Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	As of July 1, 2012	As of Jan 1, 2012 (incl. subsequent events)	% Change
Corporate loans	6,848,292	6,388,537	7.2%
Retail loans	2,208,196	1,777,395	24.2%
Provisions for loan impairment	626,764	630,837	-0.6%
Investment securities	1,531,850	1,486,517	3.0%
Retail deposits	6,072,687	5,678,100	6.9%
Corporate accounts and deposits	2,519,308	2,167,000	16.3%
Equity	1,446,782	1,300,642	11.2%
Assets	11,828,349	10,465,078	13.0%
Regulatory capital (for CBR N1 ratio)[1]	1,585,606	1,515,780	4.6%
Capital adequacy (CBR N1 ratio), %[1]	13.7	15.0	

Income Statement Highlights (RUB mn)	6M 2012	6M 2011	% Change
Net interest income	300,819	238,741	26.0%
Net fee and comission income	92,725	77,435	19.7%
Net gain /(loss) from trading operations	16,304	6,208	162.6%
Total provision (charge)/gain	-19,134	17,802	-
Operating costs	-165,587	-135,964	21.8%
Profit before tax	230,345	211,643	8.8%
Net profit	182,979	171,337	6.8%

Key Financial Ratios (%)	6M 2012	6M 2011	
Return on assets (ROA)	3.3%	4.0%	
Return of equity (ROE)	26.3%	30.6%	
Cost to income ratio	39.9%	41.2%	

Branch network (units)[2]	As of July 1, 2012	As of Jan 1, 2012	
Regional head offices	17	17	
Branches	479	505	
Sub-branches (retail outlets)	18,544	18,727	
Subsidiaries abroad [2]	1	1	
Rep officies abroad [3]	2	2	

Sberbank's market shares (%)	As of June 1, 2012	As of Jan 1, 2012	
In total banking asssets	28.2	26.8	
In total banking regulatory capital	29.5	29.1	
In retail deposits	45.9	46.6	
In corporate deposits	16.8	14.5	
In retail loans	33.4	32.0	
In corporate loans	33.3	32.9	

In accordance with the Bank's internal accounting methodology

[1] Numbers as of July 1, 2012 are preliminary

[2] Subsidiary in India

[3] Rep offices in Germany and China