

Sberbank's Financial Highlights under RAS



Balance Sheet Highlights (RUB mn)	Nov 1, 2017	Jan 1, 2017	Change
Assets	22 554 489	21 976 030	2.6%
Corporate loans	11 904 299	11 333 111	5.0%
Retail loans	4 743 050	4 336 951	9.4%
Provisions for loan impairment	1 107 918	1 008 628	9.8%
Securities portfolio	2 448 176	2 063 840	18.6%
Retail deposits	11 515 274	11 449 809	0.6%
Corporate accounts and deposits	5 512 446	5 401 777	2.0%
Equity	3 266 231	2 828 921	15.5%
Regulatory capital (Core Tier 1)*	2 684 609	2 268 723	18.3%
Regulatory capital (Tier 1)*	2 684 609	2 268 723	18.3%
Regulatory capital (Total)*	3 611 933	3 124 381	15.6%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10.9%	9.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10.9%	9.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14.6%	13.6%	
Income Statement Highlights (RUB mn)	10M 2017	10M 2016	Change
Net interest income	997 840	929 047	7.4%
Net fee and commission income	287 038	250 498	14.6%
Net gain / (loss) from FX revaluation and trading operations	56 512	-9 260	-
Operating income before provisions	1 372 720	1 182 069	16.1%
Total provision (charge) / gain	-260 883	-245 583	6.2%
Operating costs	-412 959	-391 481	5.5%
Profit before tax	698 878	545 005	28.2%
Net profit	559 891	429 756	30.3%
Total comprehensive income	570 904	481 188	18.6%
Key Financial Ratios (%)	10M 2017	10M 2016	
Return on assets (ROA)	3.1%	2.3%	
Return on equity (ROE)	22.2%	20.4%	
Cost to income ratio	30.1%	33.1%	
Branch network (units)	Nov 1, 2017	Jan 1, 2017	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 522	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	Oct 1, 2017	Jan 1, 2017	
In total banking assets	28.8%	28.9%	
In retail deposits	46.0%	46.6%	
In corporate deposits	20.9%	22.1%	
In retail loans	39.9%	40.1%	
In corporate loans	32.9%	31.7%	

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

*Preliminary data