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GROUP OF COMPANIES



MD MEDICAL GROUP INVESTOR PRESENTATION

DEUTSCHE BANK CEEMEA CONFERENCE

London
January 21, 2016



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1

KEY COMPANY RESULTS
FOR 1H'15

MD MEDICAL GROUP AT A GLANCE

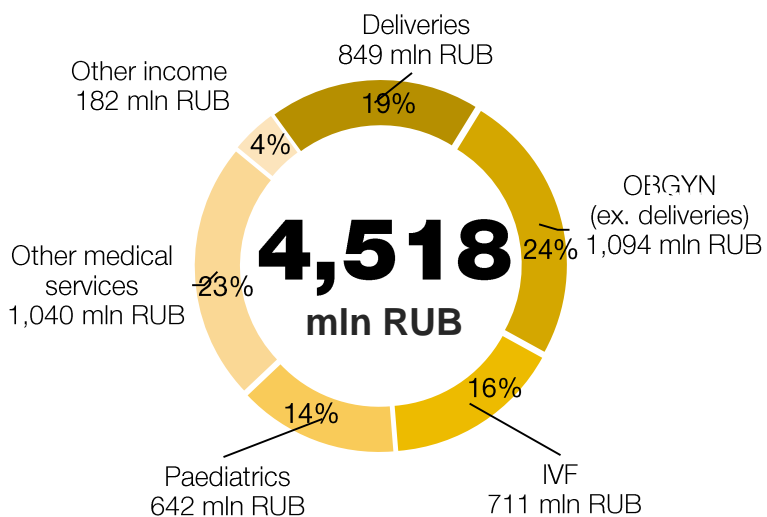
MD Medical Group (“MDMG”) overview

- Russia’s leading private healthcare provider focused on women’s health and paediatrics
- Wide range of medical services including OBGYN¹, fertility and IVF treatment, paediatrics and other services (family medical services, dental care, stem cell storage, laboratory testing and radiology diagnostics)
- Network of modern and high-quality healthcare facilities in Moscow and Russian regions
- Equipment provided by leading international and domestic suppliers
- Highly qualified medical personnel supervised by recognised medical experts

Extensive network across Russian regions



Revenue breakdown, 1H'15

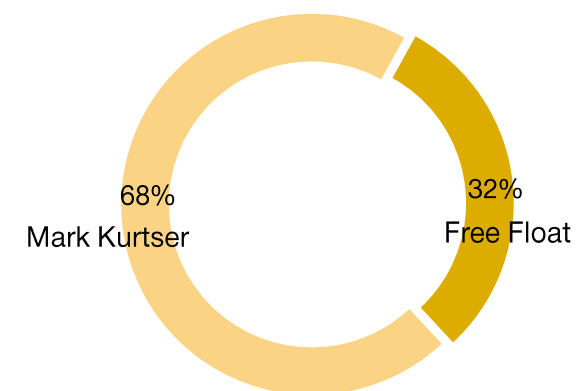


Note: 1 OBGYN – obstetrics and gynaecology
2 calculated as operating profit before depreciation and amortization

Key financial metrics

RUB mln	1H'13	1H'14	1H'15
Revenue	2,578	3,330	4,518
growth, %	31%	29%	36%
EBITDA ²	645	969	1,253
margin, %	25%	29%	28%
Net profit	250	625	768
Net Debt	(273)	3,230	2,096
Net Debt / EBITDA	(0.2x)	1.6x	0.8x

Shareholder structure



Note: Company has GDRs listed on the LSE (Ticker: MDMG LI)

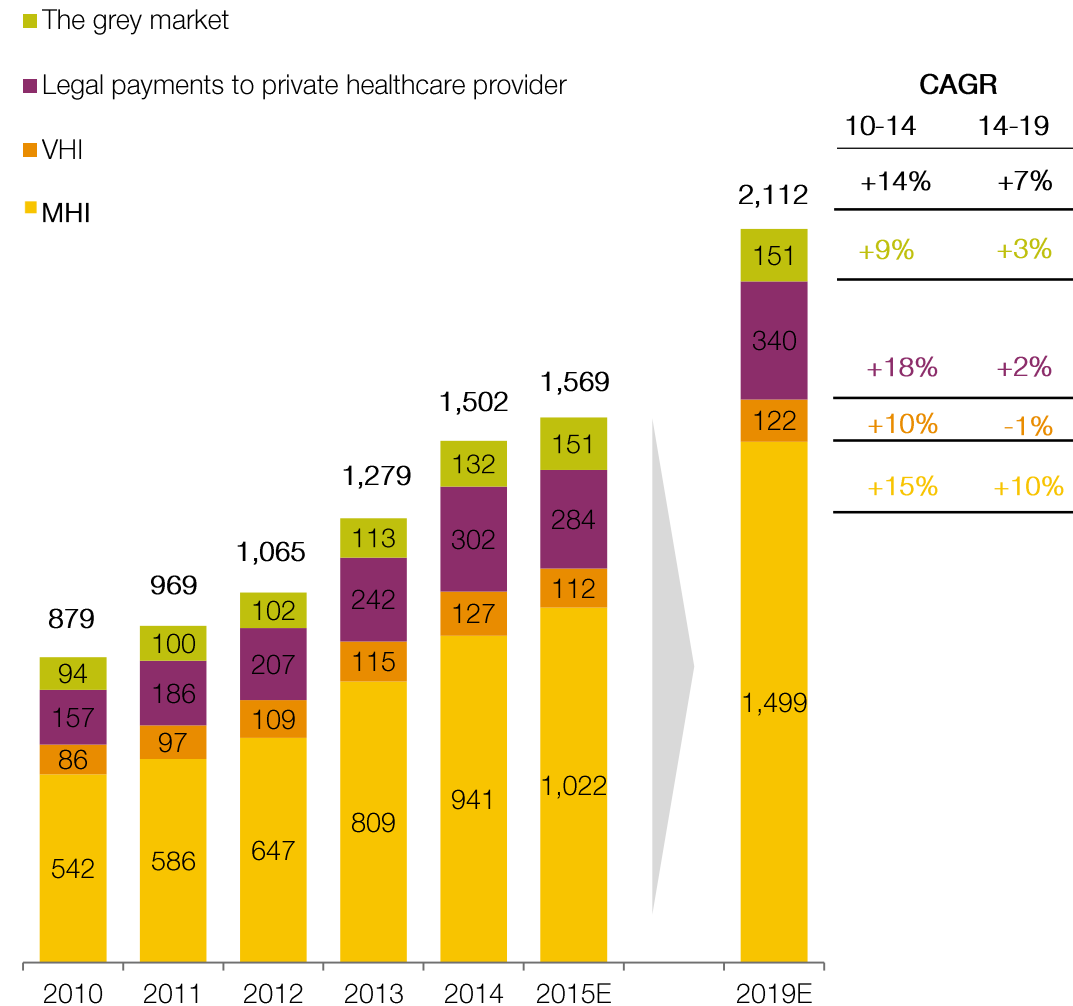
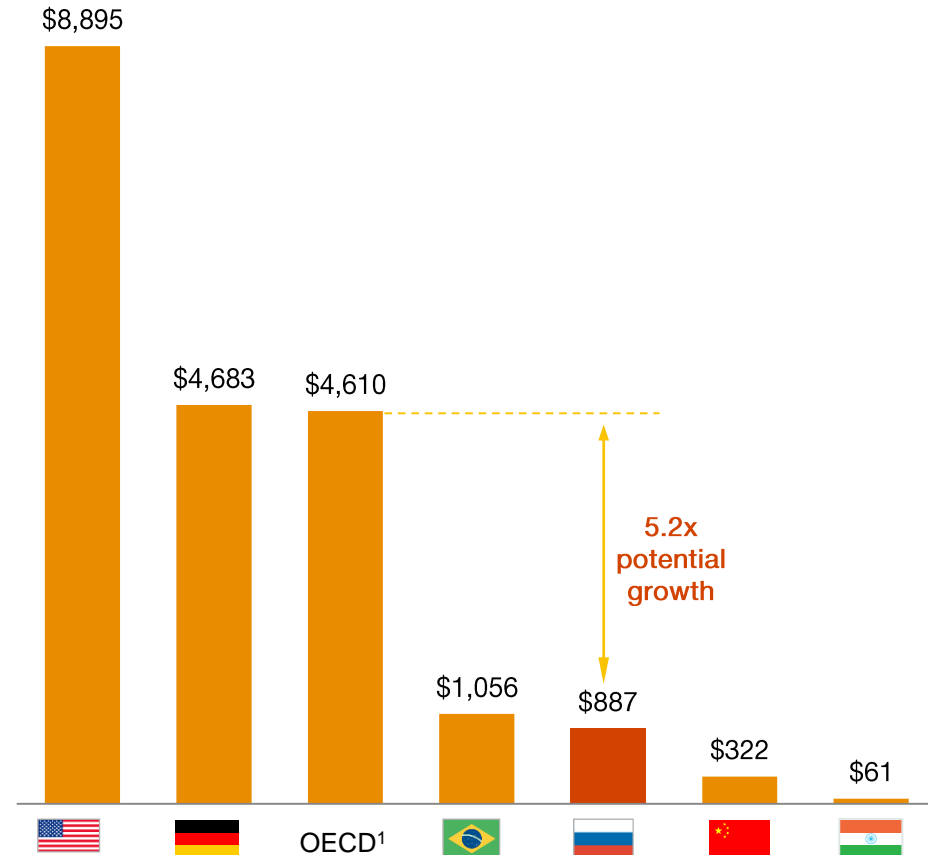
2

