



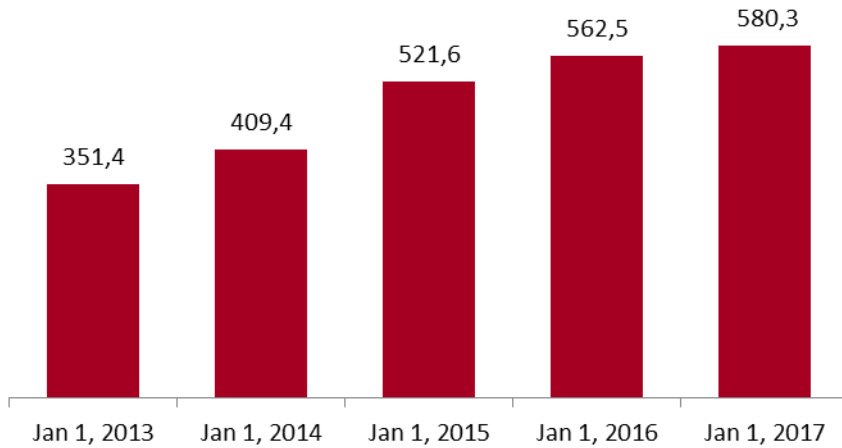
## FY 2016 key financials



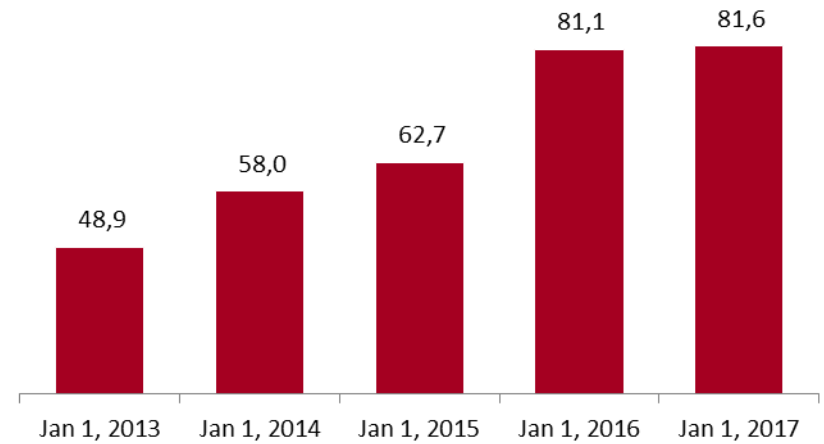
Investor Day, Moscow, April 13, 2017

# Financial Highlights, FY 2016

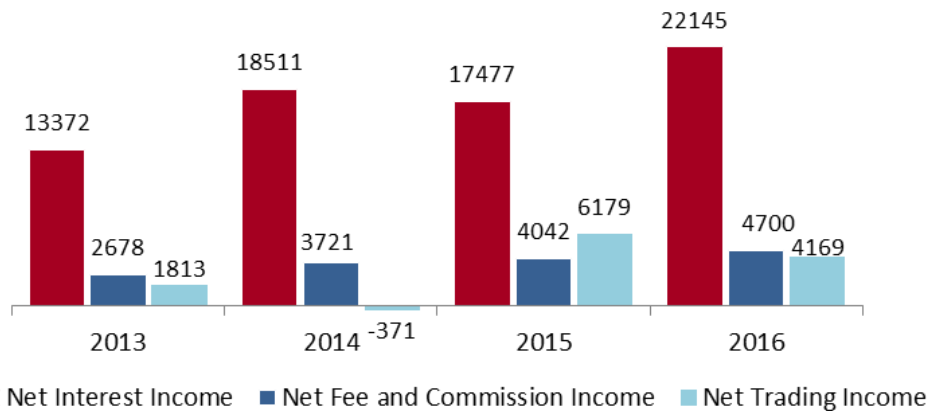
## Assets, RUB bn



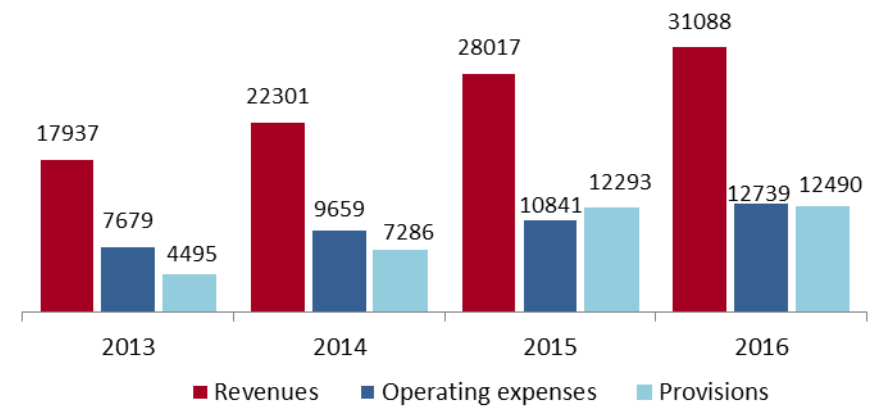
## Capital, RUB bn



## Income structure, RUB mln

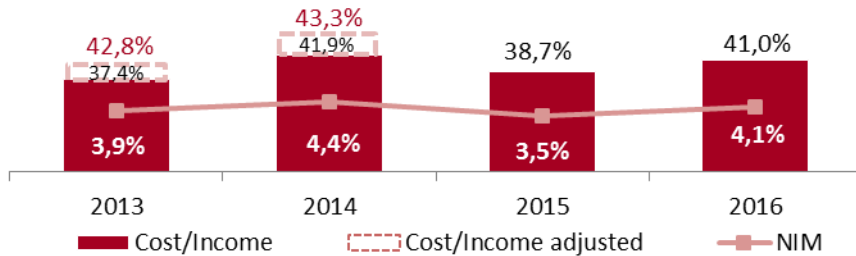


## Income and expenses data, RUB mln

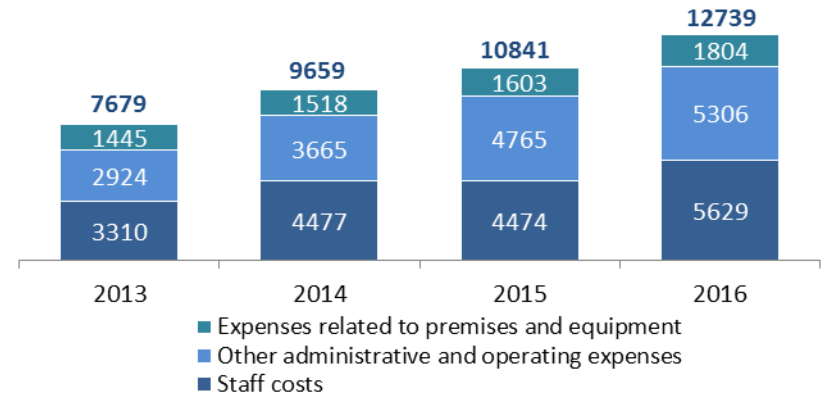


