



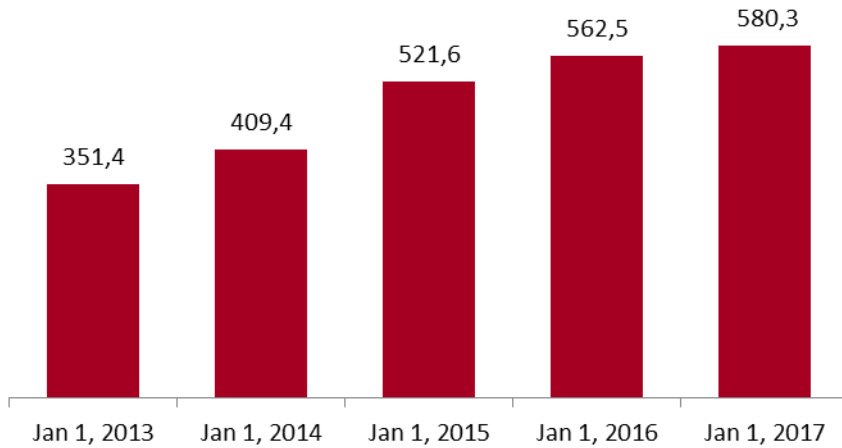
FY 2016 key financials



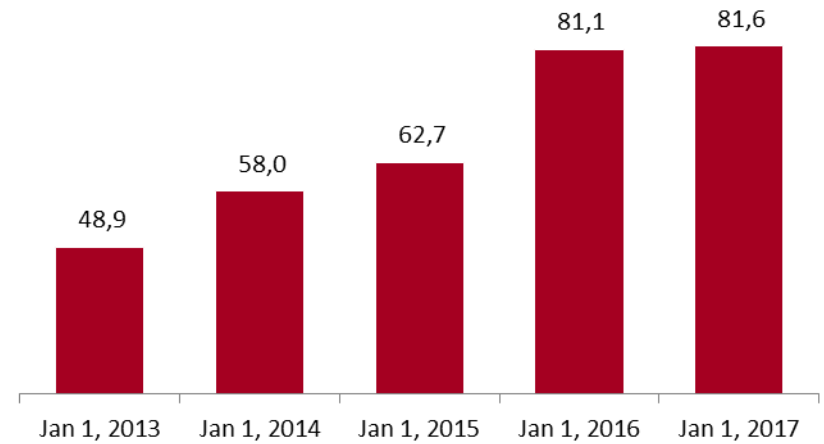
Investor Day, Moscow, April 13, 2017

Financial Highlights, FY 2016

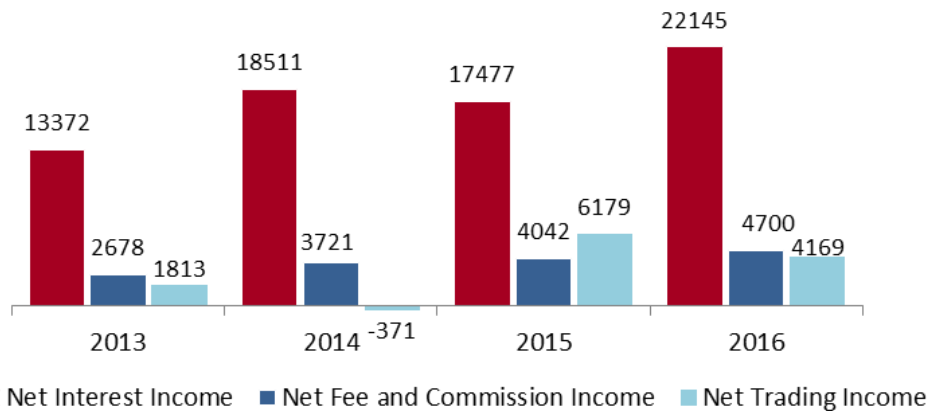
Assets, RUB bn



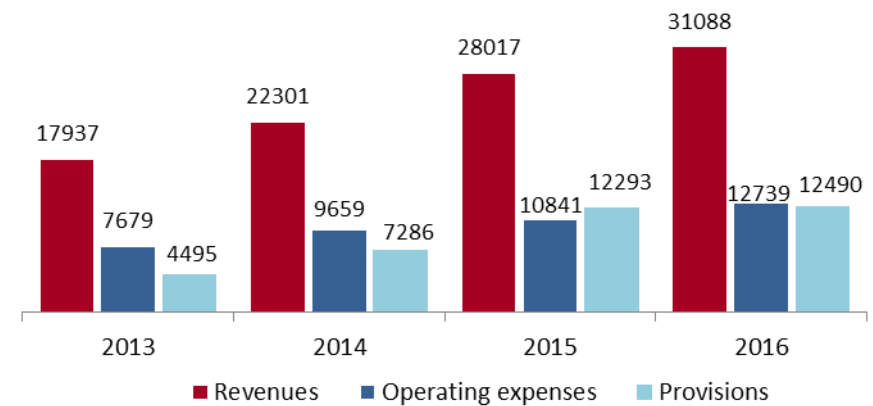
Capital, RUB bn



