









A person stands on a rocky mountain peak, silhouetted against a sunset sky. The landscape features a valley with a lake and distant mountain ranges.

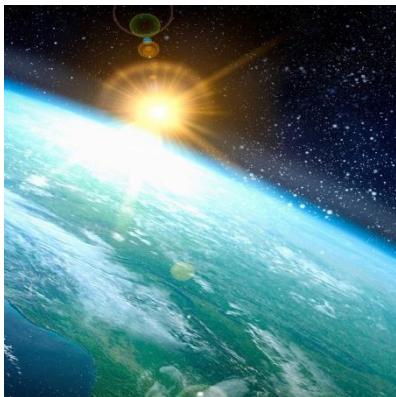
SBERBANK INVESTOR PRESENTATION

November 2017

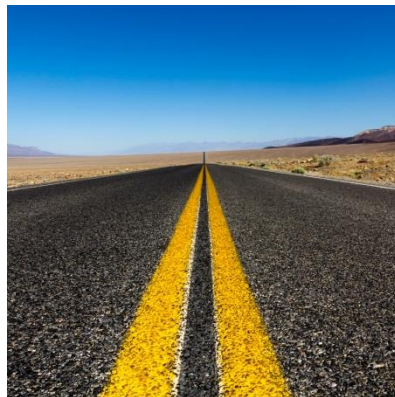
CONTENT

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WHY SBERBANK



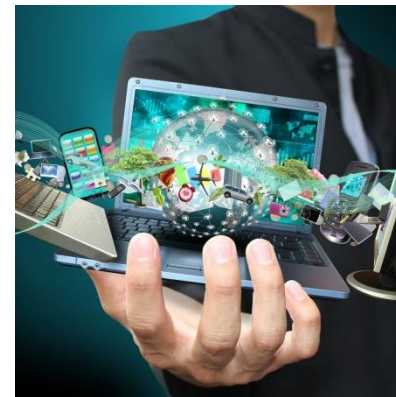
**UNPRECEDENTED
SCALE AND
MARKET
PENETRATION**



**STRAIGHTFORWARD
SOLID BUSINESS
MODEL**



**DELIVERY ON
PROMISES
WITH CROSS-CYCLE
PROFITABILITY**



**SUCCESSFUL
TRANSFORMATION
IN A RAPIDLY
EVOLVING
ENVIRONMENT**



UNPRECEDENTED SCALE AND MARKET PENETRATION



145.6 mln clients worldwide



129 mln retail clients in Russia



1.8 mln corporate clients in Russia



14.5 ths branches in Russia



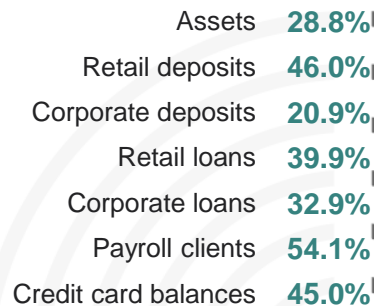
311 ths employees



c.80 ths ATMs and self-service terminals



~55 mln Sberbank Online and @900 clients



**Sberbank market
shares in Russia***

* Sberbank standalone under RAS, non-consolidated, as of 30.09.2017



STRAIGHTFORWARD SOLID BUSINESS MODEL

30/09/2017 ASSETS

Loans & advances to customers (net)	69%	RUB 18,103 bn
<i>Retail loans, 29% of total net loans</i>		<i>Corporate loans, 71% of total net loans</i>
Cash & equivalents	8%	RUB 2,162 bn
Securities ¹	12%	RUB 3,165 bn
Other assets	11%	RUB 2,790 bn

30/09/2017 LIABILITIES & EQUITY

Customer deposits	73%	RUB 19,162 bn
<i>Corporate deposits, 33% of total customer deposits</i>		<i>Retail deposits, 67% of total customer deposits</i>
Due to banks & other	7%	RUB 1,869 bn
Medium and LT Funding ²	7%	RUB 1,923 bn
Equity	12%	RUB 3,267 bn

Total = RUB 26,220.2 bn (US\$ 451.9 bn³)

