

Sberbank's Financial Highlights under RAS



Balance Sheet Highlights (RUB mn)	July 1, 2017	Jan 1, 2017	Change
Assets	21 961 883	21 976 030	-0.1%
Corporate loans	11 406 140	11 333 111	0.6%
Retail loans	4 457 755	4 336 951	2.8%
Provisions for loan impairment	1 092 711	1 008 628	8.3%
Securities portfolio	2 429 210	2 063 840	17.7%
Retail deposits	11 611 824	11 449 809	1.4%
Corporate accounts and deposits	5 377 152	5 401 777	-0.5%
Equity	3 006 613	2 828 921	6.3%
Regulatory capital (Core Tier 1)*	2 353 583	2 268 723	3.7%
Regulatory capital (Tier 1)*	2 353 583	2 268 723	3.7%
Regulatory capital (Total)*	3 340 859	3 124 381	6.9%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	9.9%	9.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	9.9%	9.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14.1%	13.6%	
Income Statement Highlights (RUB mn)	6M 2017	6M 2016	Change
Net interest income	579 587	545 010	6.3%
Net fee and commission income	162 765	145 392	11.9%
Net gain / (loss) from FX revaluation and trading operations	45 228	-33 792	-
Operating income before provisions	805 102	668 855	20.4%
Total provision (charge) / gain	-152 957	-144 279	6.0%
Operating costs	-236 097	-224 555	5.1%
Profit before tax	416 048	300 021	38.7%
Net profit	316 964	229 410	38.2%
Total comprehensive income	312 070	295 131	5.7%
Key Financial Ratios (%)	6M 2017	6M 2016	
Return on assets (ROA)	3.0%	2.0%	
Return on equity (ROE)	21.5%	18.9%	
Cost to income ratio	29.3%	33.6%	
Branch network (units)	July 1, 2017	Jan 1, 2017	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 739	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	June 1, 2017	Jan 1, 2017	
In total banking assets	28.6%	28.9%	
In retail deposits	46.2%	46.6%	
In corporate deposits	19.6%	22.1%	
In retail loans	39.8%	40.1%	
In corporate loans	31.5%	31.7%	

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

*Preliminary data