OUR MARKET

PROVIDING SIGNIFICANT GROWTH POTENTIAL OF RUSSIAN FEE-FOR-SERVICE HEALTHCARE SERVICES MARKET

Significant room for further growth – per capita healthcare expenditures*








Market Structure, 2014-2019, bn RUB



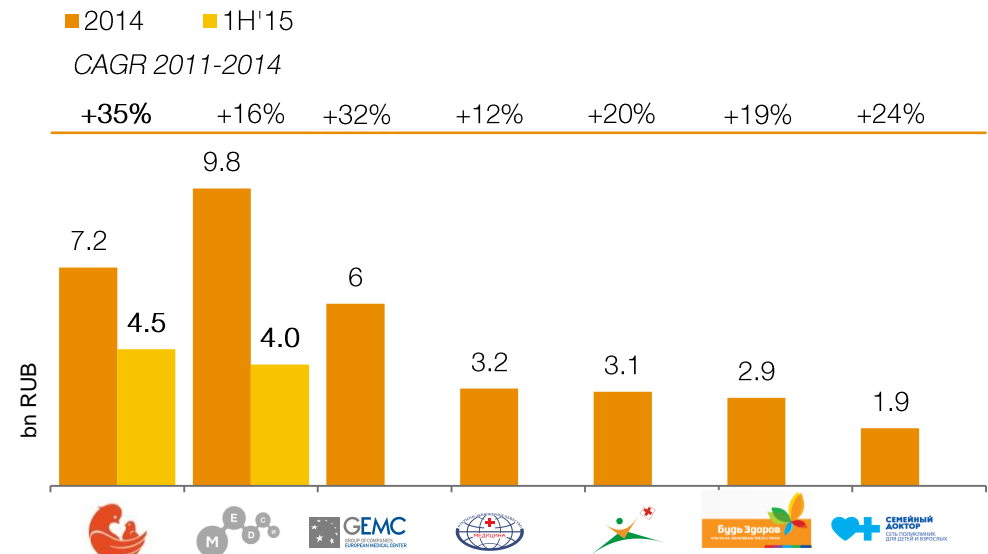
Note: * based on data and exchange rates as of 2013
 1 Member countries of the Organisation for Economic Co-operation and Development
 Source: Company data, World Bank 2013; BusinesStat 2014

LIMITED COMPETITION: MDMG IS THE ONLY ESTABLISHED PLAYER FOCUSED ON MATERNITY CARE

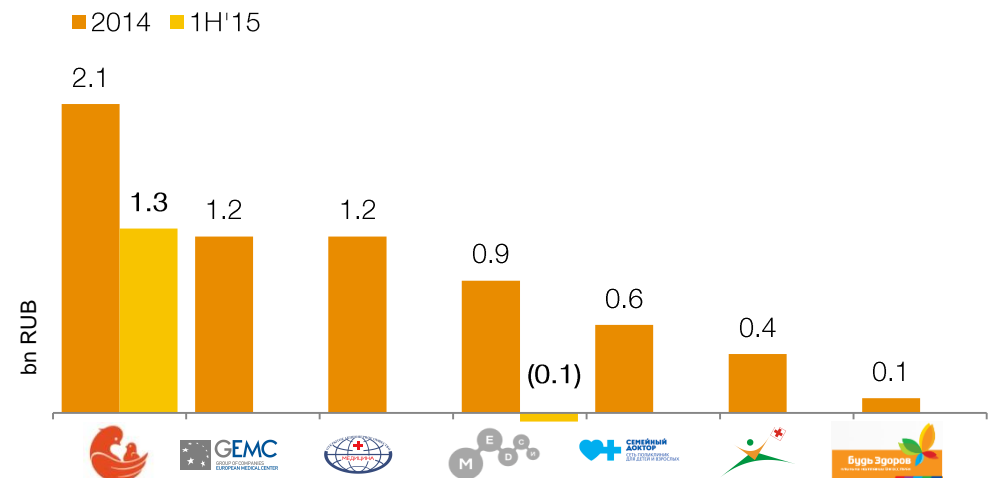
Key players in the market

General practices	 <p>MDMG</p>	<p>Focus: Women's health and paediatrics Location: Moscow and Russian regions Number of clinics: 23 (incl. 4 hospitals) Number of in-patient beds: 663</p>
	 <p>Medsis</p>	<p>Focus : General practices Location: Moscow and Russian regions Number of clinics: 30 clinics (incl. 3 hospitals) Number of in-patient beds: 1,153</p>
	 <p>Medicina</p>	<p>Focus: General practices Location: Moscow Number of clinics: 1 hospital Number of in-patient beds: 105</p>
	 <p>GEMC GROUP OF COMPANIES EUROPEAN MEDICAL CENTER</p> <p>EMC</p>	<p>Focus: General practices, trauma Location: Moscow Number of clinics: 2 Number of hospitals: 3</p>
	 <p>СЕМЕЙНЫЙ ДОКТОР СЕТЬ ПОЛИКЛИНИК ДЛЯ ДЕТЕЙ И ВЗРОСЛЫХ</p> <p>Family Doctor</p>	<p>Focus: General practices Location: Moscow Number of clinics: 14</p>
	 <p>Будь Здоров национальный медицинский бренд России</p> <p>Bud Zdorov</p>	<p>Focus: General practices Location: Moscow and Russian regions Number of clinics: 10</p>
	 <p>КЛИНИКА «СКАНДИНАВИЯ»</p> <p>Scandinavia</p>	<p>Focus: Women's health, IVF Location: Saint Petersburg and Russian regions Number of clinics: 13 (incl. 1 hospital) Number of in-patient beds: 12</p>

