

## Sberbank's internal methodology guide for balance sheet accounting (under RAS)

Key composites	Items included in composites	Notes
Corporate loans	<ul style="list-style-type: none"> <li>• Not past due loans to legal entities</li> <li>• Past due loans to legal entities</li> <li>• Claims to legal entities resulting from assignments with deferred payment</li> </ul>	<p>-</p> <p>-</p> <p>Included in calculation from August 1<sup>st</sup>, 2009</p>
Retail loans	<ul style="list-style-type: none"> <li>• Not past due loans to individuals</li> <li>• Past due loans to individuals</li> <li>• Claims to individuals resulting from assignments with deferred payment</li> </ul>	<p>-</p> <p>-</p> <p>Included in calculation from August 1<sup>st</sup>, 2009</p>
Provisions for loan impairment	<ul style="list-style-type: none"> <li>• Provisions for impairment of loans to legal entities</li> <li>• Provisions for impaired loans to individuals</li> <li>• Provisions for impairment of interest payments including interest payments overdue</li> <li>• Provisions for impairment of claims resulting from assignments with deferred payment</li> </ul>	<p>-</p> <p>-</p> <p>-</p> <p>Included in calculation from August 1<sup>st</sup>, 2009</p>
Investment securities	<ul style="list-style-type: none"> <li>• Securities at fair value through profit and loss</li> <li>• Securities available for sale</li> <li>• Held-to-maturity securities</li> <li>• Provisions for impairment of securities available for sale and securities held to maturity</li> </ul>	<p>Provisions for impairment of securities available for sale and held to maturity are recorded with a negative sign</p> <p>Investments in subsidiaries and affiliated companies are not included in calculation</p>
Corporate accounts	<ul style="list-style-type: none"> <li>• Current/settlement accounts</li> <li>• Term deposits</li> <li>• Letters of credit</li> <li>• Deposit certificates</li> <li>• Promissory notes</li> <li>• Interest accrued on corporate accounts</li> </ul>	
Retail deposits	<ul style="list-style-type: none"> <li>• Deposits from individuals</li> <li>• Savings certificates</li> <li>• Promissory notes</li> <li>• Interest accrued on retail deposits</li> </ul>	<p>Deposits from individuals include deposits in precious metals</p>
Equity	<ul style="list-style-type: none"> <li>• Share capital</li> <li>• Shared premium</li> <li>• Treasury shares</li> <li>• Retained earnings</li> <li>• Reserves</li> <li>• Revaluation reserve for premises</li> <li>• Revaluation of securities available for sale</li> </ul>	

### Sberbank's internal methodology guide for income statement accounting (under RAS)

<b>Key composites</b>	<b>Articles included in composites</b>	<b>Notes</b>
Net interest income	<ul style="list-style-type: none"> <li>• Interest income on operations with securities</li> <li>• Interest income on loans to customers and banks</li> <li>• Interest expense on funds raised from customers and banks</li> </ul>	Interest expense is recorded with a negative sign
Provisions	Provisions, including provision charges for <ul style="list-style-type: none"> <li>• Loan impairment</li> <li>• Impairment of other assets</li> </ul>	A negative sign of the composite implies that provisions exceed recoveries
Net fee and commission income	<ul style="list-style-type: none"> <li>• Fee and commission income</li> <li>• Fee and commission expense</li> </ul>	Fee and commission expense is recorded with a negative sign
Net gain (loss) from trading operations	<ul style="list-style-type: none"> <li>• Net gain (loss) from operations with securities</li> <li>• Net gain (loss) from operations with foreign currencies</li> <li>• Net gain (loss) from operations with precious metals</li> </ul>	The composite is recorded as a net gain (loss) result
Operating expenses	<ul style="list-style-type: none"> <li>• Staff costs</li> <li>• Provisions for employee benefits</li> <li>• Unified social tax</li> <li>• Administrative and operating expenses</li> <li>• Depreciation of premises and equipment</li> <li>• Taxes other than on income</li> <li>• State deposit insurance system membership fee</li> </ul>	Operating expenses are presented with a negative sign

### Sberbank's internal methodology guide for ratios calculation (RAS)

<b>Ratio</b>	<b>Computation</b>	<b>Notes</b>
Return of assets (ROA)	The amount of net profit as a percentage of average assets for the period	Annualized basis
Return on equity (ROE)	The amount of net profit as a percentage of average equity for the period	Annualized basis
Cost to income ratio (Cost/Income)	The ratio of operating expenses to operating income before provision. Operating income (before provisions) comprises <ul style="list-style-type: none"> <li>• net interest income;</li> <li>• net fee and commission income;</li> <li>• net gain / (loss) from trading operations;</li> <li>• other operating income.</li> </ul>	