

Sberbank's Financial Highlights under RAS



Balance Sheet Highlights (RUB mn)	Sept 1, 2017	Jan 1, 2017	Change
Assets	22 416 800	21 976 030	2.0%
Corporate loans	11 917 670	11 333 111	5.2%
Retail loans	4 583 576	4 336 951	5.7%
Provisions for loan impairment	1 115 500	1 008 628	10.6%
Securities portfolio	2 475 160	2 063 840	19.9%
Retail deposits	11 603 308	11 449 809	1.3%
Corporate accounts and deposits	5 413 237	5 401 777	0.2%
Equity	3 132 023	2 828 921	10.7%
Regulatory capital (Core Tier 1)*	2 678 619	2 268 723	18.1%
Regulatory capital (Tier 1)*	2 678 619	2 268 723	18.1%
Regulatory capital (Total)*	3 471 578	3 124 381	11.1%
Capital adequacy (CBR N1.1 ratio), min 4.5%*	10.9%	9.9%	
Capital adequacy (CBR N1.2 ratio), min 6.0%*	10.9%	9.9%	
Capital adequacy (CBR N1.0 ratio), min 8.0%*	14.2%	13.6%	
Income Statement Highlights (RUB mn)	8M 2017	8M 2016	Change
Net interest income	786 906	737 349	6.7%
Net fee and commission income	222 888	195 965	13.7%
Net gain / (loss) from FX revaluation and trading operations	53 773	-21 690	-
Operating income before provisions	1 090 028	931 170	17.1%
Total provision (charge) / gain	-226 849	-211 259	7.4%
Operating costs	-324 821	-304 465	6.7%
Profit before tax	538 358	415 445	29.6%
Net profit	433 437	322 788	34.3%
Total comprehensive income	437 024	388 200	12.6%
Key Financial Ratios (%)	8M 2017	8M 2016	
Return on assets (ROA)	3.0%	2.2%	
Return on equity (ROE)	21.8%	19.5%	
Cost to income ratio	29.8%	32.7%	
Branch network (units)	Sept 1, 2017	Jan 1, 2017	
Regional head offices	14	14	
Branches	78	79	
Sub-branches (retail outlets)*	14 667	15 016	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	Aug 1, 2017	Jan 1, 2017	
In total banking assets	29.2%	28.9%	
In retail deposits	46.1%	46.6%	
In corporate deposits	21.6%	22.1%	
In retail loans	39.8%	40.1%	
In corporate loans	33.1%	31.7%	

2016 Balance Sheet, Income Statements and Key Financial Ratios items are restated under the new internal methodology from 2017

*Preliminary data