Revenue, 2014



EBITDA, 2014



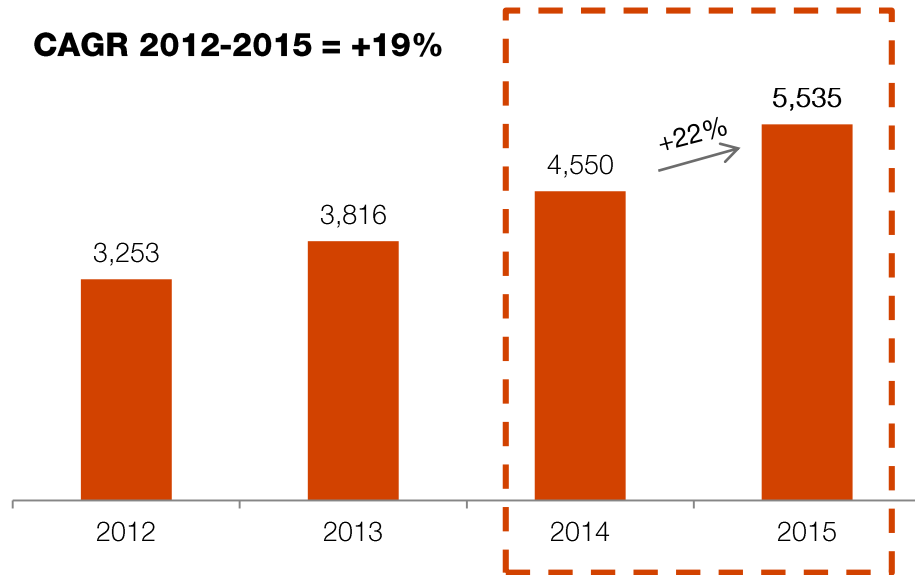
3

BUSINESS UPDATE

OPERATIONAL RESULTS

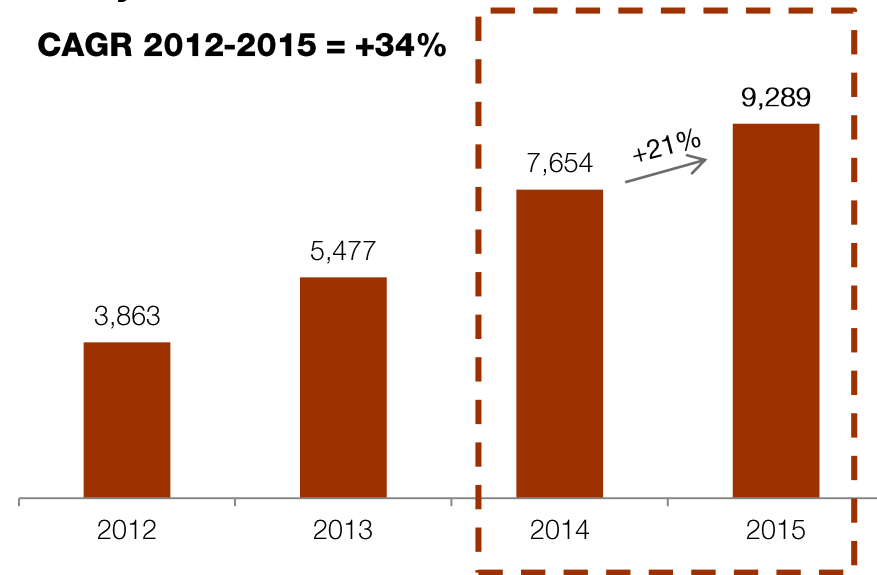
Deliveries

CAGR 2012-2015 = +19%



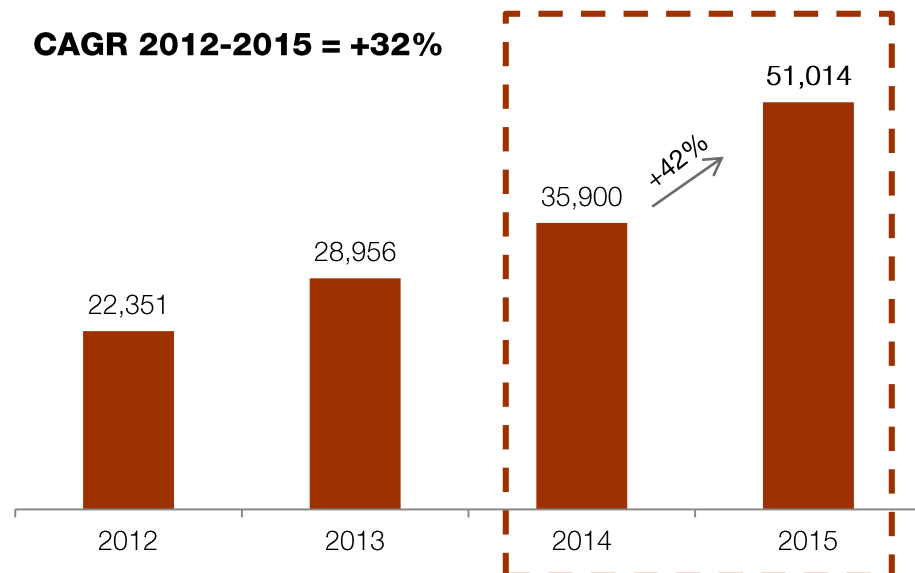
IVF cycles

CAGR 2012-2015 = +34%



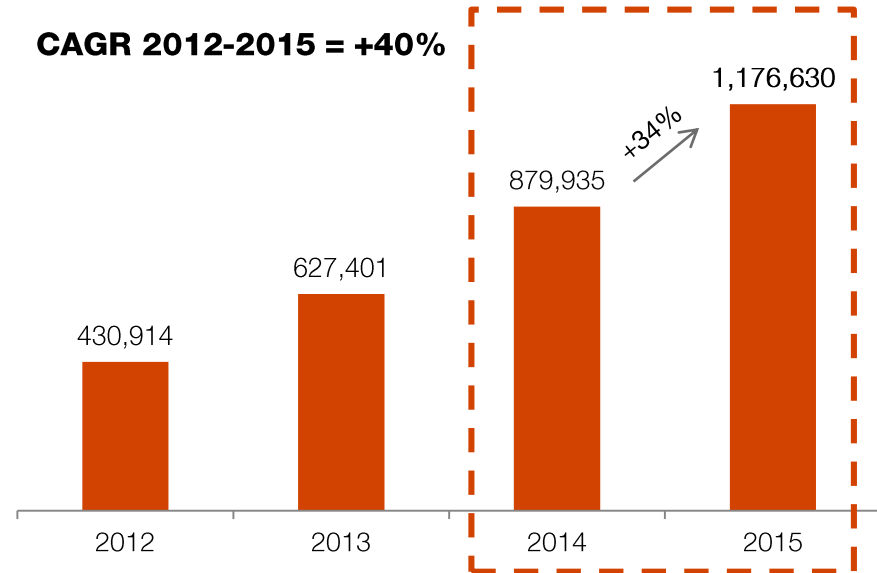
In-patient treatments

CAGR 2012-2015 = +32%



Out-patient treatments

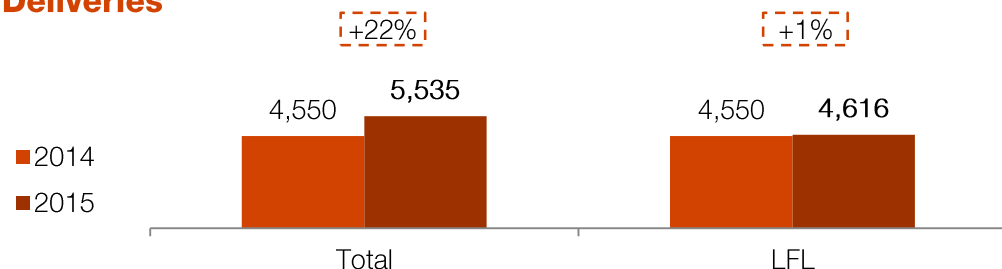
CAGR 2012-2015 = +40%



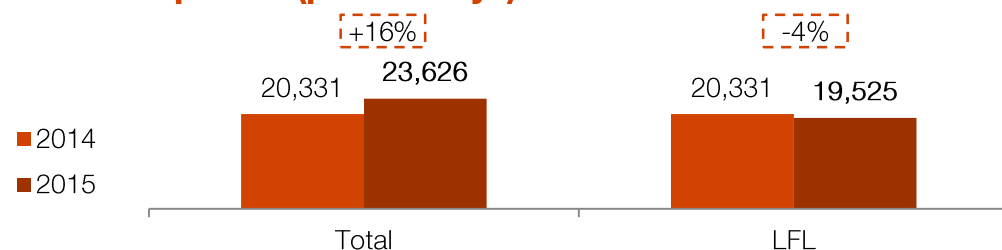
Source: unaudited management estimates

OPERATING PERFORMANCE FOR 2014

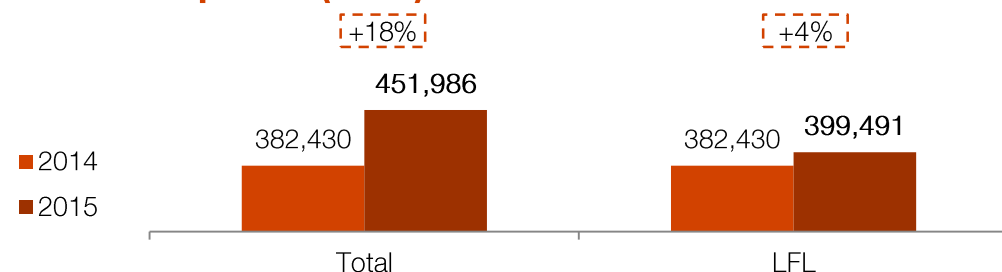
Deliveries



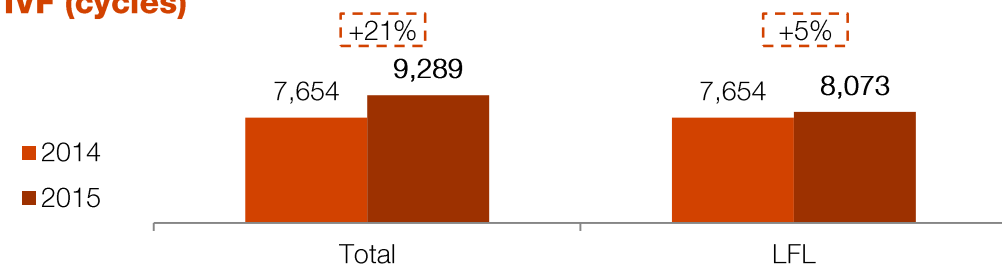
OBGYN in-patient (patient-days)¹



OBGYN out-patient (visits)



IVF (cycles)



Note: 1 OBGYN excl. deliveries
Source: unaudited management estimates

DELIVERIES

- In 12M 2015, the total number of deliveries increased 22% y-o-y to 5,535.
- The continuing growth of number of deliveries at Lapino hospital, full year of operations of Mother & Child Novosibirsk and Ufa hospital were the growth drivers.

OBGYN IN-PATIENT TREATMENTS

- The total number of in-patient treatments in 12M 2015 increased by 16% y-o-y to 23,626.
- Drivers of the growth were Lapino hospital, full year of operations of Mother & Child Novosibirsk and Ufa hospital.

OBGYN OUT-PATIENT TREATMENTS

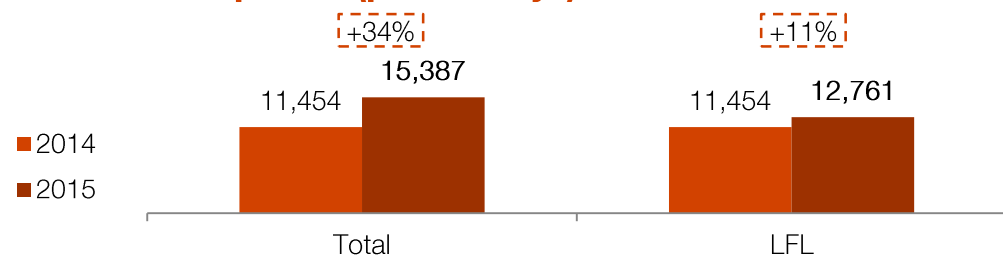
- The total number of OBGYN out-patient treatments in 12M 2015 increased by 18% to 451,986 visits.
- Key triggers for the growth were Lapino hospital, full year of operations of Mother & Child Novosibirsk and Ufa hospital as well as new clinic in Ryazan. Other regional clinics such as Yaroslavl, Perm, Samara also made a significant impact.

IVF

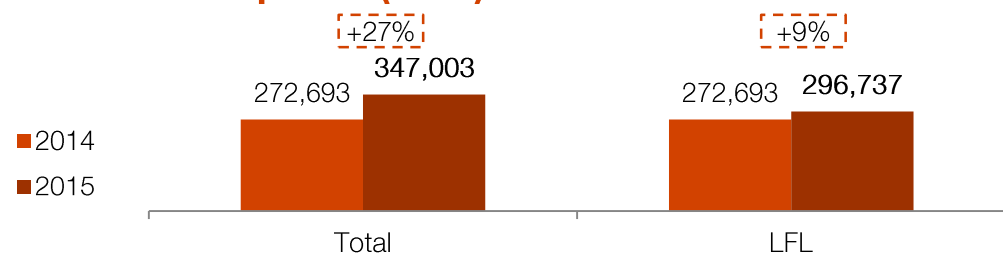
- The total number of IVF cycles in 2015 increased 21% y-o-y to 9,289.
- The overall growth in IVF cycles in FY 2015 was primarily due to full year of operations of Mother & Child Novosibirsk, strong performance of Lapino IVF department, clinics in Saint-Petersburg, Yaroslavl and Ryazan.

