

Sberbank's Financial Highlights under RAS



| Balance Sheet Highlights (RUB mn) | June 1, 2017 | Jan 1, 2017 | Change |
|--|---------------------|--------------------|---------------|
| Assets | 21 489 360 | 21 976 030 | -2.2% |
| Corporate loans | 11 050 402 | 11 333 111 | -2.5% |
| Retail loans | 4 405 124 | 4 336 951 | 1.6% |
| Provisions for loan impairment | 1 077 843 | 1 008 628 | 6.9% |
| Securities portfolio | 2 312 297 | 2 063 840 | 12.0% |
| Retail deposits | 11 377 662 | 11 449 809 | -0.6% |
| Corporate accounts and deposits | 5 184 592 | 5 401 777 | -4.0% |
| Equity | 3 085 860 | 2 828 921 | 9.1% |
| Regulatory capital (Core Tier 1)* | 2 500 404 | 2 268 723 | 10.2% |
| Regulatory capital (Tier 1)* | 2 500 404 | 2 268 723 | 10.2% |
| Regulatory capital (Total)* | 3 431 317 | 3 124 381 | 9.8% |
| 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%* | 15.0% | 13.6% | |
| Income Statement Highlights (RUB mn) | 5M 2017 | 5M 2016 | Change |
| Net interest income | 476 683 | 447 763 | 6.5% |
| Net fee and commission income | 133 149 | 117 703 | 13.1% |
| Net gain / (loss) from FX revaluation and trading operations | 27 311 | -24 258 | - |
| Operating income before provisions | 650 845 | 550 604 | 18.2% |
| Total provision (charge) / gain | -119 235 | -136 667 | -12.8% |
| Operating costs | -190 299 | -175 696 | 8.3% |
| Profit before tax | 341 310 | 238 241 | 43.3% |
| Net profit | 261 823 | 184 316 | 42.1% |
| Total comprehensive income | 256 078 | 229 145 | 11.8% |
| Key Financial Ratios (%) | 5M 2017 | 5M 2016 | |
| Return on assets (ROA) | 2.9% | 2.0% | |
| Return on equity (ROE) | 21.4% | 18.3% | |
| Cost to income ratio | 29.2% | 31.9% | |
| Branch network (units) | June 1, 2017 | Jan 1, 2017 | |
| Regional head offices | 14 | 14 | |
| Branches | 78 | 79 | |
| Sub-branches (retail outlets)* | 14 787 | 15 016 | |
| Subsidiaries abroad (India) | 1 | 1 | |
| Rep offices abroad (China, Germany) | 2 | 2 | |
| Sberbank's market shares (%) | May 1, 2017 | Jan 1, 2017 | |
| In total banking assets | 28.6% | 28.9% | |
| In retail deposits | 46.4% | 46.6% | |
| In corporate deposits | 19.7% | 22.1% | |
| In retail loans | 40.2% | 40.1% | |
| In corporate loans | 31.4% | 31.7% | |

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

*Preliminary data