** in July 2012⁽⁵⁾

2013–2016

Strong Player and Expansion into Large Corporates

- Completed **RUB 13.2 bln IPO** in July 2015 and **RUB 16.5 bln SPO** in December 2015 on MOEX
- **Breaking into Top-10 bank list**
- Successful expansion of **relationships with large Russian corporates**
- **Build up of retail banking platform** which becomes an important funding source
- **Acquisition of Inkakhran**, one of Russia's biggest cash handling companies, and **SKS Bank** to develop investment banking

2017–2020

Leading Non-State Public Bank

- Designated as **systemically important bank** by CBR in September 2017
- Completed **RUB 14.4 bln SPO** and **RUB 14.7 bln SPO** on MOEX in October 2017 and November 2019, respectively
- Leadership in **DCM and financial markets**
- **Strategic bolt-on acquisitions** across business lines (**Vesta Bank, Rusnarbank**)
- **Geographic expansion** targeting growth of customer loans and deposits

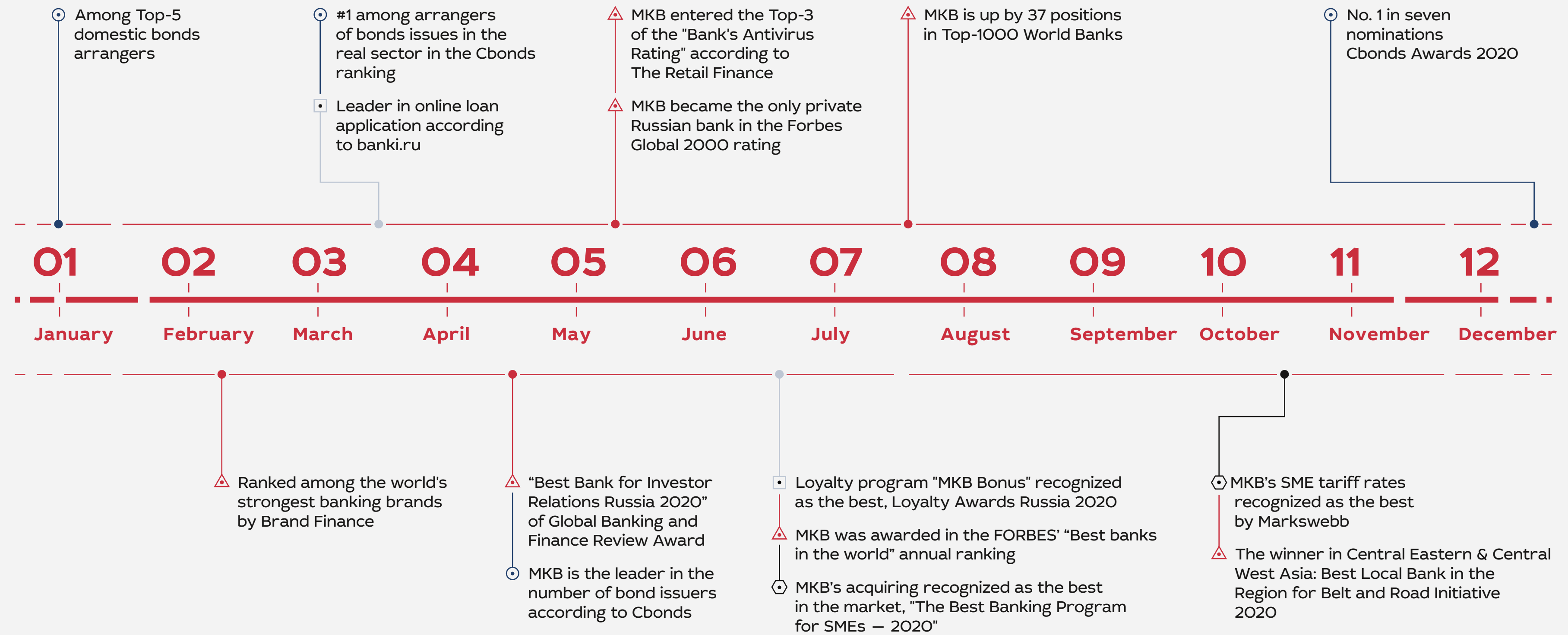


Source: Company data, banki.ru ranking. Notes: ⁵IFC sold off its remaining stake in MKB in 2017. ⁶As at December 2012. ⁷As at December 2016. ⁸As at December 2020.