OPERATING PERFORMANCE FOR 2014

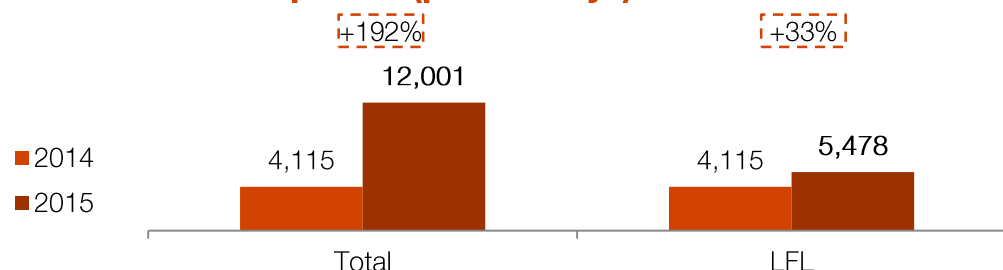
Paediatrics in-patient (patient-days)



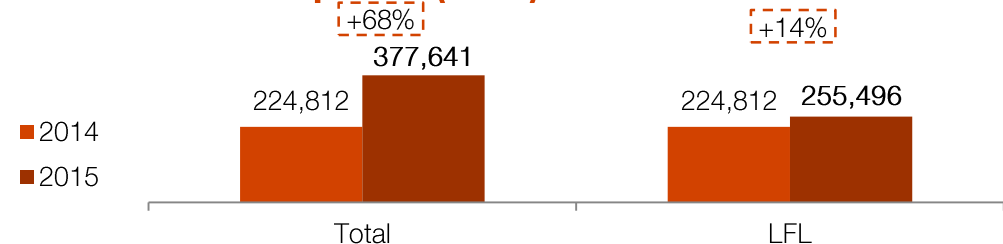
Paediatrics out-patient (visits)



Other services in-patient (patient-days)



Other services out-patient (visits)



PAEDIATRICS IN-PATIENT TREATMENTS

- The total number of paediatrics in-patient treatments in 12M 2015 increased by 34% to 15,387.
- The growth was supported by better performance of Lapino, PMC as well as full year of operations of Ufa hospital and Mother& Child Novosibirsk.

PAEDIATRICS OUT-PATIENT TREATMENTS

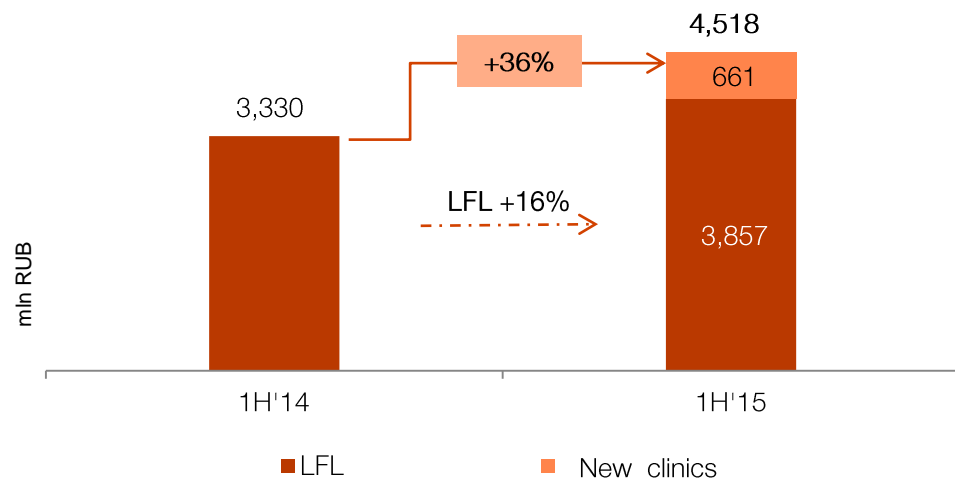
- The total number of paediatrics out-patient treatments in 12M 2015 increased by 27% to 347,003 visits.
- The total increase in out-patient treatments was mostly driven by rapid growth in Ufa hospital, full year of operations of Mother& Child Novosibirsk, strong performance of Lapino and Samara clinics.

OTHER MEDICAL SERVICES

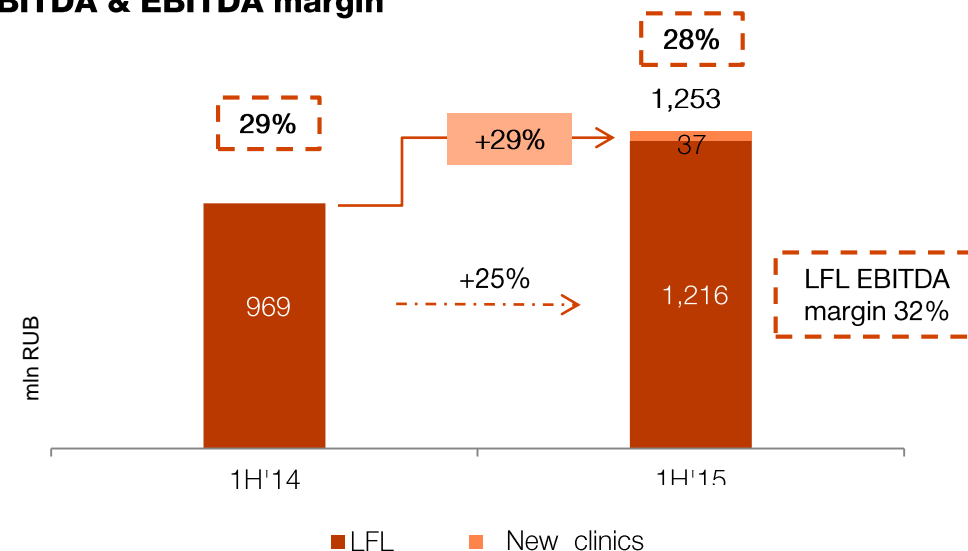
- The total number of other medical in-patients treatments in 12M 2015 increased by 192% y-o-y to 12,001. OMS in-patient days are represented by such services as surgery, traumatology, plastic surgery etc. Indicator has grown due to full year of operations of Mother& Child Novosibirsk and Ufa hospital and growth of patient-days at Lapino.
- The total number of other medical out-patient treatments in 12M 2015 increased by 68% y-o-y to 377,641. OMS out-patient treatments are represented by such services as diagnostic centers in hospitals, physiotherapy, rehabilitation, stomatology etc.
- The largest share in other medical out-patient treatments growth was related to full year of operations of Mother& Child Novosibirsk and Ufa hospital as well as growing number of treatments at Lapino.

