

Sberbank's Financial Highlights under RAS



Balance Sheet Highlights (RUB mn)	Dec 1, 2017	Jan 1, 2017	Change
Assets	22 708 082	21 976 030	3,3%
Corporate loans	12 105 078	11 333 111	6,8%
Retail loans	4 839 267	4 336 951	11,6%
Provisions for loan impairment	1 108 761	1 008 628	9,9%
Securities portfolio	2 457 517	2 063 840	19,1%
Retail deposits	11 578 656	11 449 809	1,1%
Corporate accounts and deposits	5 615 893	5 401 777	4,0%
Equity	3 332 428	2 828 921	17,8%
Regulatory capital (Core Tier 1)*	2 658 422	2 268 723	17,2%
Regulatory capital (Tier 1)*	2 658 422	2 268 723	17,2%
Regulatory capital (Total)*	3 653 184	3 124 381	16,9%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10,8%	9,9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10,8%	9,9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14,8%	13,6%	
Income Statement Highlights (RUB mn)	11M 2017	11M 2016	Change
Net interest income	1 100 585	1 020 039	7,9%
Net fee and commission income	320 249	277 009	15,6%
Net gain / (loss) from FX revaluation and trading operations	61 561	-1 395	-
Operating income before provisions	1 519 051	1 315 413	15,5%
Total provision (charge) / gain	-280 582	-267 954	4,7%
Operating costs	-458 015	-432 314	5,9%
Profit before tax	780 454	615 145	26,9%
Net profit	624 188	483 189	29,2%
Total comprehensive income	636 462	526 973	20,8%
Key Financial Ratios (%)	11M 2017	11M 2016	
Return on assets (ROA)	3,1%	2,4%	
Return on equity (ROE)	22,3%	20,7%	
Cost to income ratio	30,2%	32,9%	
Branch network (units)	Dec 1, 2017	Jan 1, 2017	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 461	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	Nov 1, 2017	Jan 1, 2017	
In total banking assets	28,9%	28,9%	
In retail deposits	45,8%	46,6%	
In corporate deposits	21,7%	22,1%	
In retail loans	40,2%	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