Among non-state owned banks

Among all banks

1.3 Awards and Nominations



⊕ Corporate business awards

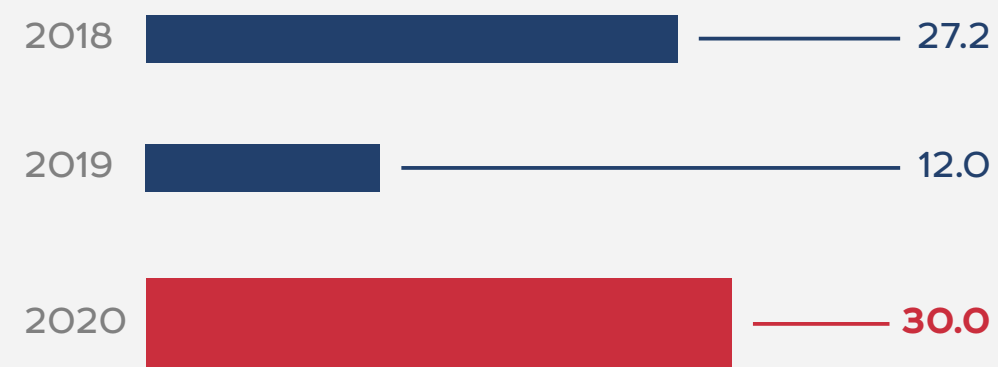
⊠ Retail business awards

⊕ Investment business awards

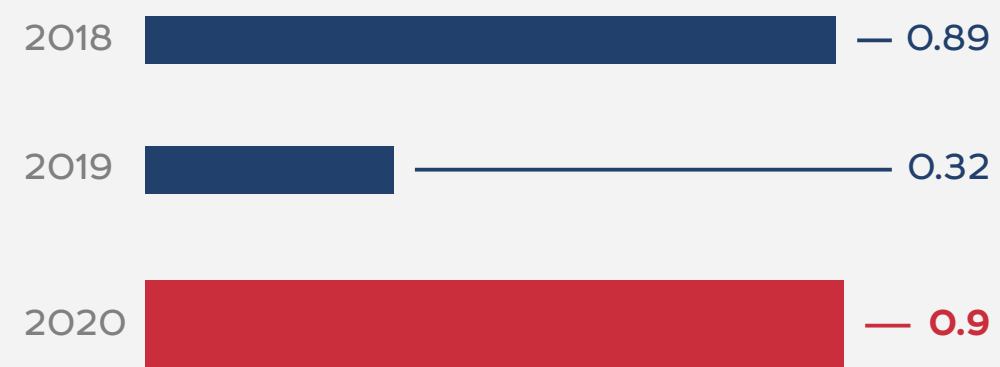
△ General awards

1.4 Key Financial Indicators

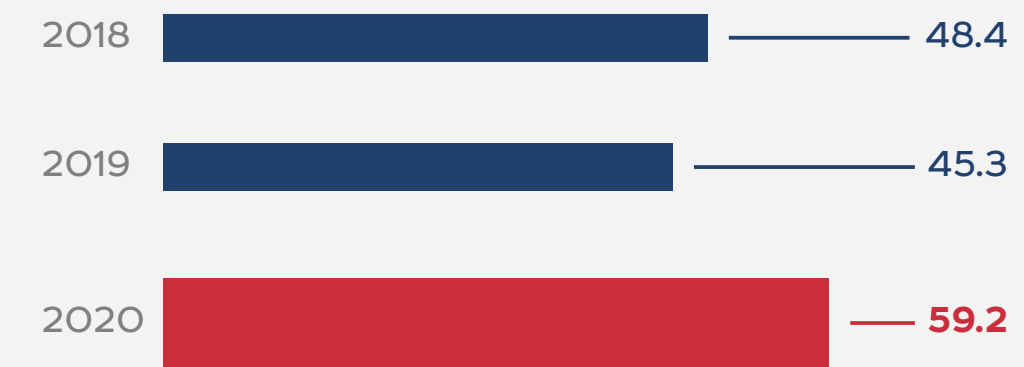
Net Income (RUB bln)



