Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Oct 1, 2016	Jan 1, 2016	Change
Assets	21 906 296	23 077 891	-5.1%
Corporate loans	11 637 130	12 262 654	-5.1%
Retail loans	4 281 041	4 134 723	3.5%
Provisions for loan impairment	1 070 777	997 377	7.4%
Securities portfolio	2 307 207	2 271 497	1.6%
Retail deposits	11 002 664	10 859 253	1.3%
Corporate accounts and deposits	5 753 046	6 737 828	-14.6%
Equity	2 709 427	2 328 153	16.4%
Regulatory capital (Core Tier 1)*	2 043 535	1 756 562	16.3%
Regulatory capital (Tier 1)*	2 043 535	1 756 562	16.3%
Regulatory capital (Total)*	2 928 143	2 658 051	10.2%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	8.8%	7.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	8.8%	7.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	12.5%	11.9%	

Income Statement Highlights (RUB mn)	9M 2016	9M 2015	Change
Net interest income	829 503	553 108	50.0%
Net fee and commission income	227 535	186 943	21.7%
Net gain / (loss) from FX revaluation and trading operations	-14 280	41 180	-
Operating income before provisions	1 056 236	795 022	32.9%
Total provision (charge) / gain	-218 174	-303 712	-28.2%
Operating costs	-350 690	-309 552	13.3%
Profit before tax	487 372	181 758	168.1%
Net profit	376 650	144 433	160.8%
Total comprehensive income**	444 823		

Key Financial Ratios (%)	9M 2016	9M 2015	
Return on assets (ROA)	2.2%	0.9%	
Return on equity (ROE)	20.1%	9.2%	
Cost to income ratio	33.2%	38.9%	

Branch network (units)	Oct 1, 2016	Jan 1, 2016	
Regional head offices	14	14	
Branches	79	79	
Sub-branches (retail outlets)*	15 738	16 400	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	

Sberbank's market shares (%)	Sep 1, 2016	Jan 1, 2016	
In total banking assets	29.6%	28.7%	
In retail deposits	46.2%	46.0%	
In corporate deposits	22.6%	25.0%	
In retail loans	39.9%	38.7%	
In corporate loans	32.3%	32.2%	

2015 Balance Sheet, Income Statements and Key Financial Ratios items are restated under the new internal methodology from 2016
*Preliminary data
** Introduced in RAS statements from 01/01/2016