Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	**Jan 1, 2015** (excl sbsqnt events)	**Jan 1, 2014** (incl sbsqnt events)	**Change**
Corporate loans	11 699 387	8 584 254	36.3%
Retail loans	4 069 937	3 333 191	22.1%
Provisions for loan impairment	810 466	591 799	36.9%
Securities portfolio	1 916 465	1 952 381	-1.8%
Retail deposits	8 514 538	8 041 947	5.9%
Corporate accounts and deposits	5 067 547	3 118 233	62.5%
Equity	1 945 906	1 935 201	0.6%
Assets	21 782 149	16 351 790	33.2%
Regulatory capital (Core Tier 1)*	1 630 380		
Regulatory capital (Tier 1)*	1 630 380		
Regulatory capital (Total)*	2 254 469		
Capital adequacy (CBR N1.1 ratio), min 5.0%*	8.2%		
Capital adequacy (CBR N1.2 ratio), min 5.5%*	8.2%		
Capital adequacy (CBR N1.0 ratio), min 10.0%*	11.2%		

Income Statement Highlights (RUB mn)	**2014** (excl sbsqnt events)	**2013** (incl sbsqnt events)	**Change**
Net interest income	853 660	721 436	18.3%
Net fee and commission income	276 879	228 157	21.4%
Net gain / (loss) from trading operations	81 182	21 955	269.8%
Operating income before provisions	1 259 135	992 671	26.8%
Total provision (charge) / gain	-397 697	-104 808	279.5%
Operating costs	-461 372	-421 046	9.6%
Profit before tax	400 066	466 817	-14.3%
Net profit	305 703	377 649	-19.1%

Key Financial Ratios (%)	**2014** (excl sbsqnt events)	**2013** (incl sbsqnt events)
Return on assets (ROA)	1.7%	2.6%
Return on equity (ROE)	15.3%	21.2%
Cost to income ratio	36.6%	42.4%

Branch network (units)	**Jan 1, 2015**	**Jan 1, 2014**
Regional head offices	16	17
Branches	78	77
Sub-branches (retail outlets)*	17 046	17 882
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	**Dec 1, 2014**	**Jan 1, 2014**
In total banking assets	29.1%	29.6%
In retail deposits	45.1%	46.7%
In corporate deposits	20.4%	17.2%
In retail loans	35.5%	33.5%
In corporate loans	34.4%	33.3%

In line with the Bank`s internal accounting methodology as of March 24, 2014
*Preliminary data