

Sberbank's Financial Highlights under RAS¹

1. Balance Sheet Highlights (RUB mn)

	As of 1 Mar, 2010	As of 1 Jan, 2010	% Change
Corporate loans	4,228,621	4,248,523	-0.5%
Retail loans	1,147,476	1,169,728	-1.9%
Provisions for loan impairment	627,673	588,606	6.6%
Investment securities	1,343,793	1,051,972	27.7%
Retail deposits	3,823,511	3,776,308	1.2%
Corporate accounts and deposits	1,734,684	1,724,313	0.6%
Equity	901,485	862,763	4.5%
Assets	7,229,434	7,110,430	1.7%
Regulatory capital (for CBR N1 ratio) ²	1,323,736	1,323,114	0.0%
Capital adequacy (CBR N1 ratio), % ²	21	23	

2. Income Statement Highlights (RUB mn)

	2m 2010	2m 2009	% Change
Net interest income	72,687	66,724	8.9%
Provisions	-33,635	-68,600	-51.0%
Net fee and commission income	20,008	18,009	11.1%
Net gain (loss) from trading operations	-8,509	14,194	-
Operating costs	-25,931	-24,052	7.8%
Profit before tax	25,288	7,311	245.9%
Net profit	24,372	5,099	378.0%

3. Key Financial Ratios (%)

	2m 2010	2m 2009
Return on assets (ROA)	2.13%	0.47%
Return on equity (ROE)	17.05%	4.5%
Cost to income ratio	30.6%	24.1%

4. Branch network (units)

	As of 1 Mar, 2010	As of 1 Jan, 2010
Regional head offices	18	18
Branches	599	602
Sub-branches (retail outlets)	19,100	19,103

5. Sberbank's market shares (%)

	As of 1 Feb, 2010	As of 1 Jan, 2010
In total banking assets	26.0	26.2
In total banking regulatory capital	28.5	28.6
In retail deposits	48.8	49.4
In corporate deposits	16.4	17.7
In retail lending	32.5	32.7
In corporate lending	31.8	31.8

¹ In accordance with the Bank's internal accounting methodology. As of 1 January 2010, the numbers exclude the effect of events after the balance sheet date

² As of 1 March 2010, capital adequacy numbers are preliminary