

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Jul 1, 2018	Jan 1, 2018	Change
Assets	24 719 512	23 287 254	6,2%
Corporate loans	12 842 441	11 990 850	7,1%
Retail loans	5 492 106	4 925 136	11,5%
Provisions for loan impairment	1 124 837	1 060 750	6,0%
Securities portfolio	2 716 923	2 527 263	7,5%
Retail deposits	12 365 158	12 124 796	2,0%
Corporate accounts and deposits	6 350 257	5 642 671	12,5%
Equity	3 453 561	3 359 148	2,8%
Regulatory capital (Core Tier 1)*	2 781 348	2 637 819	5,4%
Regulatory capital (Tier 1)*	2 781 348	2 637 819	5,4%
Regulatory capital (Total)*	3 772 228	3 668 107	2,8%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10,8%	10,7%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10,8%	10,7%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14,6%	14,9%	

Income Statement Highlights (RUB mn)	6M 2018	6M 2017	Change
Net interest income	620 122	579 447	7,0%
Net fee and commission income	200 028	162 908	22,8%
Net gain / (loss) from FX revaluation and trading operations	46 652	45 228	3,1%
Operating income before provisions	889 932	805 057	10,5%
Total provision (charge) / gain	-131 623	-152 957	-13,9%
Operating costs	-253 474	-236 052	7,4%
Profit before tax	504 834	416 048	21,3%
Net profit	397 783	316 964	25,5%
Total comprehensive income	364 286	312 070	16,7%

Key Financial Ratios (%)	6M 2018	6M 2017
Return on assets (ROA)	3,4%	3,0%
Return on equity (ROE)	22,7%	21,5%
Cost to income ratio	28,5%	29,3%

Branch network (units)	Jul 1, 2018	Jan 1, 2018
Regional head offices	12	14
Branches	78	78
Sub-branches (retail outlets)*	14 247	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Jun 1, 2018	Jan 1, 2018
In total banking assets	29,8%	28,9%
In retail deposits	45,2%	46,1%
In corporate deposits	21,9%	20,9%
In retail loans	41,2%	40,5%
In corporate loans	33,7%	32,4%

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

*Preliminary data