

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Apr 1, 2018	Jan 1, 2018	Change
Assets	23 360 920	23 287 254	0.3%
Corporate loans	12 000 251	11 990 850	0.1%
Retail loans	5 148 846	4 925 136	4.5%
Provisions for loan impairment	1 059 901	1 060 750	-0.1%
Securities portfolio	2 554 934	2 527 263	1.1%
Retail deposits	11 991 620	12 124 796	-1.1%
Corporate accounts and deposits	5 677 030	5 642 671	0.6%
Equity	3 564 279	3 359 148	6.1%
Regulatory capital (Core Tier 1)*	3 084 068	2 637 819	16.9%
Regulatory capital (Tier 1)*	3 084 068	2 637 819	16.9%
Regulatory capital (Total)*	3 880 683	3 668 107	5.8%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	12.8%	10.7%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	12.8%	10.7%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	16.1%	14.9%	

Income Statement Highlights (RUB mn)	1Q 2018	1Q 2017	Change
Net interest income	301 319	281 041	7.2%
Net fee and commission income	90 786	76 651	18.4%
Net gain / (loss) from FX revaluation and trading operations	12 043	7 040	71.1%
Operating income before provisions	408 216	372 495	9.6%
Total provision (charge) / gain	-38 772	-48 834	-20.6%
Operating costs	-122 817	-112 804	8.9%
Profit before tax	246 626	210 857	17.0%
Net profit	195 859	154 989	26.4%
Total comprehensive income	204 725	153 401	33.5%

Key Financial Ratios (%)	1Q 2018	1Q 2017
Return on assets (ROA)	3.4%	2.9%
Return on equity (ROE)	23.0%	21.7%
Cost to income ratio	30.1%	30.3%

Branch network (units)	Apr 1, 2018	Jan 1, 2018
Regional head offices	14	14
Branches	78	78
Sub-branches (retail outlets)*	14 281	14 312
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Mar 1, 2018	Jan 1, 2018
In total banking assets	29.3%	28.9%
In retail deposits	45.8%	46.1%
In corporate deposits	20.6%	20.9%
In retail loans	40.9%	40.5%
In corporate loans	32.4%	32.4%

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

*Preliminary data