KEY FINANCIAL INDICATORS FOR 1H 2015

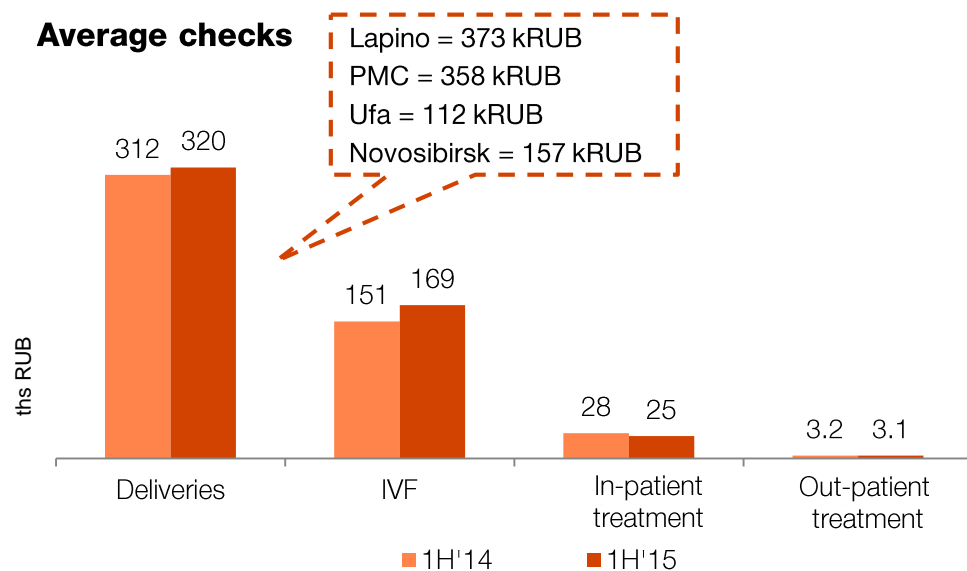
Revenue



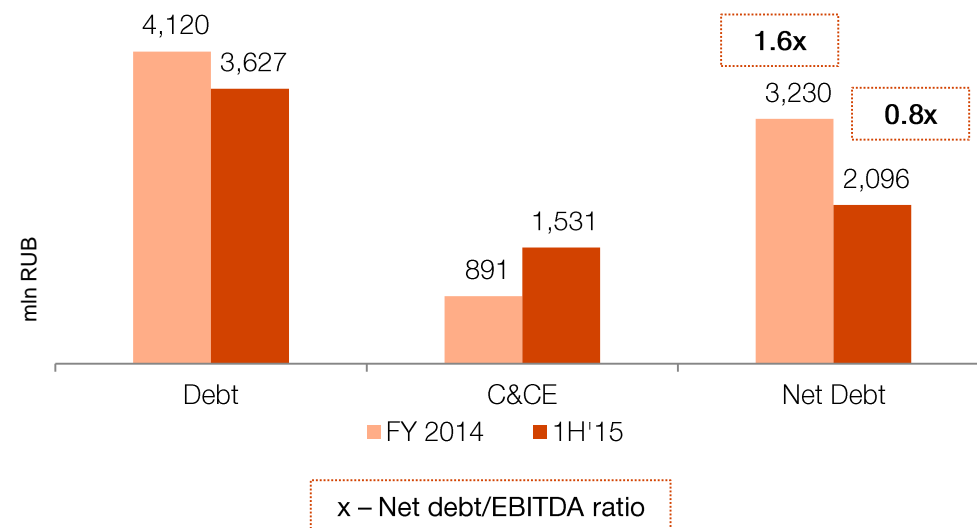
EBITDA & EBITDA margin



Average checks



Debt

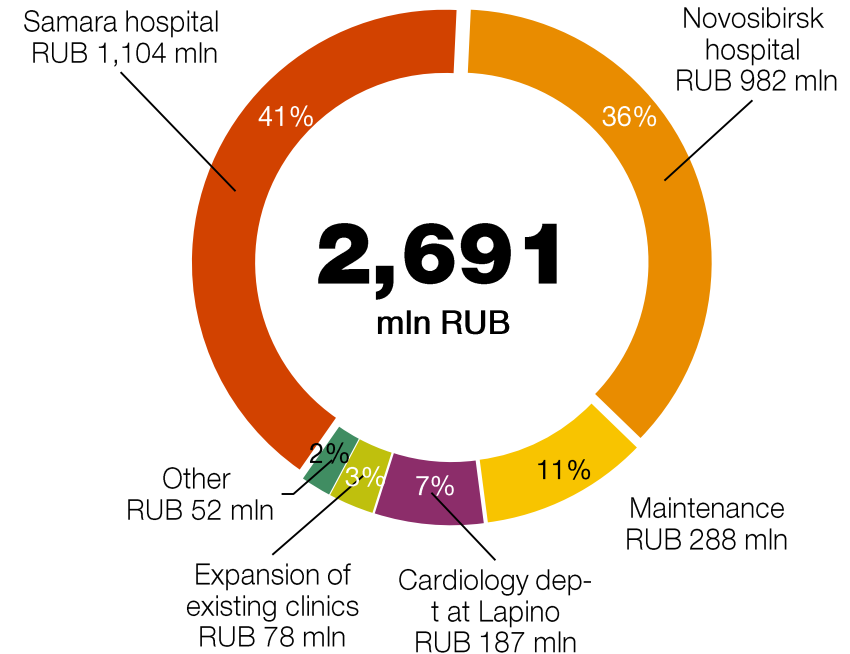


2016 CAPEX BUDGET

Key aspects

- RUB 1,104 mln for hospital in Samara: MDMG plans to start construction of 15,000 sq m hospital in Samara in 2016 in line with its strategy of regional development and previously announced plans
- RUB 982 mln for hospital in Novosibirsk: In November 2015 MDMG announced plans for construction of a new in-patient wing attached to the existing Mother & Child hospital in Novosibirsk. The new 7,000 sq m wing will include 48 beds, 20 offices, as well as three state-of-the-art operating rooms with high-tech equipment, significantly expanding the hospital's capacity. Total CAPEX for the project RUB 1.3 bn
- RUB 288 mln for maintenance of existing assets
- RUB 187 mln for cardiology dep-t at Lapino: further diversification of in-patient services at Lapino on the back of successful operations of surgery dep-t
- RUB 78 mln for expansion of existing clinics. In 2016 MDMG is going to:
 - open IVF dep-t at M&C Yugo-Zapad clinic in Moscow
 - open new clinic M&C Khodynka instead of M&C Sokol that will be closed
 - expand successful M&C clinic in St Petersburg

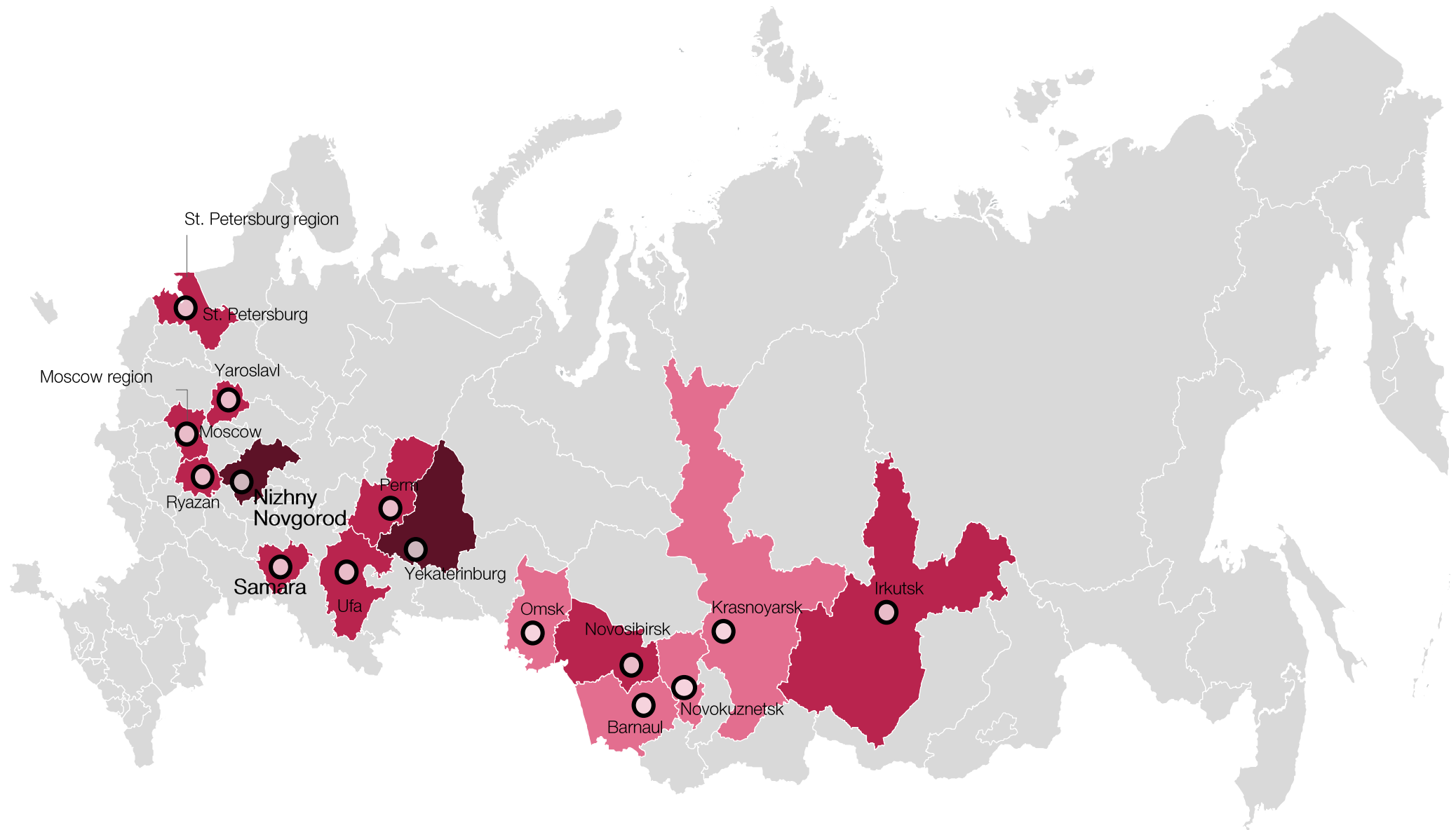
CAPEX plan for 2016 ex. M&A



4

REGIONAL DEVELOPMENT

OUR STRATEGY IN ACTION: RECENT DEVELOPMENTS



- Regions with existing clinics and hospitals
- New regions for MDMG after M&A in 2015
- Target regions for planned mid-term expansion

MDMG'S STRATEGY IN ACTION: MEDICA CLINIC (Novokuznetsk, Russia)

- Medica was opened in 2009 and successfully operates on the market for 7 years
- It is operating on 800 sq m of facilities with 13 offices located in the center of Novokuznetsk which are owned by Medica
- Provided services are:
 - IVF and OBGYN
 - gynecologic oncology, cardiology, urology, ENT, endocrinology, cosmetology etc.
 - in-patient treatments incl. gynecological and plastic minor surgery
- Medica clinic operates a similar model to existing Mother and Child clinics and is considered to be an ideal fit for MDMG's expanding network across Russia
- Region where Novokuznetsk is located is one of the most densely populated areas in Siberia with more than 2.7 mln people. Novokuznetsk itself is the largest city in the region



New region of MDMG presence



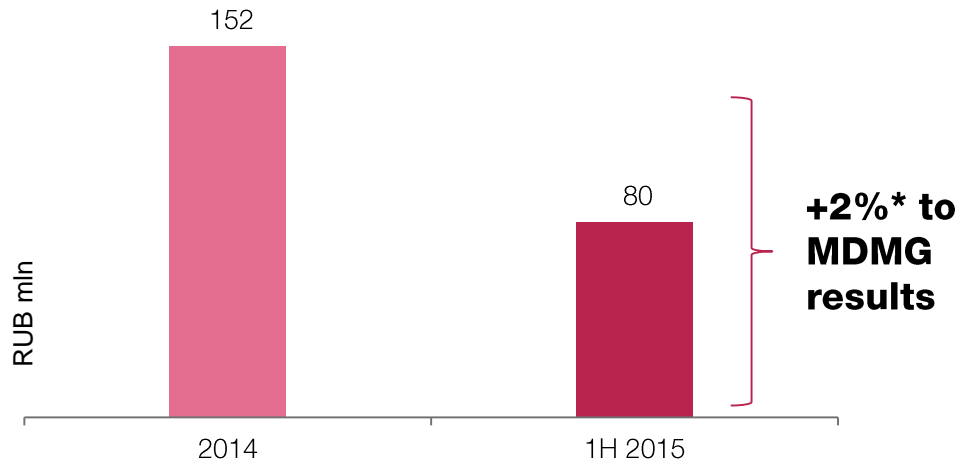
Key terms of the transaction

Object	100% of Medica-2 Llc.
Enterprise value	RUB 350 mln: RUB <u>277 mln</u> was paid in 2015; RUB <u>5 mln</u> will be paid in 2016; RUB <u>67 mln</u> of net debt
Closing	The transaction was completed in Dec 2015 after regulatory approvals
Funds	100% own funds

