Sberbank's Financial Highlights under RAS [1]

Balance Sheet Highlights (RUB mn)	As of Jan 1, 2012 (excl. subsequent events)	As of Jan 1, 2011 (incl. subsequent events)	% Change
Corporate loans	6,388,537	4,765,699	34.1%
Retail loans	1,777,395	1,301,453	36.6%
Provisions for loan impairment	630,837	666,711	-5.4%
Investment securities	1,486,517	1,767,532	-15.9%
Retail deposits	5,678,188	4,809,465	18.1%
Corporate accounts and deposits	2,167,015	1,866,038	16.1%
Equity	1,308,956	1,049,887	24.7%
Assets	10,467,936	8,547,152	22.5%
Regulatory capital (for CBR N1 ratio)[2]	1,526,985	1,241,876	23.0%
Capital adequacy (CBR N1 ratio), %[2]	15.5	18	

Income Statement Highlights (RUB mn)	2011 (excl. subsequent events)	2010 (incl. subsequent events)	% Change
Net interest income	526,669	456,150	15.5%
Net fee and comission income	171,150	157,879	8.4%
Net gain /(loss) from trading operations	22,507	18,736	20.1%
Total provision (charge)/gain	-5,104	-155,535	-96.7%
Operating costs	-329,546	-259,765	26.9%
Profit before tax	394,016	223,065	76.6%
Net profit	321,891	173,979	85.0%

Key Financial Ratios (%)	2011 (excl. subsequent events)	2010 (incl. subsequent events)	
Return on assets (ROA)	3.6%	2.3%	
Return of equity (ROE)	27.1%	18.4%	
Cost to income ratio [3]	45.2%	41.2%	

Branch network (units)	As of Jan 1 , 2012	As of Jan 1, 2011	
Regional head offices	17	17	
Branches	523	521	
Sub-branches (retail outlets)	18,727	18,882	
Subsidiaries abroad [4]	1	1	
Rep officies abroad [5]	2	1	

Sberbank's market shares (%)	As of Dec 1,2011	As of Jan 1, 2011	
In total banking asssets	26.5	27.3	
In total banking regulatory capital	30.0	26.4	
In retail deposits	46.4	47.9	
In corporate deposits [6]	13.5	15.9	
In retail loans	31.4	31.9	
In corporate loans	32.0	31.3	

[1] In accordance with the Bank's internal accounting methodology
[2] Capital adequacy numbers are preliminary
[3] The ratio for the previous year is adjusted for the assets disposed at fair value in March 2010
[4] Subsidiary in India
[5] Rep offices in Germany and China
[6] As per the Bank's new methodology, corporate deposits exclude deposits in precious metals