Earnings per Share (RUB)



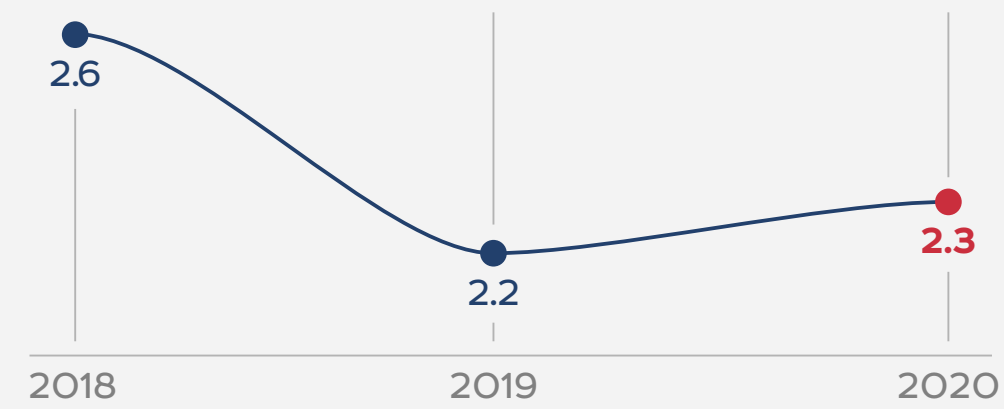
Net Interest Income (RUB bln)



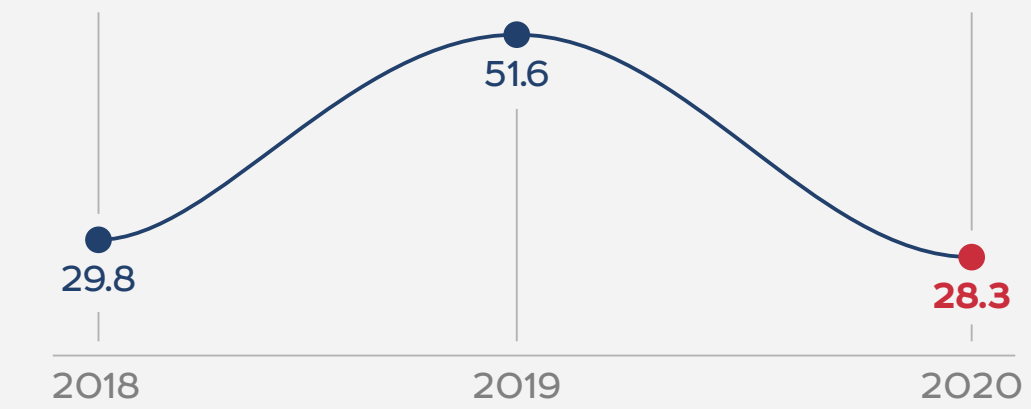
ROE (%)

