

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	May 1, 2018	Jan 1, 2018	Change
Assets	24 098 868	23 287 254	3,5%
Corporate loans	12 602 878	11 990 850	5,1%
Retail loans	5 260 958	4 925 136	6,8%
Provisions for loan impairment	1 102 588	1 060 750	3,9%
Securities portfolio	2 613 981	2 527 263	3,4%
Retail deposits	12 304 312	12 124 796	1,5%
Corporate accounts and deposits	5 931 784	5 642 671	5,1%
Equity	3 609 084	3 359 148	7,4%
Regulatory capital (Core Tier 1)*	3 079 173	2 637 819	16,7%
Regulatory capital (Tier 1)*	3 079 173	2 637 819	16,7%
Regulatory capital (Total)*	3 929 979	3 668 107	7,1%
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%*	15,6%	14,9%	

Income Statement Highlights (RUB mn)	4M 2018	4M 2017	Change
Net interest income	403 830	376 801	7,2%
Net fee and commission income	129 349	104 951	23,2%
Net gain / (loss) from FX revaluation and trading operations	44 156	19 397	127,6%
Operating income before provisions	585 279	512 102	14,3%
Total provision (charge) / gain	-89 725	-92 102	-2,6%
Operating costs	-165 195	-153 030	7,9%
Profit before tax	330 359	266 970	23,7%
Net profit	262 153	207 062	26,6%
Total comprehensive income	249 293	207 596	20,1%

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

Branch network (units)	May 1, 2018	Jan 1, 2018
Regional head offices	12**	14
Branches	78	78
Sub-branches (retail outlets)*	14 278	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Apr 1, 2018	Jan 1, 2018
In total banking assets	29,5%	28,9%
In retail deposits	45,3%	46,1%
In corporate deposits	20,8%	20,9%
In retail loans	41,0%	40,5%
In corporate loans	32,1%	32,4%

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

*Preliminary data

** As part of improving the structure and increasing the efficiency of the regional network, two regional head offices (North and West-Ural) were closed as of April 29, 2018. Their branches were included in other regional head offices, while the number of service points for individuals and corporate clients remained unchanged.