

Sberbank Group's Financial Highlights for 9M 2012

IFRS Statement of financial position items (RUB bn)	30.09.2012	31.12.2011	Change
Total assets	13,755.5	10,835.1	27.0%
Corporate loan portfolio (before provision for loan impairment)	7,802.7	6,576.6	18.6%
Retail loan portfolio (before provision for loan impairment)	2,688.2	1,805.6	48.9%
Provision for loan impairment	572.2	662.5	-13.6%
Total securities portfolio	1,811.9	1,625.8	11.4%
Due to individuals	6,503.8	5,726.3	13.6%
Due to corporate customers	3,017.6	2,205.8	36.8%
Total liabilities	12,231.8	9,567.1	27.9%
Shareholders' equity	1,523.7	1,268.0	20.2%

Capital adequacy ratio (Basel 1) (%)	30.09.2012	31.12.2011	Change
Tier 1 capital	10.2	11.6	-1.4 p.p.
Total capital	13.3	15.2	-1.9 p.p.

Actual number of employees (Sberbank Group, in thousands)	278.2	266.2	4.5%
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IFRS Income Statement items (RUB bn)	9m 2012	9m 2011	Change
Operating income before provision charge for loan impairment	665.6	541.3	23.0%
Net interest income	503.8	402.0	25.3%
Fee and commission income	131.9	107.4	22.8%
Operating expenses	-314.6	-239.4	31.4%
Staff costs	-178.9	-147.1	21.6%
(Provision charge)/ recovery of provision for loan impairment	-10.6	16.8	-163.1%
Net profit	262.8	255.8	2.7%
Total comprehensive income	290.6	213.9	35.9%

3Q 2012	3Q 2011	Change
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	233.9	189.4	23.5%
	179.6	142.8	25.8%
	46.6	38.5	21.0%
	-109.3	-84.3	29.7%
	-60.2	-48.6	23.9%
	-11.7	-5.4	116.7%
	87.5	79.6	9.9%
	105.0	47.3	122.0%

Key ratios (annualized, %)	9m 2012	9m 2011	Change
ROA	2.9	3.8	-0.9 p.p.
ROE	25.1	31.5	-6.4 p.p.
Interest margin *	6.1	6.3	-0.2 p.p.
Cost/Income ratio	47.3	44.2	3.1 p.p.

3Q 2012	3Q 2011	Change
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	2.8	3.4	-0.6 p.p.
	23.8	27.6	-3.8 p.p.
	6.2	6.5	-0.3 p.p.
	46.7	44.5	2.2 p.p.

* - Net interest income to average earning assets