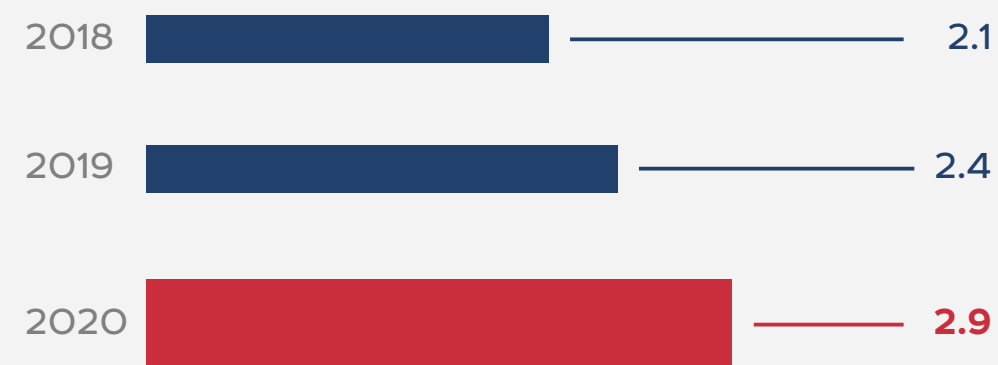
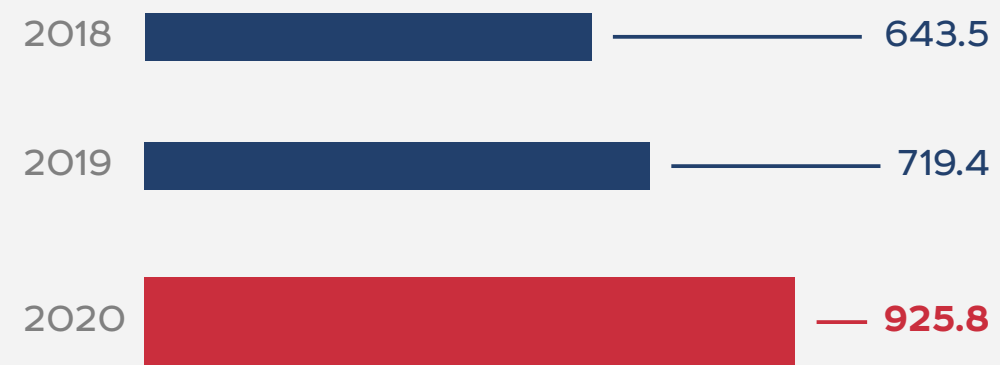


