

## Sberbank's Financial Highlights under RAS

<b>Balance Sheet Highlights (RUB mn)</b>	<b>Sep 1, 2018</b>	<b>Jan 1, 2018</b>	<b>Change</b>
Assets	25 246 572	23 287 254	8,4%
Corporate loans	13 198 643	11 990 850	10,1%
Retail loans	5 760 291	4 925 136	17,0%
Provisions for loan impairment	1 183 173	1 060 750	11,5%
Securities portfolio	2 799 974	2 527 263	10,8%
Retail deposits	12 399 394	12 124 796	2,3%
Corporate accounts and deposits	6 611 023	5 642 671	17,2%
Equity	3 557 008	3 359 148	5,9%
Regulatory capital (Core Tier 1)*	3 187 921	2 637 819	20,9%
Regulatory capital (Tier 1)*	3 187 921	2 637 819	20,9%
Regulatory capital (Total)*	3 925 565	3 668 107	7,0%
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%*	14,6%	14,9%	

  

<b>Income Statement Highlights (RUB mn)</b>	<b>8M 2018</b>	<b>8M 2017</b>	<b>Change</b>
Net interest income	833 636	786 745	6,0%
Net fee and commission income	278 352	223 052	24,8%
Net gain from FX revaluation and trading operations	77 724	53 773	44,5%
Operating income before provisions	1 222 757	1 089 980	12,2%
Total provision charge	-213 580	-226 849	-5,8%
Operating costs	-342 565	-324 772	5,5%
Profit before tax	666 612	538 358	23,8%
Net profit	540 669	433 437	24,7%
Total comprehensive income	467 360	437 024	6,9%

  

<b>Key Financial Ratios (%)</b>	<b>8M 2018</b>	<b>8M 2017</b>
Return on assets (ROA)	3,4%	3,0%
Return on equity (ROE)	23,0%	21,8%
Cost to income ratio	28,0%	29,8%

  

<b>Branch network (units)</b>	<b>Sep 1, 2018</b>	<b>Jan 1, 2018</b>
Regional head offices	12	14
Branches	78	78
Sub-branches (retail outlets)*	14 226	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

  

<b>Sberbank's market shares (%)</b>	<b>Aug 1, 2018</b>	<b>Jan 1, 2018</b>
In total banking assets	30,3%	28,9%
In retail deposits	45,0%	46,1%
In corporate deposits	23,3%	20,9%
In retail loans	41,4%	40,5%
In corporate loans	33,9%	32,4%

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

\*Preliminary data