Sberbank's 7M 2009 RAS Financial Highlights *

1. Balance Sheet Highlights (RUB mn)

	As of 1 Aug, 2009	As of 1 Jan, 2009	% Change
Corporate loans	4,267,794	3,981,010	6.6%
Retail loans	1,173,251	1,256,954	-6.6%
Provisions for loan impairment	432,945	230,339	63.4%
Investment securities	583,433	490,099	12.4%
Retail deposits	3,379,816	3,124,088	6.8%
Corporate accounts	1,614,573	1,800,349	-9.0%
Equity	783,502	775,517	0.8%
Assets	6,585,581	6,721,774	-2.1%
Regulatory capital (for CBR N1 ratio)	1,336,495	1,156,913	15.8%
Capital adequacy (CBR N1 ratio)	22.9%	20.2%	2.7 pp

2. Income Statement Highlights (RUB mn)

	7M 2009	7M 2008	% Change
Net interest income	254,874	176,917	44.1%
Provisions	-217,556	-27,620	687.7%
Net fee and commission income	75,199	68,829	9.3%
Net gain (loss) from trading operations	7,852	4,139	89.7%
Operating costs	-114,547	-118,814	-3.6%
Profit before tax	8,877	107,130	-91.7%
Net profit	6,794	81,768	-91.7%

2. Key Financial Ratios (%)

	7M 2009	7M 2008
Return of assets (ROA)	0.18%	2.65%
Return on equity (ROE)	1.56%	19.7%
Cost to income ratio	33.6%	46.9%

3. Branch network (units)

	As of 1 Aug, 2009	As of 1 Jan, 2009
Regional head offices	17	17
Branches	703	734
Sub-branches (retail outlets)	19,390	19,675

4. Sberbank's market shares (%)

	As of 1 July, 2009	As of 1 Jan, 2009
In total banking assets	25.1	24.7
In total banking regulatory capital	32.3	30.4
In retail deposits	50.4	51.9
In corporate deposits	18.1	20.6
In retail lending	31.7	31.3
In corporate lending	31.6	30.5

* In accordance with the Bank's internal methodology