Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	**July 1, 2016**	**Jan 1, 2016**	**Change**
Assets	22 028 026	23 077 891	-4.5%
Corporate loans	11 779 610	12 262 654	-3.9%
Retail loans	4 211 595	4 134 723	1.9%
Provisions for loan impairment	1 069 104	997 377	7.2%
Securities portfolio	2 355 250	2 271 497	3.7%
Retail deposits	10 873 902	10 859 253	0.1%
Corporate accounts and deposits	6 218 796	6 737 828	-7.7%
Equity	2 559 123	2 328 153	9.9%
Regulatory capital (Core Tier 1)*	1 890 155	1 756 562	7.6%
Regulatory capital (Tier 1)*	1 890 155	1 756 562	7.6%
Regulatory capital (Total)*	2 763 895	2 658 051	4.0%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	8.1%	7.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	8.1%	7.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	11.8%	11.9%	

Income Statement Highlights (RUB mn)	**6M 2016**	**6M 2015**	**Change**
Net interest income	542 914	333 871	62.6%
Net fee and commission income	147 488	117 158	25.9%
Net gain / (loss) from FX revaluation and trading operations	-33 792	17 775	-
Operating income before provisions	670 982	470 993	42.5%
Total provision (charge) / gain	-146 219	-175 888	-16.9%
Operating costs	-224 743	-199 150	12.9%
Profit before tax	300 021	95 954	212.7%
Net profit	229 410	81 583	181.2%
Total comprehensive income**	295 131		

Key Financial Ratios (%)	**6M 2016**	**6M 2015**
Return on assets (ROA)	2.0%	0.8%
Return on equity (ROE)	18.9%	8.0%
Cost to income ratio	33.5%	42.3%

Branch network (units)	**July 1, 2016**	**Jan 1, 2016**
Regional head offices	14	14
Branches	79	79
Sub-branches (retail outlets)*	15 947	16 400
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	**June 1, 2016**	**Jan 1, 2016**
In total banking assets	29.8%	28.7%
In retail deposits	46.1%	46.0%
In corporate deposits	24.2%	25.0%
In retail loans	39.7%	38.7%
In corporate loans	32.7%	32.2%

2015 Balance Sheet, Income Statements and Key Financial Ratios items are restated under the new internal methodology from 2016
*Preliminary data
** Introduced in RAS statements from 01/01/2016