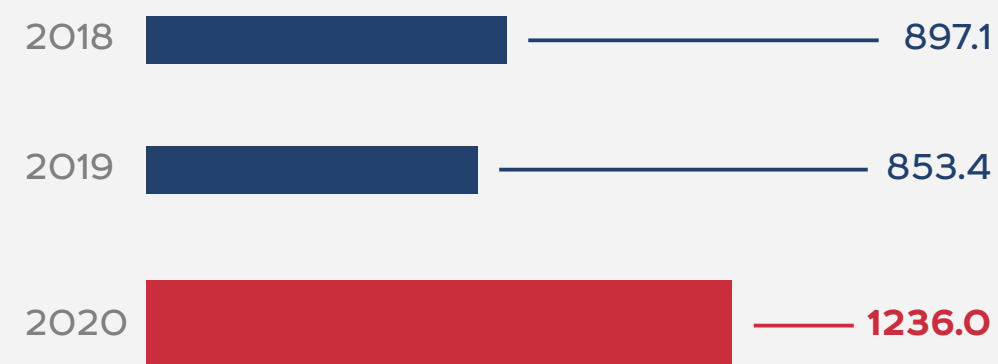
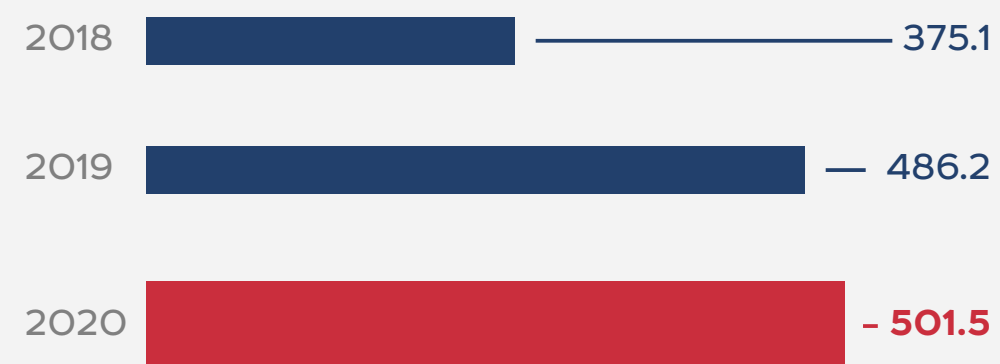
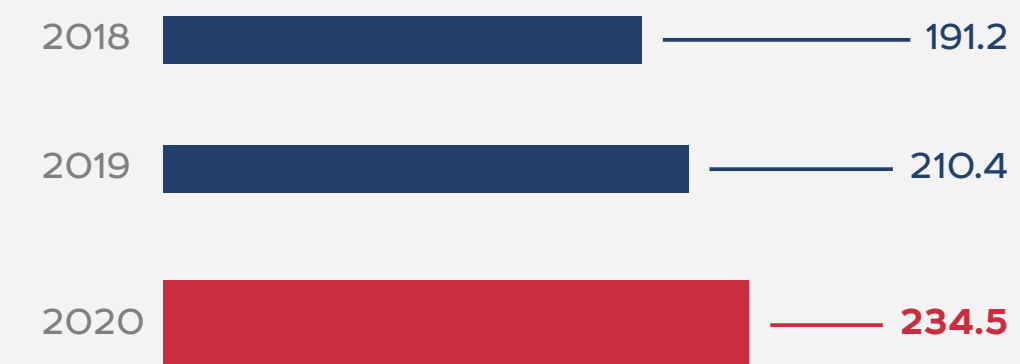
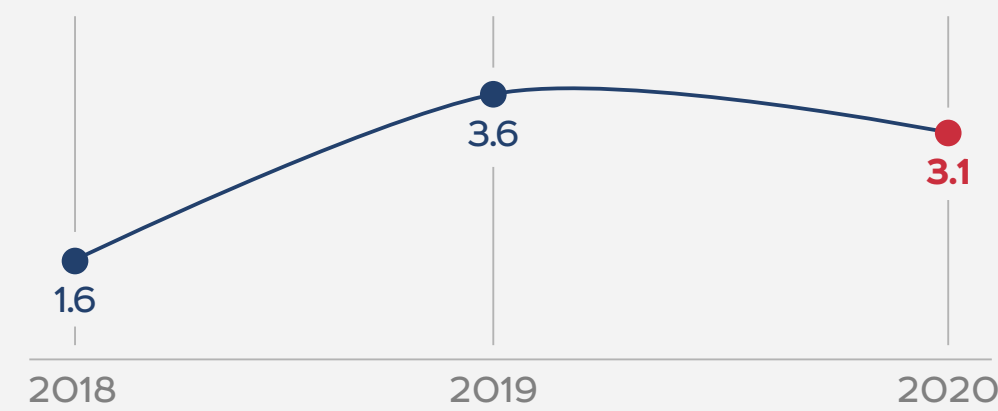
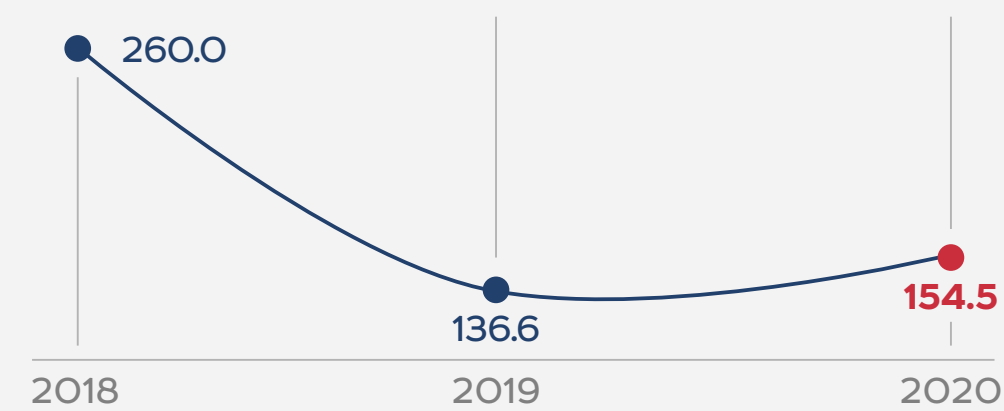
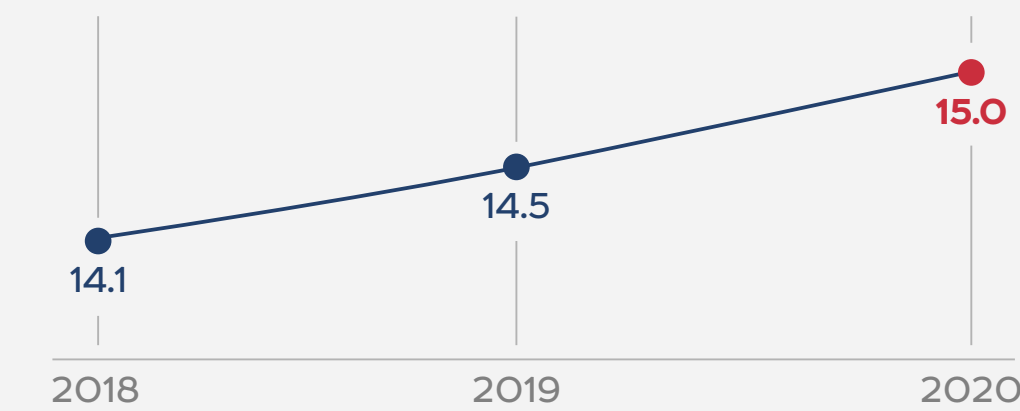
Net Interest Margin (%)