# Results for FY 2016

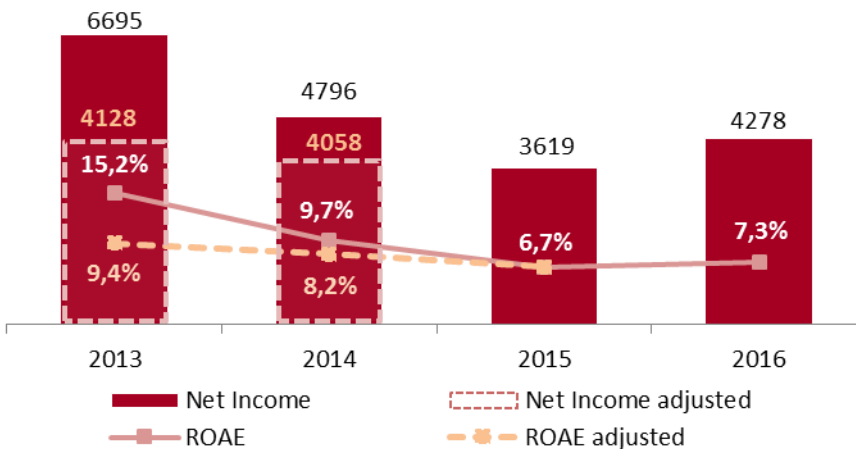
## Cost/Income and NIM, %



## Operating expenses\*, RUB mln



## Net income dynamics, RUB mln



## Comments

- More than RUB 4.5 bn of extra net interest income compared with FY2015
- NIM is back to 4%+ area
- F&C and trading income continue to make strong contributions
- Cost/Income ratio in line with the guidance

# Investment Highlights



# The cheapest bank in the market

