

## Sberbank's Financial Highlights under RAS

<b>Balance Sheet Highlights (RUB mn)</b>	<b>Oct 1, 2018</b>	<b>Jan 1, 2018</b>	<b>Change</b>
Assets	25 376 181	23 287 254	9.0%
Corporate loans	13 073 326	11 990 850	9.0%
Retail loans	5 873 062	4 925 136	19.2%
Provisions for loan impairment	1 167 806	1 060 750	10.1%
Securities portfolio	2 768 336	2 527 263	9.5%
Retail deposits	12 192 651	12 124 796	0.6%
Corporate accounts and deposits	6 725 954	5 642 671	19.2%
Equity	3 633 712	3 359 148	8.2%
Regulatory capital (Core Tier 1)*	3 188 670	2 637 819	20.9%
Regulatory capital (Tier 1)*	3 188 670	2 637 819	20.9%
Regulatory capital (Total)*	4 060 431	3 668 107	10.7%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	11.9%	10.7%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	11.9%	10.7%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	15.2%	14.9%	

<b>Income Statement Highlights (RUB mn)</b>	<b>9M 2018</b>	<b>9M 2017</b>	<b>Change</b>
Net interest income	938 966	892 540	5.2%
Net fee and commission income	311 692	255 294	22.1%
Net gain / (loss) from FX revaluation and trading operations	70 575	53 267	32.5%
Operating income before provisions	1 359 596	1 229 886	10.5%
Total provision (charge) / gain	-218 654	-247 866	-11.8%
Operating costs	-387 972	-369 094	5.1%
Profit before tax	752 970	612 925	22.8%
Net profit	612 736	495 841	23.6%
Total comprehensive income	543 875	506 446	7.4%

<b>Key Financial Ratios (%)</b>	<b>9M 2018</b>	<b>9M 2017</b>
Return on assets (ROA)	3.4%	3.0%
Return on equity (ROE)	23.2%	22.0%
Cost to income ratio	28.5%	30.0%
Cost to average assets ratio	2.1%	2.3%

<b>Branch network (units)</b>	<b>Oct 1, 2018</b>	<b>Jan 1, 2018</b>
Regional head offices	12	14
Branches	78	78
Sub-branches (retail outlets)*	14 210	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

<b>Sberbank's market shares (%)</b>	<b>Sep 1, 2018</b>	<b>Jan 1, 2018</b>
In total banking assets	30.1%	28.9%
In retail deposits	44.6%	46.1%
In corporate deposits	23.7%	20.9%
In retail loans	41.5%	40.5%
In corporate loans	33.6%	32.4%

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

\*Preliminary data