

Sberbank's Financial Highlights under RAS



Balance Sheet Highlights (RUB mn)	Apr 1, 2017	Jan 1, 2017 (incl sbsqnt events)	Change
Assets	21 267 826	21 976 030	-3,2%
Corporate loans	10 911 599	11 333 111	-3,7%
Retail loans	4 371 174	4 336 951	0,8%
Provisions for loan impairment	1 033 592	1 008 628	2,5%
Securities portfolio	2 054 947	2 063 840	-0,4%
Retail deposits	11 353 825	11 449 809	-0,8%
Corporate accounts and deposits	5 052 711	5 401 777	-6,5%
Equity	2 982 801	2 828 921	5,4%
Regulatory capital (Core Tier 1)*	2 472 771	2 268 723	9,0%
Regulatory capital (Tier 1)*	2 472 771	2 268 723	9,0%
Regulatory capital (Total)*	3 308 148	3 124 381	5,9%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	11,2%	9,9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	11,2%	9,9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14,9%	13,6%	
Income Statement Highlights (RUB mn)	3M 2017	3M 2016	Change
Net interest income	281 118	270 190	4,0%
Net fee and commission income	76 573	67 073	14,2%
Net gain / (loss) from FX revaluation and trading operations	7 040	-22 139	-
Operating income before provisions	372 502	318 573	16,9%
Total provision (charge) / gain	-48 834	-109 604	-55,4%
Operating costs	-112 811	-96 970	16,3%
Profit before tax	210 857	111 999	88,3%
Net profit	154 989	100 444	54,3%
Total comprehensive income	153 401	140 984	8,8%
Key Financial Ratios (%)	3M 2017	3M 2016	
Return on assets (ROA)	2,9%	1,8%	
Return on equity (ROE)	21,7%	17,0%	
Cost to income ratio	30,3%	30,4%	
Branch network (units)	Apr 1, 2017	Jan 1, 2017	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 854	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	Mar 1, 2017	Jan 1, 2017	
In total banking assets	28,5%	28,9%	
In retail deposits	46,7%	46,6%	
In corporate deposits	19,8%	22,1%	
In retail loans	40,2%	40,1%	
In corporate loans	31,7%	31,7%	

2016 Balance Sheet, Income Statements and Key Financial Ratios items are restated under the new internal methodology from 2017

*Preliminary data