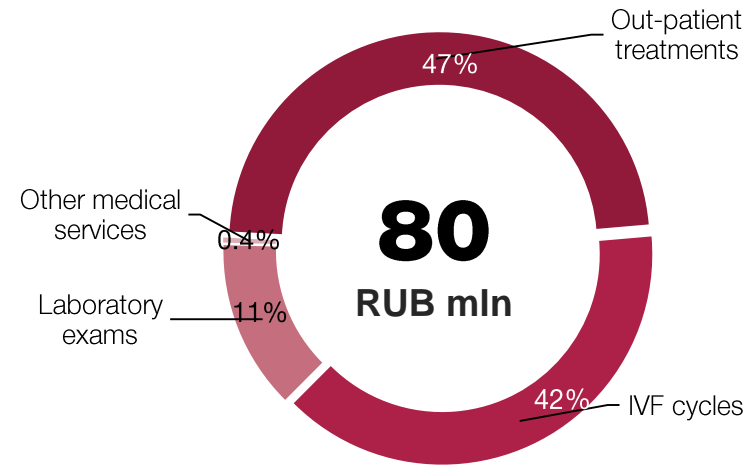
Source: Medica's unaudited management accounts for 2015;
 Medica's web-site <http://www.nmedica.ru/>
 Official statistics as of Jan 1, 2015 <http://kemerovostat.gks.ru>

ATTRACTIVE ACQUISITION OF HEALTHY BUSINESS

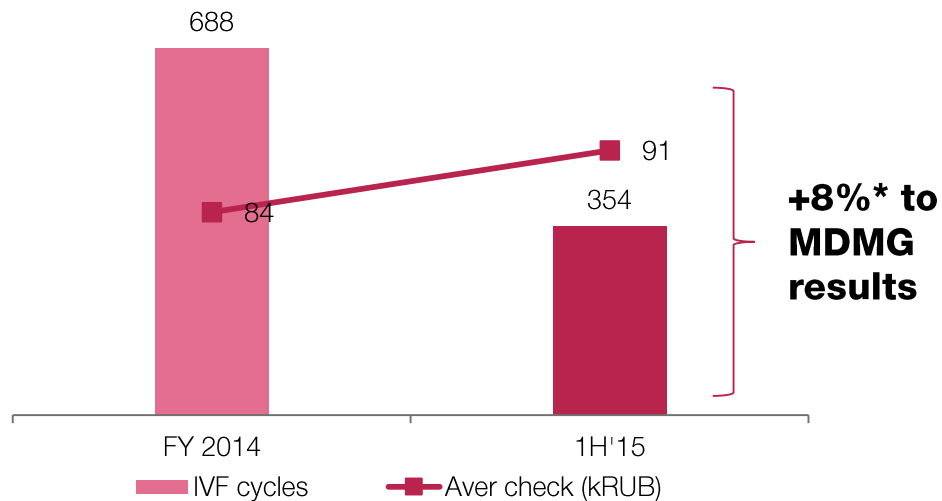
Medica's revenue



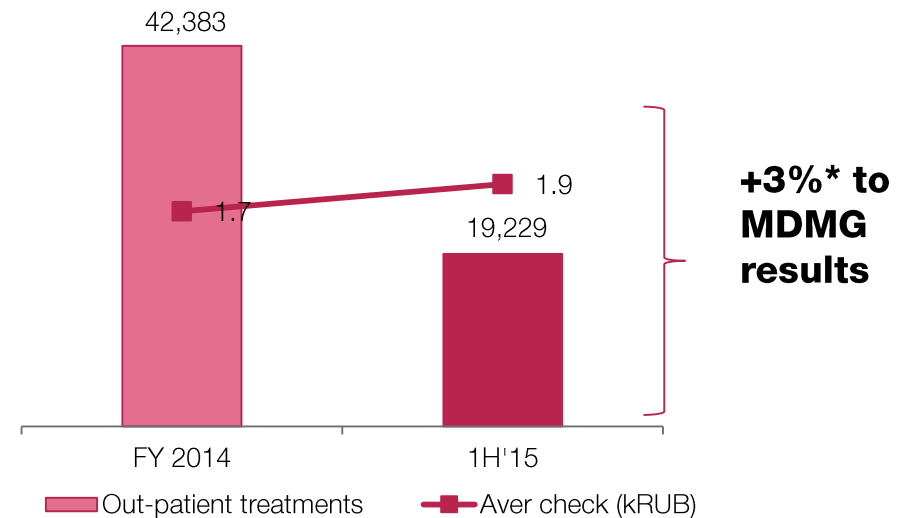
Revenue structure, 1H 2015



Medica: IVF cycles



Medica: Out-patient treatments



- Average check for IVF does not include sell of IVF medicines which explains why average check is lower than Group's average ticket of RUB 169 ths for 1H'15

* - based on 1H 2015 MDMG IFRS results

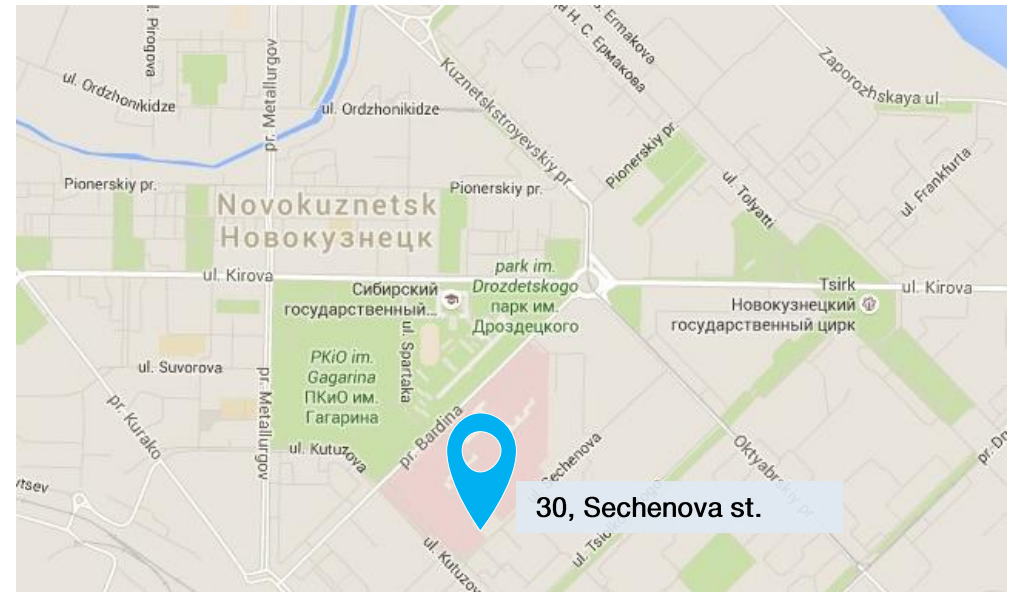
ATTRACTIVE NEW REGION FOR MDMG PRESENCE

Novokuznetsk & Kemerovo region

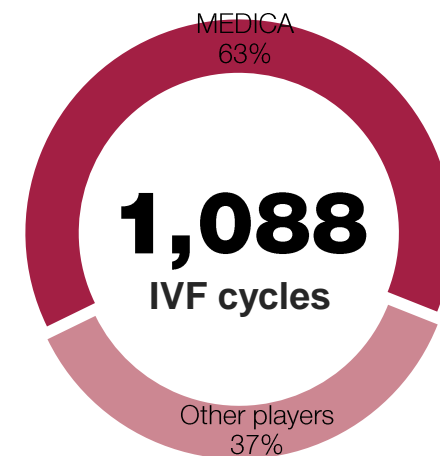
- Novokuznetsk agglomeration has population of 1.3* mln people, while Kemerovo region is one of the most densely populated regions
- As at 01/01/2015 550 thousand people lived in Novokuznetsk with total population of Kemerovo region ca. 2.7 mln people
- 86% out of the total population of the region is urban population
- In average 35-37 thousand deliveries per annum take place in Kemerovo region
- Birth rate per thousand of population in Kemerovo region is in line with average Russian indicators ca 13.3 while in Moscow it is 11.4
- 53% of newborns are second or third children in the family
- 34% of women who deliver are above 30 years



Medica clinic is located in the center of Novokuznetsk



IVF market in Novokuznetsk, 2014



* - Official statistics as of Jan 1, 2015 <http://kemerovostat.gks.ru>

Source: Company's estimates

MDMG'S STRATEGY IN ACTION: ARTMedGroup (Krasnoyarsk, Russia)

- The first clinics of the ARTMedGroup (AMG) was opened in 1996. Company successfully operates on the market for 19 years and is included in TOP-5 list of Russian private players on IVF market and #1 private player in Siberia
- AMG is operating on 3,415 sq m of facilities located in the center of each city of its presence. 84% of premises are leased
- Group's focus is IVF and obstetrics and gynecology which is an absolute match with MDMG's profile. AMG is considered to be an ideal fit for MDMG's expanding network across Russia
- AMG is present in most of the key cities of Siberian Federal district which is one of the wealthiest federal districts of Russia
- Total population of cities of Group's presence is ca 4.4 mln people while total population of Siberian Federal district is ca 19.3 mln people
- Company's revenue accounted for RUB 395 mln for FY 2014; RUB 322 mln for 9m 2015
- In 2014 AMG made 2,145 cycles of IVF; in 9m 2015 1,594 cycles were performed

