

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Aug 1, 2018	Jan 1, 2018	Change
Assets	24 852 301	23 287 254	6,7%
Corporate loans	12 914 289	11 990 850	7,7%
Retail loans	5 618 907	4 925 136	14,1%
Provisions for loan impairment	1 157 014	1 060 750	9,1%
Securities portfolio	2 834 051	2 527 263	12,1%
Retail deposits	12 355 405	12 124 796	1,9%
Corporate accounts and deposits	6 366 374	5 642 671	12,8%
Equity	3 529 631	3 359 148	5,1%
Regulatory capital (Core Tier 1)*	2 778 604	2 637 819	5,3%
Regulatory capital (Tier 1)*	2 778 604	2 637 819	5,3%
Regulatory capital (Total)*	3 847 125	3 668 107	4,9%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10,6%	10,7%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10,6%	10,7%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14,7%	14,9%	

Income Statement Highlights (RUB mn)	7M 2018	7M 2017	Change
Net interest income	727 583	683 445	6,5%
Net fee and commission income	243 972	194 125	25,7%
Net gain from FX revaluation and trading operations	52 126	54 459	-4,3%
Operating income before provisions	1 050 961	954 180	10,1%
Total provision charge	-172 327	-204 169	-15,6%
Operating costs	-297 501	-284 257	4,7%
Profit before tax	581 134	465 754	24,8%
Net profit	469 181	372 835	25,8%
Total comprehensive income	440 169	371 909	18,4%

Key Financial Ratios (%)	7M 2018	7M 2017
Return on assets (ROA)	3,4%	3,0%
Return on equity (ROE)	22,9%	21,6%
Cost to income ratio	28,3%	29,8%

Branch network (units)	Aug 1, 2018	Jan 1, 2018
Regional head offices	12	14
Branches	78	78
Sub-branches (retail outlets)*	14 238	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Jul 1, 2018	Jan 1, 2018
In total banking assets	30,2%	28,9%
In retail deposits	45,2%	46,1%
In corporate deposits	22,6%	20,9%
In retail loans	41,3%	40,5%
In corporate loans	33,8%	32,4%

2017 Balance Sheet, Income Statements and Key Financial Ratios items are restated under the new internal methodology from 2018

*Preliminary data