

Sberbank's Financial Highlights under RAS



Balance Sheet Highlights (RUB mn)	Jan 1, 2018 (excl.subsequent events)	Jan 1, 2017 (incl.subsequent events)	Change
Assets	23 290 885	21 976 030	6,0%
Corporate loans	11 990 850	11 333 111	5,8%
Retail loans	4 925 136	4 336 951	13,6%
Provisions for loan impairment	1 060 767	1 008 628	5,2%
Securities portfolio	2 527 263	2 063 840	22,5%
Retail deposits	12 124 797	11 449 809	5,9%
Corporate accounts and deposits	5 642 651	5 401 777	4,5%
Equity	3 380 794	2 828 921	19,5%
Regulatory capital (Core Tier 1)*	2 645 835	2 268 723	16,6%
Regulatory capital (Tier 1)*	2 645 835	2 268 723	16,6%
Regulatory capital (Total)*	3 688 045	3 124 381	18,0%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10,7%	9,9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10,7%	9,9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14,9%	13,6%	

Income Statement Highlights (RUB mn)	2017 (excl.subsequent events)	2016 (incl.subsequent events)	Change
Net interest income	1 213 022	1 126 344	7,7%
Net fee and commission income	354 873	315 498	12,5%
Net gain / (loss) from FX revaluation and trading operations	65 571	-19 183	-
Operating income before provisions	1 673 136	1 401 343	19,4%
Total provision (charge) / gain	-287 444	-253 787	13,3%
Operating costs	-537 762	-526 052	2,2%
Profit before tax	847 931	621 505	36,4%
Net profit	674 115	498 289	35,3%
Total comprehensive income	684 524	558 507	22,6%

Key Financial Ratios (%)	2017 (excl.subsequent events)	2016 (incl.subsequent events)
Return on assets (ROA)	3,1%	2,2%
Return on equity (ROE)	21,9%	19,4%
Cost to income ratio	32,1%	37,5%

Branch network (units)	Jan 1, 2018 (excl.subsequent events)	Jan 1, 2017 (incl.subsequent events)
Regional head offices	14	14
Branches	78	79
Sub-branches (retail outlets)*	14 312	15 016
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Dec 1, 2017	Jan 1, 2017
In total banking assets	28,7%	28,9%
In retail deposits	45,7%	46,6%
In corporate deposits	21,5%	22,1%
In retail loans	40,3%	40,1%
In corporate loans	33,0%	31,7%

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

*Preliminary data