

## Sberbank's Financial Highlights under RAS



<b>Balance Sheet Highlights (RUB mn)</b>	<b>Oct 1, 2017</b>	<b>Jan 1, 2017</b>	<b>Change</b>
Assets	22 372 588	21 976 030	1.8%
Corporate loans	11 855 823	11 333 111	4.6%
Retail loans	4 650 132	4 336 951	7.2%
Provisions for loan impairment	1 112 286	1 008 628	10.3%
Securities portfolio	2 449 486	2 063 840	18.7%
Retail deposits	11 555 231	11 449 809	0.9%
Corporate accounts and deposits	5 378 602	5 401 777	-0.4%
Equity	3 201 595	2 828 921	13.2%
Regulatory capital (Core Tier 1)*	2 685 320	2 268 723	18.4%
Regulatory capital (Tier 1)*	2 685 320	2 268 723	18.4%
Regulatory capital (Total)*	3 548 225	3 124 381	13.6%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10.9%	9.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10.9%	9.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14.4%	13.6%	
<b>Income Statement Highlights (RUB mn)</b>	<b>9M 2017</b>	<b>9M 2016</b>	<b>Change</b>
Net interest income	892 710	832 664	7.2%
Net fee and commission income	255 122	224 374	13.7%
Net gain / (loss) from FX revaluation and trading operations	53 267	-14 280	-
Operating income before provisions	1 229 934	1 053 274	16.8%
Total provision (charge) / gain	-247 866	-215 472	15.0%
Operating costs	-369 144	-350 431	5.3%
Profit before tax	612 925	487 372	25.8%
Net profit	495 841	376 650	31.6%
Total comprehensive income	506 446	444 823	13.9%
<b>Key Financial Ratios (%)</b>	<b>9M 2017</b>	<b>9M 2016</b>	
Return on assets (ROA)	3.0%	2.2%	
Return on equity (ROE)	22.0%	20.1%	
Cost to income ratio	30.0%	33.3%	
<b>Branch network (units)</b>	<b>Oct 1, 2017</b>	<b>Jan 1, 2017</b>	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 579	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
<b>Sberbank's market shares (%)</b>	<b>Sep 1, 2017</b>	<b>Jan 1, 2017</b>	
In total banking assets	28.9%	28.9%	
In retail deposits	46.1%	46.6%	
In corporate deposits	21.6%	22.1%	
In retail loans	39.8%	40.1%	
In corporate loans	33.1%	31.7%	

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

\*Preliminary data