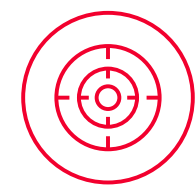
CTI (%)



Assets (RUB tln)

Gross Corporate Loan Portfolio (RUB bln)

Gross Retail Loan Portfolio (RUB bln)

Corporate Deposits (RUB bln)

Retail Deposits (RUB bln)

Equity (RUB bln)

NPL (%)

NPL Coverage (%)

CET 1 ratio (%)


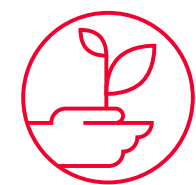
1.5 Mission and Values



The Bank builds its strategy around the main goal – to be a reliable, helpful and insightful financial assistant for customers and partners, thus promoting the development of each of them and the national economy on the whole.



The Bank undertakes to carry out its business in good faith, applying the seven principles of socially responsible behaviour as outlined in ISO 26000: accountability, transparency, ethical behaviour, respect for stakeholder interests, respect for the rule of law, respect for international norms of behaviour, and respect for human rights.



The Bank's business is hinged on the understanding that social and economic development and the environment are inseparably interrelated.



The Bank's environment protection activities are based on strict compliance with the requirements and standards of applicable Russian environmental laws and international S&E rules and standards.



EBRD's equity participation allows MKB to lead the way in implementing best practices of corporate governance, and guarantees its compliance with certain global and European S&E standards.



Responsible conduct of business, mitigation of environmental impacts and growing contribution to the global sustainable development agenda are among MKB's major priorities, along with the achievement of strong financial results.



MKB sees its sustainable development mission in exemplifying **sustainable development** principles for its customers and partners, guided by social and environmental responsibility principles.



Sustainable development in business means contributing as much as you can to ensuring decent opportunities for the future generations. I.e. this is caring for the future. That's what MKB chose as its green slogan "**Caring for the future**" – to tell the society in whole why it follows sustainable development principles.