New regions of MDMG presence and new asset in Novosibirsk



Key terms of the transaction

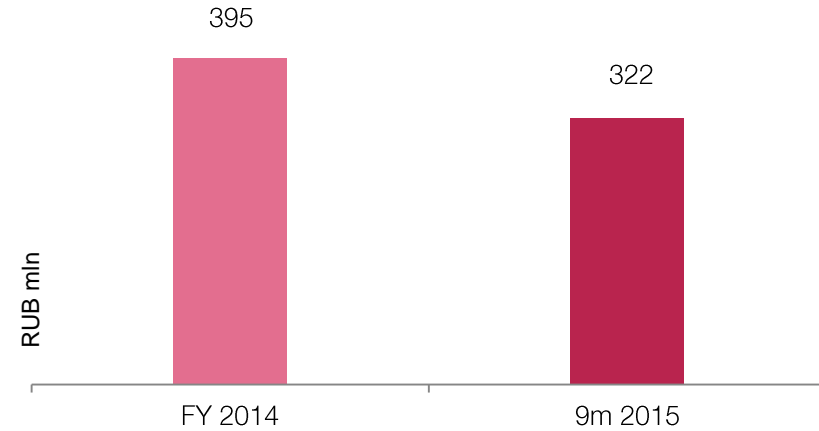
Object	100% of ArtMedGroup
Enterprise value	RUB 500 mln: RUB <u>485 mln</u> will be paid in 2016; RUB <u>15 mln</u> of net debt
Closing	The transaction is expected to be completed in January, 2016 after regulatory approvals
Funds	100% own funds

ATTRACTIVE ACQUISITION OF HEALTHY BUSINESS

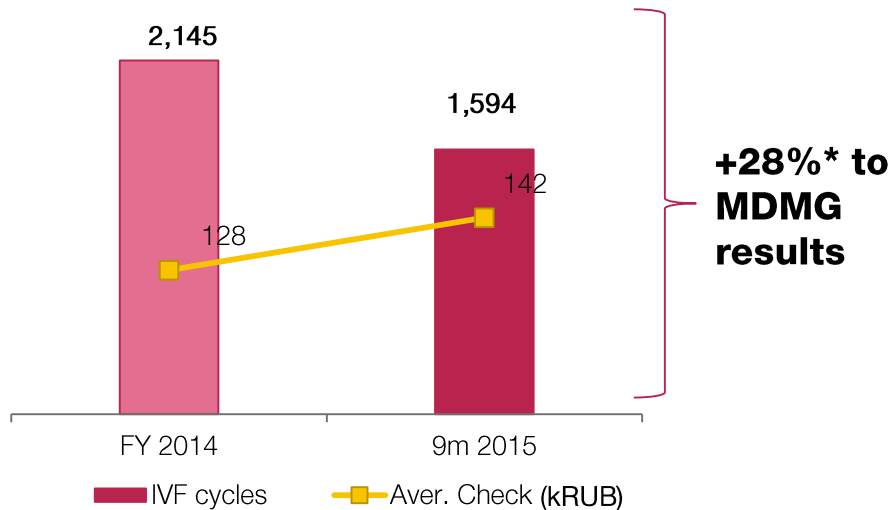
AMG clinic in Novosibirsk



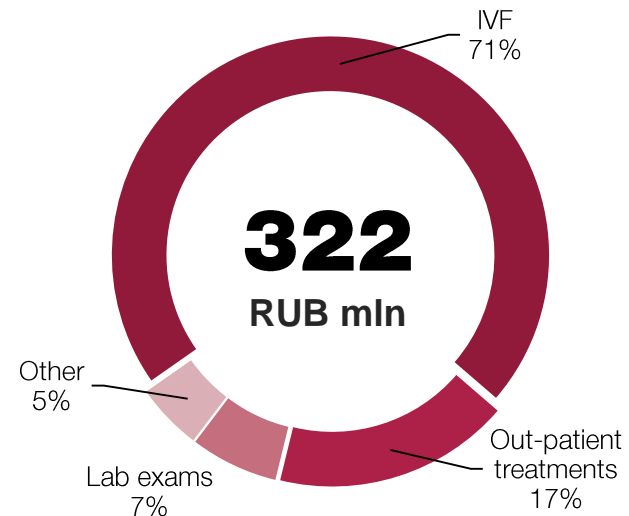
Revenue of AMG



IVF cycles



AMG revenue structure, 9m 2015



* - based on FY 2014 MDMG IFRS results
Source: AMG's unaudited management accounts for 2014- 2015

ATTRACTIVE NEW REGION FOR MDMG PRESENCE



Group's presence in one of the key Federal districts of Russia



AMG presence	Population	% of urban population	Number of deliveries in the region, per year	Birth rate in the region, per thousand population
Krasnoyarsk (region)	1,052,218 (2,852,810)	76%	41,218	14.4
Novosibirsk (region)	1,567,087 (2,731,176)	78%	38,387	14
Omsk (region)	1,173,854 (1,978,200)	72%	29,761	15
Barnaul (region)	635,530 (2,390,638)	56%	31,556	13.2
Siberian Federal District	19,312,169	73%	283,886	14.7

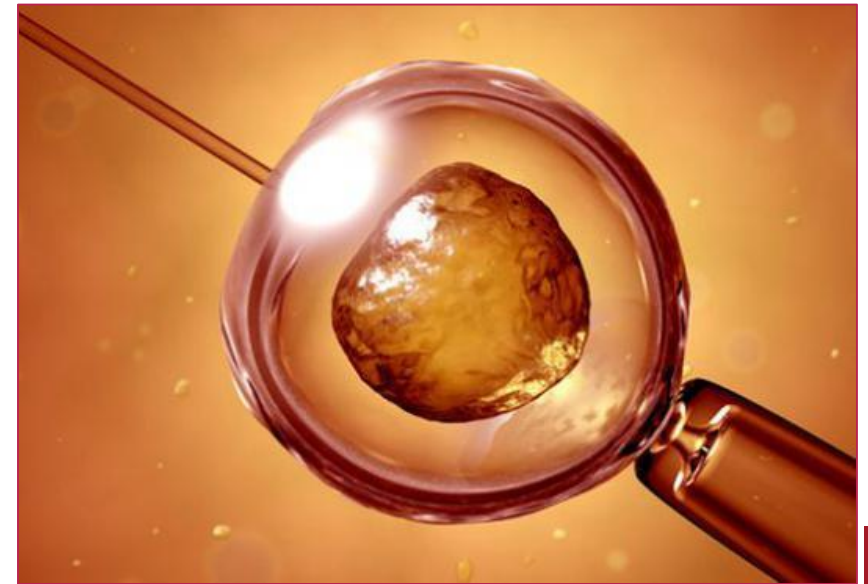
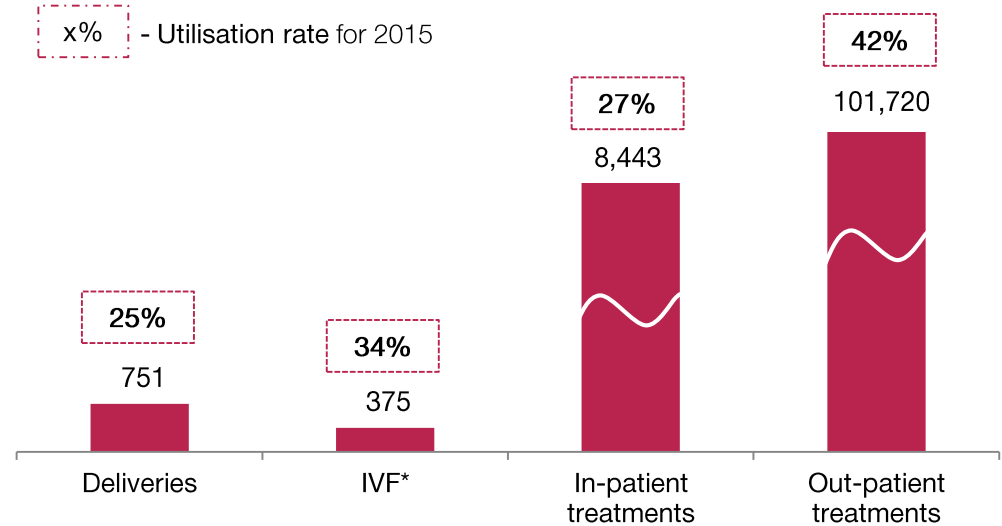
STRATEGY IN ACTION: UFA, BASHKORTOSTAN

Key facts about Ufa hospital

- The first Company's hospital outside of the Moscow region
- Total area of 33,000 m² with 192 beds
- A multi-purpose hospital offering a wide range of high-quality services, some of which were not currently available in the republic. List of services include:
 - Deliveries
 - IVF
 - Gynaecology and obstetrics in- and out-patient care
 - Paediatrics in- and out-patient care
 - Neonatology
 - Surgery, urology
 - Stem cell bank

Operational results & average ticket for 2015

Average check for deliveries in 1H'15 = 112 kRUB



* - opened in April'15

Appendix



Revenue analysis

	1H2015	1H2014	y-o-y,%
Obstetrics and Gynaecology	1,094	951	+15%
<u>In-patient treatments</u>			
RUB mln	383	335	14%
patient days	11,710	9,848	19%
kRUB per day	32.7	34.0	-4%
% of total*	35%	35%	0 p.p.
<u>Out-patient treatments</u>			
RUB mln	710	616	15%
Admissions	220,297	184,485	19%
kRUB per admission	3.2	3.3	-3%
% of total*	65%	65%	0 p.p.
Deliveries	849	661	28%
RUB mln	849	661	28%
Deliveries	2,651	2,118	25%
kRUB per delivery	320	312	3%
IVF	711	534	33%
RUB mln	711	534	33%
Cycles	4,211	3,529	19%
kRUB per cycles	169	151	12%
Paediatrics	642	504	27%
<u>In-patient treatments</u>			
RUB mln	143	88	63%
Patient-days	8,259	5,526	49%
kRUB per patient day	17.3	15.9	9%
% of total*	22%	17%	+5 p.p.
<u>Out-patient treatments</u>			
RUB mln	499	416	20%
Admissions	168,143	131,395	28%
kRUB per admissions	3.0	3.2	-6%
% of total*	78%	83%	-5 p.p.
Other medical services	1,036	531	95%
<u>In-patient treatments</u>			
RUB mln	213	32	566%
Patient days	5,094	956	433%
kRUB per patient day	41.8	33.5	25%
% of total*	21%	6%	+15p.p.
<u>Out-patient treatments</u>			
RUB mln	391	207	89%
Admissions	187,330	97,007	93%
kRUB per admissions	2.1	2.1	0%
% of total*	38%	39%	-1p.p.
<u>Other medical services</u>			
RUB mln	432	292	48%
% of total*	42%	55%	-13p.p.

