Sberbank Group's Financial Highlights for 1H 2013

IFRS Statement of financial position items (RUB bn)	*30.06.2013*	*31.12.2012*	*Change*
Total assets	16 142,5	15 097,4	6,9%
Corporate loan portfolio (before provision for loan impairment)	8 571,2	8 227,8	4,2%
Retail loan portfolio (before provision for loan impairment)	3 147,0	2 836,5	10,9%
Provision for loan impairment	583,7	565,0	3,3%
Total securities portfolio	1 946,2	1 969,7	-1,2%
Due to individuals	7 467,9	6 983,2	6,9%
Due to corporate customers	3 687,7	3 196,1	15,4%
Total liabilities	14 436,0	13 473,6	7,1%
Shareholders' equity	1 706,5	1 623,8	5,1%

Capital adequacy ratio (Basel 1) (%)	*30.06.2013*	*31.12.2012*	*Change*
Tier 1 capital	10,5	10,4	0.1 p.p.
Total capital	13,9	13,7	0.2 p.p.
Actual number of employees (Sberbank Group, in thousands)	289,0	286,0	1,1%

IFRS Income Statement items (RUB bn)	*1H 2013*	*1H 2012*	*Change*
Operating income before provision charge for loan impairment	520,9	427,0	22,0%
Net interest income	405,9	324,2	25,2%
Fee and commission income	108,2	85,3	26,8%
Operating expenses	(238,8)	(200,6)	19,0%
Staff costs	(138,2)	(118,1)	17,0%
(Provision charge)/ recovery of provision for loan impairment	(62,7)	1,1	-5800,0%
Net profit	174,5	175,3	-0,5%
Total comprehensive income	140,6	185,6	-24,2%

Key ratios (annualized, %)	*1H 2013*	*1H 2012*	*Change*
ROA	2,3	3,0	-0.7 p.p.
ROE	20,8	26,1	-5.3 p.p.
Interest margin *	5,8	6,0	-0.2 p.p.
Cost/Income ratio	45,8	47,0	-1.2 p.p.

* - Net interest income to average earning assets