

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Mar 1, 2018	Jan 1, 2018 (excl.subsequent events)	Change
Assets	23 092 703	23 290 885	-0,9%
Corporate loans	11 932 984	11 990 850	-0,5%
Retail loans	5 054 528	4 925 136	2,6%
Provisions for loan impairment	1 068 520	1 060 767	0,7%
Securities portfolio	2 556 717	2 527 263	1,2%
Retail deposits	11 958 062	12 124 797	-1,4%
Corporate accounts and deposits	5 514 623	5 642 651	-2,3%
Equity	3 500 022	3 380 794	3,5%
Regulatory capital (Core Tier 1)*	2 696 135	2 642 541	2,0%
Regulatory capital (Tier 1)*	2 696 135	2 642 541	2,0%
Regulatory capital (Total)*	3 797 889	3 694 398	2,8%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	11,3%	10,7%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	11,3%	10,7%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	15,9%	15,0%	
Income Statement Highlights (RUB mn)	2M 2018	2M 2017	Change
Net interest income	195 065	182 113	7,1%
Net fee and commission income	55 813	45 603	22,4%
Net gain / (loss) from FX revaluation and trading operations	7 531	-3 764	-
Operating income before provisions	260 120	227 435	14,4%
Total provision (charge) / gain	-21 790	-25 085	-13,1%
Operating costs	-75 679	-60 870	24,3%
Profit before tax	162 650	141 480	15,0%
Net profit	129 096	104 621	23,4%
Total comprehensive income	140 693	105 805	33,0%
Key Financial Ratios (%)	2M 2018	2M 2017	
Return on assets (ROA)	3,5%	3,0%	
Return on equity (ROE)	23,3%	22,5%	
Cost to income ratio	29,1%	26,8%	
Branch network (units)	Mar 1, 2018	Jan 1, 2018	
Regional head offices	14	14	
Branches	78	78	
Sub-branches (retail outlets)*	14 288	14 312	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	Feb 1, 2018	Jan 1, 2018	
In total banking assets	29,0%	28,9%	
In retail deposits	45,5%	46,1%	
In corporate deposits	20,8%	20,9%	
In retail loans	40,7%	40,5%	
In corporate loans	32,4%	32,4%	

2017 Balance Sheet, Income Statements and Key Financial Ratios items are restated under the new internal methodology from 2018

*Preliminary data