- Increase of revenue from OBGYN in-patient treatments by 14% y-o-y is explained by ramp-up at Ufa and consolidation of M&C Novosibirsk. Number of in-patient treatments increased by 19% whilst average check was slightly diluted by regional prices
- Revenue from OBGYN out-patient treatments increased by 15% y-o-y and reached 710 mln RUB. Number of out-patient admissions increased 19% y-o-y since continued growth at Lapino, ramp-up at Ufa and effect from consolidation of M&C Novosibirsk. However, due to lower prices for the Company's services have a discount to Moscow prices. That had a marginal dilutive effect on the average check for OBGYN out-patient treatments
- Revenue from deliveries increased by 28% vs. the corresponding period of last year and reached 849 mln RUB on the back of growing number of deliveries in the Company's hospitals. That was achieved owing to Lapino progress, ramp-up at Ufa and effect from consolidation of M&C Novosibirsk. Average check went up owing to price increase during the period, but that was partially offset by growing number of deliveries in regional facilities.
- Revenue from IVF service line amounted to 711 mln RUB with 33% y-o-y growth. IVF cycles increased +19% y-o-y due to strong performance of existing clinics in Moscow and Russian regions, as well as consolidation of clinics in Novosibirsk. Average check increased 12% due to price indexation
- Revenue from paediatrics in-patient days grew up significantly. Number of paediatric in-patient days increased by 49% y-o-y and amounted to 8,259 on the back of Lapino hospital performance, better results at PMC and new clinics. The average check went up by 9% due to price inflation.
- Revenue from paediatrics out-patient treatments increased 20% to 499 mln RUB while number of in-patient days boosted by 28% up to 168,143 mln RUB owing to new facilities, grown number of patients at Lapino and improved performance of existing clinics. Average ticket decreased 6% due to regional factor.
- Revenue from other medical services in-patient soared up by 6.7x on the back of growing number of patients in general surgery at Lapino, consolidation of M&C Novosibirsk where is big surgery department performing various craniological, urological, oncological surgeries, as well as Ufa results of plastic surgery department. Average ticket grew up to 42 ths RUB.
- Out-patient treatments for other medical services boosted by 93% up to 187,330 mln RUB while revenue grew up to 391 mln RUB (+89%). Revenue is generated by visits to such doctors as urologist, physiotherapists, dentists, cardiologists etc.
- Other medical services revenue is generated by laboratory tests and diagnostics centres. Revenue increased by 48% up-to 432 mln RUB (+48%).

Extract from MDMG's profit and loss statement

(RUB mln)	1H2015	1H2014	1H2013
Revenue	4,518	3,330	2,578
Cost of sales	(2,834)	(1,956)	(1,605)
Gross Profit	1,684	1,374	972
% of revenue	37%	41%	38%
Other income	7	3	2
Administrative expenses	(866)	(632)	(524)
Other expenses	(7)	(3)	(1,7)
EBITDA	1,253	969	645
% of revenue	28%	29%	25%
Operating profit	818	741	448
Net finance expenses	(35)	(71)	(177)
Profit before tax	783	670	271
Tax	(15)	(45)	(21)
Profit for the period	768	625	250
% of revenue	17%	19%	10%
Minority interest	81	57	57
Profit for the year attributable to: shareholders	687	568	428

Extract from MDMG's balance sheet

(RUB mln)	1H2015	FY 2014	FY2013
Cash and cash equivalents	1,531	891	3,273
Investments	3	3	4
Current trade, other receivables and deferred expenses	246	229	152
Inventories	283	268	111
Current tax asset	7	8	8
Assets held for sale	46	46	-
Property, plant and equipment	12,363	12,540	9,210
Non-current trade and other receivables and deferred expenses	64	105	438
Other non-current assets	1,945	1,985	451
TOTAL ASSETS	16,488	16,074	13,648
Current trade and other payables	1,177	899	748
Short term loans and borrowings	1,032	869	618
Other current liabilities	785	788	611
Long term loans and borrowings	2,595	3,251	2,379
Other non-current liabilities	347	131	84
Equity	10,552	10,137	9,209
TOTAL EQUITY AND LIABILITIES	16,488	16,074	13,649
Net Debt	2,096	3,230	(273)

Extract from MDMG's cash flow statement

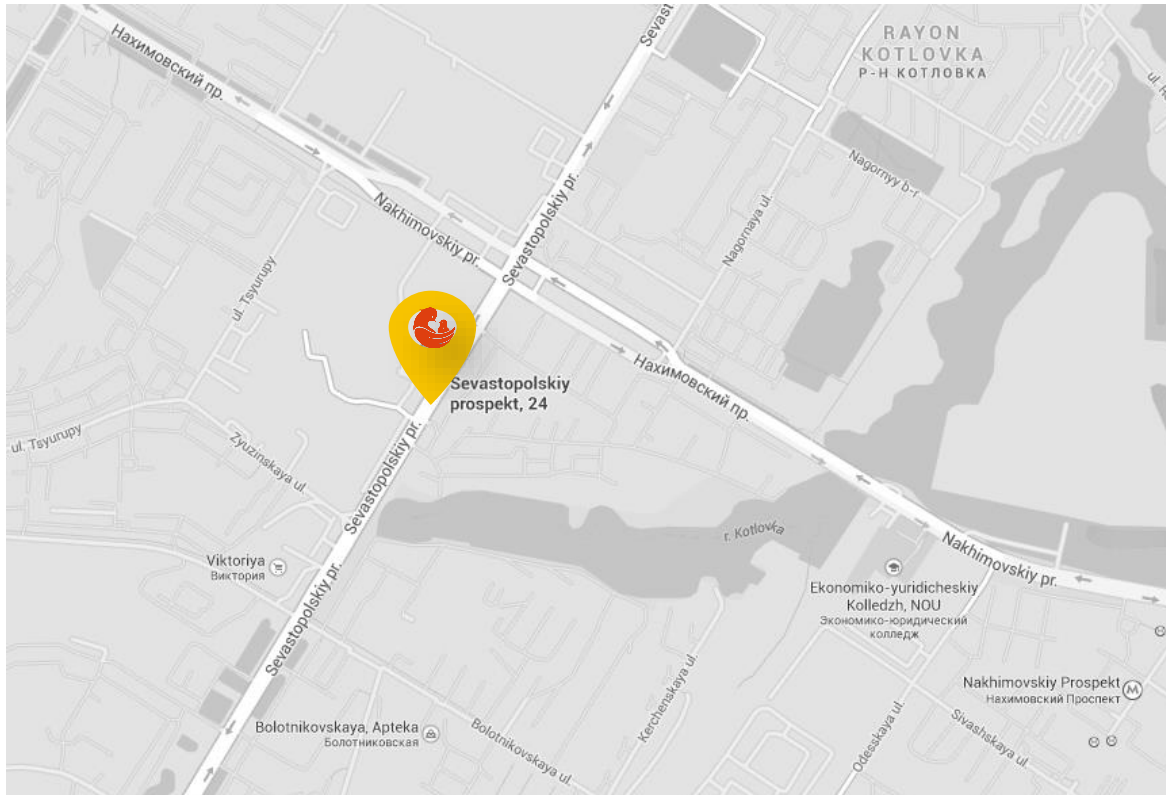
(RUB mln)	1H2015	1H2014	1H2013
Cash flow from operating activities			
Profit for the period	768	625	250
Adjustments for:			
Depreciation	388	219	192
Taxation	15	45	21
Other adjustments	82	80	186
Cash flow from operations before working capital changes	1,253	969	649
(Increase) / decrease in inventories	(16)	(5)	1,5
Increase in trade and other receivables	(3)	(29)	(17)
Increase in trade and other payables	68	44	65
Increase in deferred income	(3)	45	44
Cash flow from operations	1,299	1,024	742
Tax paid	(7)	(35)	(8)
Net cash flow from operating activities	1,292	988	734
Cash flow from investing activities			
Payment for acquisition of PP&E	(339)	(1,639)	(752)
Withdrawal / (deposit) of investments	-	-	910
Acquisition of subsidiaries	(1)	-	(648)
Other proceeds and payments	20	22	33
Net cash flow used in investing activities	(320)	(1,617)	(457)
Cash flow from financing activities			
GDR Contributions received from underwriters	-	-	150
Proceeds from borrowings	0.5	6	96
Repayment of borrowings	(491)	(271)	(39)
Repayments of obligations under finance leases	(0.1)	(2.3)	(1.6)
Proceed from reimbursed VAT	466	-	-
Finance expenses paid	(240)	(158)	(166)
Other payments	-	(3)	-
Dividends paid to the owners of the Company	-	(180)	(314)
Dividends paid to non-controlling interests	(58)	(80)	(35)
Net cash flow from financing activities	(323)	(688)	(308)
Net increase in cash and cash equivalents	649	(1,317)	(32)
Cash and cash equivalents at the beginning of the period	891	3,273	2,583
Effect due to exchange rate changes	(8)	68	120
Cash and cash equivalents at the end of the period	1,531	2,024	2,671

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