Income structure, RUB mln

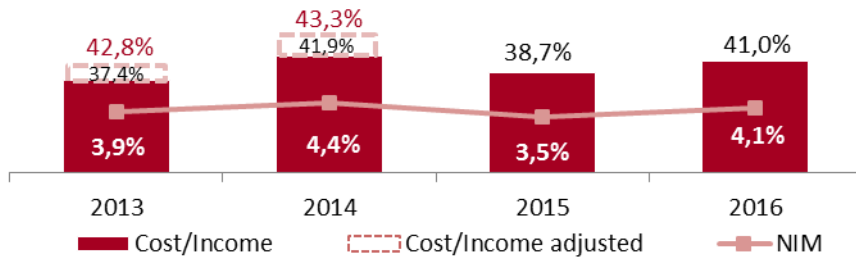


Income and expenses data, RUB mln

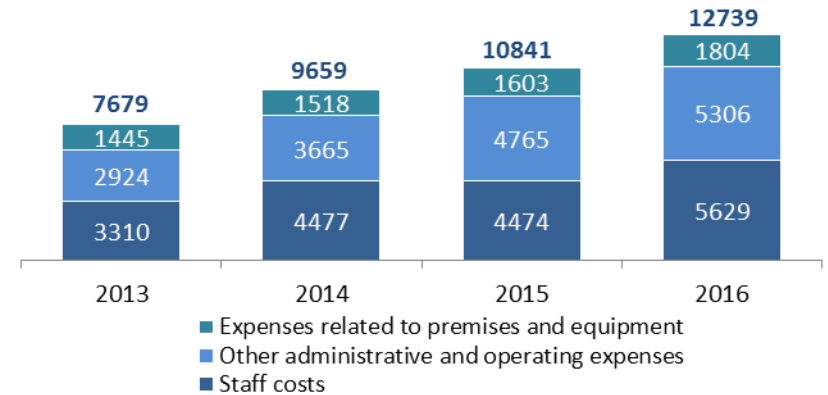


Results for FY 2016

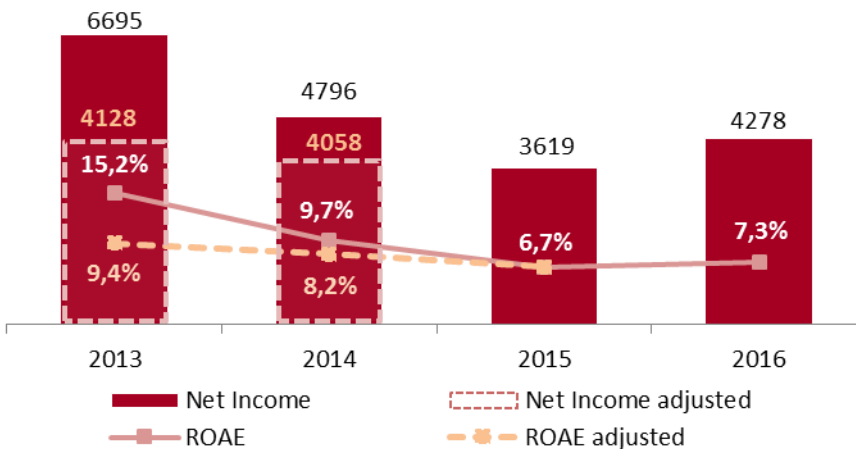
Cost/Income and NIM, %



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

