

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Jun 1, 2018	Jan 1, 2018	Change
Assets	24 268 925	23 287 254	4,2%
Corporate loans	12 765 229	11 990 850	6,5%
Retail loans	5 373 050	4 925 136	9,1%
Provisions for loan impairment	1 119 460	1 060 750	5,5%
Securities portfolio	2 680 558	2 527 263	6,1%
Retail deposits	12 219 433	12 124 796	0,8%
Corporate accounts and deposits	5 982 780	5 642 671	6,0%
Equity	3 673 011	3 359 148	9,3%
Regulatory capital (Core Tier 1)*	3 080 073	2 637 819	16,8%
Regulatory capital (Tier 1)*	3 080 073	2 637 819	16,8%
Regulatory capital (Total)*	4 027 225	3 668 107	9,8%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	12,2%	10,7%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	12,2%	10,7%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	16,0%	14,9%	

Income Statement Highlights (RUB mn)	5M 2018	5M 2017	Change
Net interest income	510 917	476 581	7,2%
Net fee and commission income	164 865	133 253	23,7%
Net gain / (loss) from FX revaluation and trading operations	39 905	27 311	46,1%
Operating income before provisions	735 418	650 826	13,0%
Total provision (charge) / gain	-110 831	-119 235	-7,0%
Operating costs	-208 224	-190 281	9,4%
Profit before tax	416 362	341 311	22,0%
Net profit	328 764	261 823	25,6%
Total comprehensive income	313 073	256 078	22,3%

Key Financial Ratios (%)	5M 2018	5M 2017
Return on assets (ROA)	3,4%	2,9%
Return on equity (ROE)	22,6%	21,5%
Cost to income ratio	28,3%	29,2%

Branch network (units)	Jun 1, 2018	Jan 1, 2018
Regional head offices	12	14
Branches	78	78
Sub-branches (retail outlets)*	14 269	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	May 1, 2018	Jan 1, 2018
In total banking assets	29,4%	28,9%
In retail deposits	45,3%	46,1%
In corporate deposits	21,5%	20,9%
In retail loans	41,1%	40,5%
In corporate loans	33,0%	32,4%

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

*Preliminary data