

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

Key composites	Items included in composites	Notes
Corporate loans	<ul style="list-style-type: none"> • Not past due loans to legal entities • Past due loans to legal entities • Claims to legal entities resulting from assignments with deferred payment 	<p>-</p> <p>-</p> <p>Included in calculation from August 1, 2009</p>
Retail loans	<ul style="list-style-type: none"> • Not past due loans to individuals • Past due loans to individuals • Claims to individuals resulting from assignments with deferred payment 	<p>-</p> <p>-</p> <p>Included in calculation from August 1, 2009</p>
Provision for loan impairment	<ul style="list-style-type: none"> • Provision for impairment of loans to legal entities • Provision for impairment of retail loans • Provision for impairment of interest payments including interest payments overdue • Provision for impairment of claims resulting from assignments with deferred payment 	<p>-</p> <p>-</p> <p>-</p> <p>Included in calculation from August 1, 2009</p>
Investment securities	<ul style="list-style-type: none"> • Securities at fair value through profit and loss • Securities available for sale • Held-to-maturity securities • Provision for impairment of securities available for sale and held to maturity 	<p>Provision for impairment of securities available for sale and held to maturity is recorded with a negative sign. Investments in subsidiaries and affiliated companies are not included in calculation.</p>
Corporate accounts	<ul style="list-style-type: none"> • Current/settlement accounts • Term deposits (excluding Federal budget deposits) • Letters of credit • Deposit certificates • Promissory notes • Interest accrued on corporate accounts 	<p>Federal budget deposits are excluded from calculation from June 1, 2013</p> <p>Wholesale funding and ECP are excluded from April 1, 2014</p>
Retail deposits	<ul style="list-style-type: none"> • Term deposits and current accounts • Savings certificates • Promissory notes • Interest accrued on retail deposits 	<p>Term deposits and current accounts include precious metals deposits</p>
Equity	<ul style="list-style-type: none"> • Share capital • Share premium • Treasury shares • Retained earnings • Reserves • Revaluation reserve for premises • Revaluation of securities available for sale 	

Internal methodology guide for income statement (under RAS), effective May 17, 2013

Key composites	Items included in composites	Notes
Net interest income	<ul style="list-style-type: none"> • Interest income on operations with securities • Interest income on loans to customers and banks • Interest expense on funds raised from customers and banks • Accrued in previous years but not paid interest to clients on early terminated term deposits • Deposit insurance expenses • Net commission income, related to interest income • Income from early terminations and buy back of borrowed funding • Income from early repayments of loans 	<p>Booked with a negative sign.</p> <p>Included in calculation with a positive sign from 15/07/2015 (reduce interest expenses)</p> <p>Added in calculation with a negative sign from June 1, 2013 Effective November 1, 2015 apply the accrual accounting method to deposit insurance expenses. Expenses are reported monthly</p> <p>Included in calculation with a positive sign from 01/01/2016 (increase interest income)</p> <p>Included in calculation with a positive sign from 01/01/2016 (reduce interest expenses)</p> <p>Included in calculation with a positive sign from 01/01/2017 (increase interest income)</p>
Provision for impairment	<p>Provision charge and/or write-back for:</p> <ul style="list-style-type: none"> • Loan impairment • Impairment of other assets • Impairment of noncredit contingent liabilities 	A negative sign means that provision charge exceeds write-backs
Total provisions	<ul style="list-style-type: none"> • Provision for impairment • Net gain (loss) on assignment sales 	Included in calculation from January 1, 2011
Net fee and commission income	<ul style="list-style-type: none"> • Fee and commission income • Fee and commission expense 	<p>Booked with a negative sign</p> <p>Net fee and commission income related to interest income is excluded due to reclass into Net interest income from 01/01/2016</p> <p>Net fee and commission income related to income from early repayments of loans is excluded from the line and moved to Net interest income from 01/01/2017</p>
Net gain (loss) from FX revaluation and trading operations	<ul style="list-style-type: none"> • Net gain (loss) from operations with securities • Net gain (loss) from FX revaluation and 	Booked as a net gain (loss) result

	<p>FX trading operations</p> <ul style="list-style-type: none"> • Net gain (loss) from operations with precious metals 	
Operating expenses	<ul style="list-style-type: none"> • Staff costs • Accrual expenses for annual and quarterly bonuses • Expenses on mandatory social insurance • Taxes and duties on salaries and wages • Social expenditures • Administrative and operating expenses • Depreciation of premises and equipment • Taxes other than on income 	<p>Booked with a negative sign;</p> <p>Effective March 1, 2015 apply the accrual accounting method to quarterly bonuses. The expenses are reported monthly</p> <p>Deposit insurance expenses are reclassified in Net Interest Income from June 1, 2013, and are no longer included in Operating Expenses</p>
Total other comprehensive income	<ul style="list-style-type: none"> • Revaluation of tangible assets • Remeasurement of defined benefit pension plans • Revaluation of financial assets available-for-sale 	New line, introduced in RAS statements from 01/01/2016
Total comprehensive income	<ul style="list-style-type: none"> • Net interest income • Total other comprehensive income 	New line, introduced in RAS statements from 01/01/2016

Sberbank's internal methodology guide for ratios calculation (RAS), effective May 17, 2013

Ratio	Calculation	Notes
Return on assets (ROA)	Net profit to average assets for the period	Annualized basis
Return on equity (ROE)	Net profit to average equity for the period	Annualized basis
Cost-to-income ratio (CIR)	<p>Operating expenses to operating income before total provisions;</p> <p>Operating income (before total provisions) is comprised of:</p> <ul style="list-style-type: none"> • net interest income • net fee and commission income • net gain / (loss) from FX revaluation and FX trading operations • other operating income 	
Net loan-to-deposit ratio (Net L/D ratio)	Net corporate and retail loan portfolio (excl. loans to subsidiary banks and incl. interest payment due) to funds raised from individuals and legal entities	