Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	**July 1, 2015**	**Jan 1, 2015**	**Change**
Corporate loans	10 927 357	11 699 387	-6,6%
Retail loans	4 045 367	4 069 937	-0,6%
Provisions for loan impairment	893 156	810 593	10,2%
Securities portfolio	1 703 865	1 916 465	-11,1%
Retail deposits	9 105 821	8 514 243	6,9%
Corporate accounts and deposits	4 998 900	5 068 560	-1,4%
Equity	2 178 366	1 982 338	9,9%
Assets	20 460 866	21 850 568	-6,4%
Regulatory capital (Core Tier 1)*	1 708 375	1 627 563	5,0%
Regulatory capital (Tier 1)*	1 708 375	1 627 563	5,0%
Regulatory capital (Total)*	2 520 815	2 311 530	9,1%
Capital adequacy (CBR N1.1 ratio), min 5.0%*	8,6%	8,2%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	8,6%	8,2%	
Capital adequacy (CBR N1.0 ratio), min 10.0%*	12,7%	11,6%	

Income Statement Highlights (RUB mn)	**6M 2015**	**6M 2014**	**Change**
Net interest income	319 202	415 104	-23,1%
Net fee and commission income	128 379	125 625	2,2%
Net gain / (loss) from FX revaluation and trading operations	17 775	4 566	289,3%
Operating income before provisions	471 322	558 711	-15,6%
Total provision (charge) / gain	-175 964	-136 919	28,5%
Operating costs	-200 322	-194 386	3,1%
Profit before tax	95 036	227 406	-58,2%
Net profit	81 583	186 416	-56,2%

Key Financial Ratios (%)	**6M 2015**	**6M 2014**
Return on assets (ROA)	0,8%	2,2%
Return on equity (ROE)	8,0%	19,0%
Cost to income ratio	42,5%	34,8%

Branch network (units)	**July 1, 2015**	**Jan 1, 2015**
Regional head offices	16	16
Branches	78	78
Sub-branches (retail outlets)*	16 670	17 046
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	**June 1, 2015**	**Jan 1, 2015**
In total banking assets	28,4%	29,1%
In retail deposits	45,1%	45,0%
In corporate deposits	21,1%	21,9%
In retail loans	37,3%	35,9%
In corporate loans	32,9%	35,0%

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