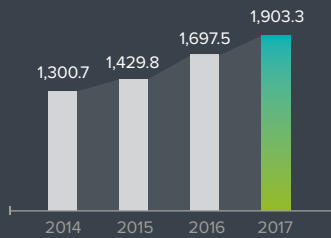


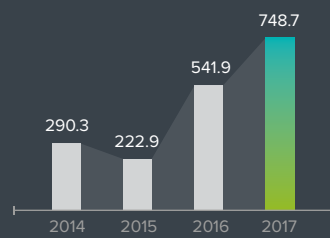
Key highlights

Financial performance

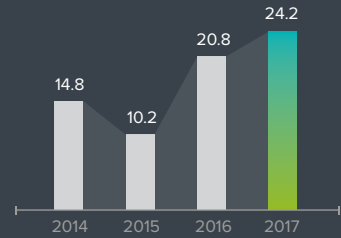
Pre-provision operating profit, RUB billion



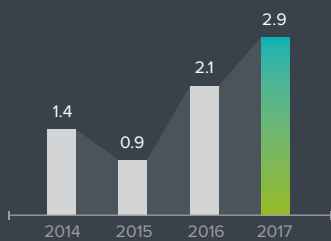
Net profit, RUB billion



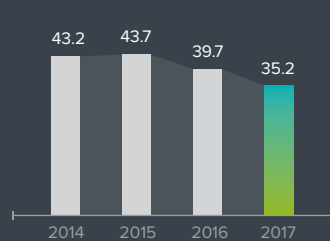
Return on equity (ROE), %



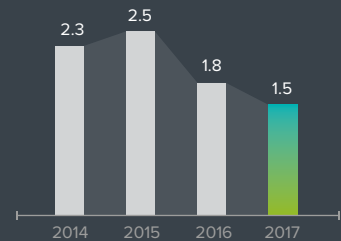
Return on assets (ROA), %



Cost income ratio (CIR), %



Cost of risk (COR), %



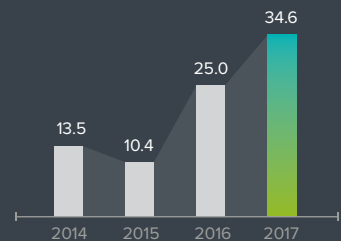
The Sberbank Group finished 2017 with record net profit of RUB 748.7 billion, 38.2% higher than 2016. Profits per ordinary share equaled RUB 34.6, showing growth of 38.3% compared to 2016.

Earnings per ordinary share

RUB 34.58

EPS (+38.2% y/y)

Earnings per ordinary share (EPS), RUB

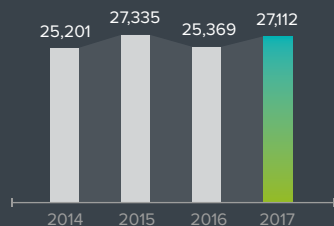


Net profit

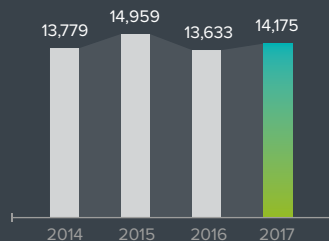
RUB **748.7** billion

In 2017 the Group's assets increased by 6.9%. The aggregate loan portfolio of the Group grew by 6.6% in 2017, showing an increase both in the corporate and in the retail segment. The Group's equity rose in 2017 by 21.8%, mainly due to the Group's operating profit.

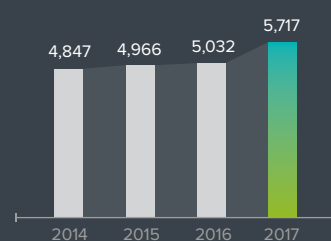
Total assets, RUB billion



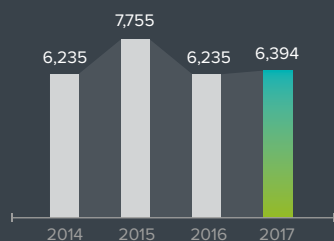
Loans to corporate clients, RUB billion



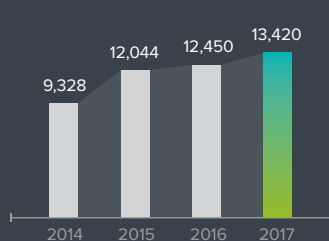
Loans to private clients, RUB billion



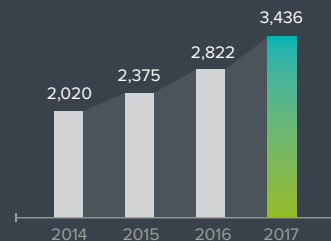
Corporate deposits, RUB billion



Retail deposits, RUB billion

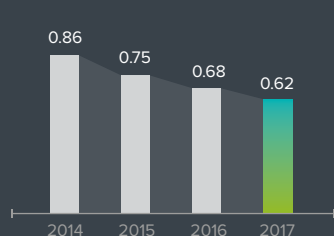


Total equity, RUB billion



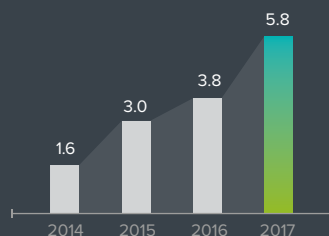
Sustainable development

Accident rate (per 1,000 employees)



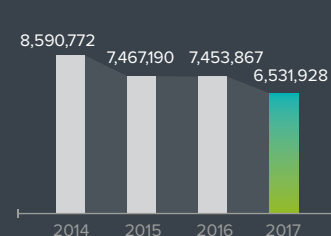
The coefficient of on-the-job accidents fell by 9% in 2017

Charitable spending, billion RUB



In 2017, Sberbank increased its charitable spending by 54%, through a number of major charitable and sponsorship projects.

Total energy consumption, GJ



The total amount of energy consumed in 2017 was equal to 6,005,553 GJ, which is 13% less than the previous year.