

Major performance indicators of Sberbank Group under IFRS for five years

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	2013	2014	2015	2016	2017	Change
For the year. RUB bln						
Operating income before provisions	1,094.8	1,300.7	1,429.8	1,697.5	1,903.3	12.1%
Provision charge for debt financial assets	(134.9)	(361.4)	(475.2)	(342.4)	(287.3)	-16.1%
Operating income	959.9	939.3	954.6	1,355.1	1,616.0	19.3%
Operating expenses	(504.2)	(565.1)	(623.4)	(677.6)	(672.8)	-0.7%
Profit before tax	455.7	374.2	331.2	677.5	943.2	39.2%
Net profit	362.0	290.3	222.9	541.9	748.7	38.2%
As of 31 December. RUB bln						
Loans and advances to customers. net	12,934	17,757	18,728	17,361	18,488	6.5%
Loans and advances to customers before provision for loan impairment	13,544	18,626	19,924	18,665	19,891	6.6%
Total assets	18,210	25,201	27,335	25,369	27,112	6.9%
Due to individuals and corporate customers	12,064	15,563	19,798	18,685	19,814	6.0%
Total liabilities	16,329	23,181	24,960	22,547	23,676	5.0%
Total equity	1,881	2,020	2,375	2,822	3,436	21.8%
Per share. RUB per share						
Basic and diluted earnings per ordinary share	16.78	13.45	10.36	25.00	34.58	38.3%
Net assets per ordinary share	87.5	94.0	110.5	131.2	159.8	21.8%

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Financial ratios. %						
Profitability ratios						
Return on assets (ROA)	2.2	1.4	0.9	2.1	2.9	0.8 p.p.
Return on equity (ROE)	20.8	14.8	10.2	20.8	24.2	3.4 p.p.
Spread (return on assets less cost of funds)	5.7	5.5	4.1	5.3	5.6	0.3 p.p.
Net interest margin (net interest income to average earning assets)	5.9	5.6	4.4	5.7	6.0	0.3 p.p.
Operating expenses to operating income before provisions (CIR)	46.0	43.2	43.7	39.7	35.2	-4.5 p.p.
Net loans and advances to customers to current accounts and term deposits of individuals and corporate customers and savings certificates (net loans-to-deposits ratio)	104.2	110.8	91.9	90.6	91.6	1.0 p.p.
Capital adequacy ratios. %						
Common equity Tier 1 capital adequacy ratio (Basel III / Basel I)	10.6 ¹	8.6 ¹	8.9 ¹	10.2	11.4	1.2 p.p.
Total capital adequacy ratio (Tier I and Tier II) (Basel III / Basel I)	13.4 ¹	12.1 ¹	12.6 ¹	12.0	13.0	1.0 p.p.
Equity to total assets	10.3	8.0	8.7	11.1	12.7	1.6 p.p.
Asset quality ratios						
Non-performing loans to total loans outstanding (NPL ratio)	2.9	3.2	5.0	4.4	4.2	-0.2 p.p.
Provision for loan impairment to non-performing loans (NPL coverage) (times)	1.5	1.4	1.2	1.6	1.7	0.1
Provision for loan impairment to total gross loans to customers	4.5	4.7	6.0	7.0	7.1	0.1 p.p.

¹ Capital adequacy ratios for 2012 - 2015 inclusive are calculated based on the requirements of Basel I