

## Sberbank's Financial Highlights under RAS



<b>Balance Sheet Highlights (RUB mn)</b>	<b>Aug 1, 2017</b>	<b>Jan 1, 2017</b>	<b>Change</b>
Assets	22 411 071	21 976 030	2.0%
Corporate loans	11 695 872	11 333 111	3.2%
Retail loans	4 510 760	4 336 951	4.0%
Provisions for loan impairment	1 110 518	1 008 628	10.1%
Securities portfolio	2 474 273	2 063 840	19.9%
Retail deposits	11 635 977	11 449 809	1.6%
Corporate accounts and deposits	5 460 566	5 401 777	1.1%
Equity	3 066 612	2 828 921	8.4%
Regulatory capital (Core Tier 1)*	2 354 705	2 268 723	3.8%
Regulatory capital (Tier 1)*	2 354 705	2 268 723	3.8%
Regulatory capital (Total)*	3 397 691	3 124 381	8.7%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	9.8%	9.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	9.8%	9.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14.2%	13.6%	
<b>Income Statement Highlights (RUB mn)</b>	<b>7M 2017</b>	<b>7M 2016</b>	<b>Change</b>
Net interest income	683 597	642 645	6.4%
Net fee and commission income	193 972	169 084	14.7%
Net gain / (loss) from FX revaluation and trading operations	54 459	-22 466	-
Operating income before provisions	954 228	805 019	18.5%
Total provision (charge) / gain	-204 169	-191 694	6.5%
Operating costs	-284 305	-263 596	7.9%
Profit before tax	465 753	349 729	33.2%
Net profit	372 835	274 976	35.6%
Total comprehensive income	371 909	329 267	13.0%
<b>Key Financial Ratios (%)</b>	<b>7M 2017</b>	<b>7M 2016</b>	
Return on assets (ROA)	3.0%	2.1%	
Return on equity (ROE)	21.6%	19.2%	
Cost to income ratio	29.8%	32.7%	
<b>Branch network (units)</b>	<b>Aug 1, 2017</b>	<b>Jan 1, 2017</b>	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 703	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
<b>Sberbank's market shares (%)</b>	<b>July 1, 2017</b>	<b>Jan 1, 2017</b>	
In total banking assets	28.8%	28.9%	
In retail deposits	46.0%	46.6%	
In corporate deposits	20.3%	22.1%	
In retail loans	39.9%	40.1%	
In corporate loans	32.0%	31.7%	

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

\*Preliminary data