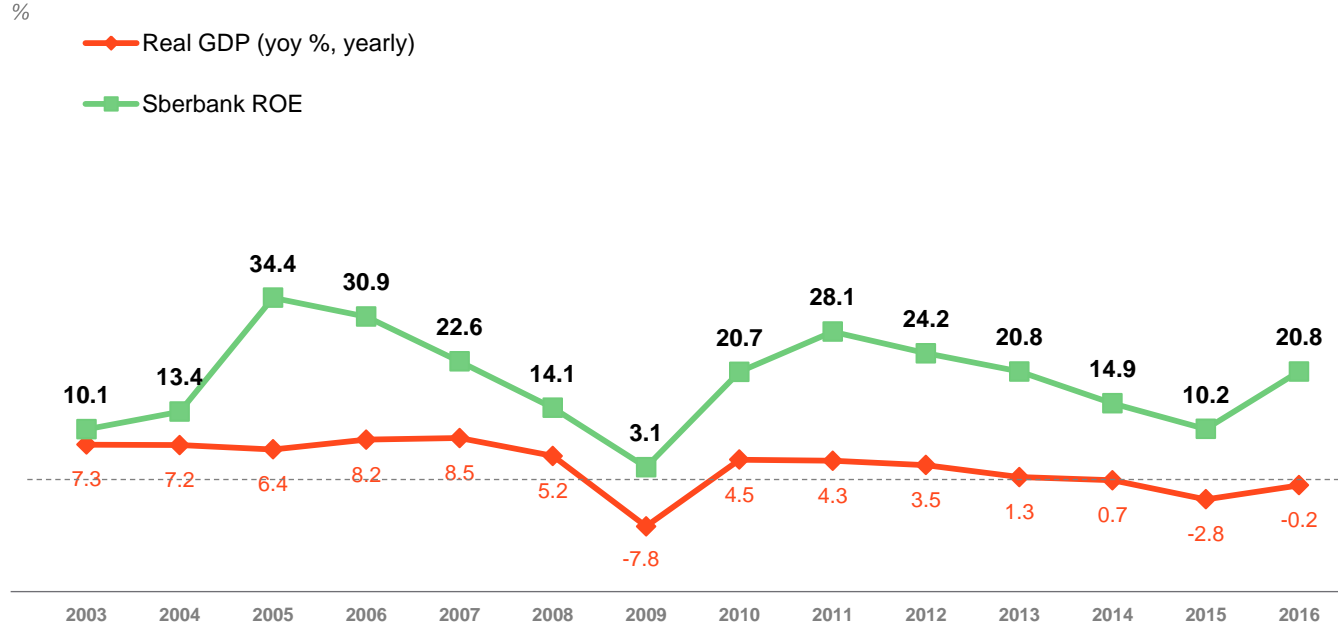
- Net loans / deposits ratio of 92.4%⁴
- 11.0%⁵ IFRS Tier 1 and 12.7%⁵ IFRS Total CAR under Basel III

Source: Sberbank's IFRS financial statements for 3Q 2017. **Notes:** (1) Includes "Trading securities", "Securities Designated at Fair Value through Profit or Loss", "Securities Pledged under Repurchase Agreements", "Investment Securities, Available for Sale" and "Investment Securities Held to Maturity" (2) Includes "Debt Securities in Issue", "Other Borrowed Funds" and "Subordinated Debt" (3) Converted at RUB/US\$ = 58.017 rate set by CBR on 30-Sep-2017. Numbers may not add up to 100% due to rounding (4) includes savings certificates (5) as of 30/09/2017



DELIVERY ON PROMISES WITH CROSS-CYCLE PROFITABILITY

SBERBANK ROE VS. RUSSIA GDP DYNAMICS



Guidance 2015



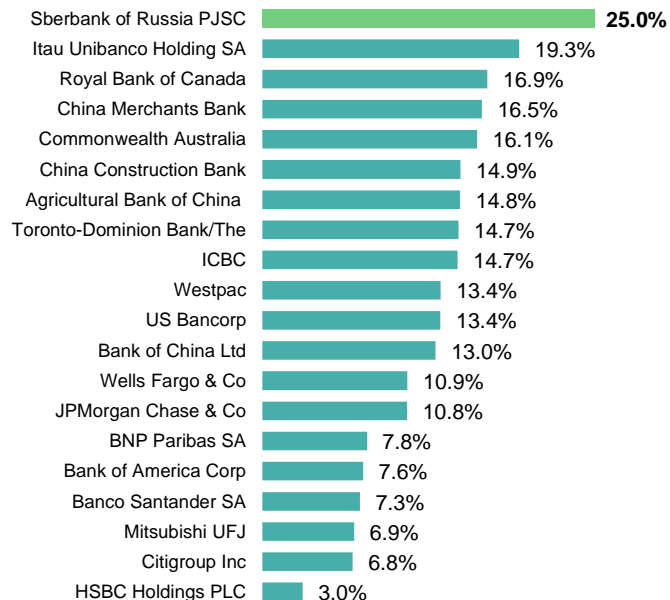
Guidance 2016



SBERBANK ROE VS. GLOBAL BANKS

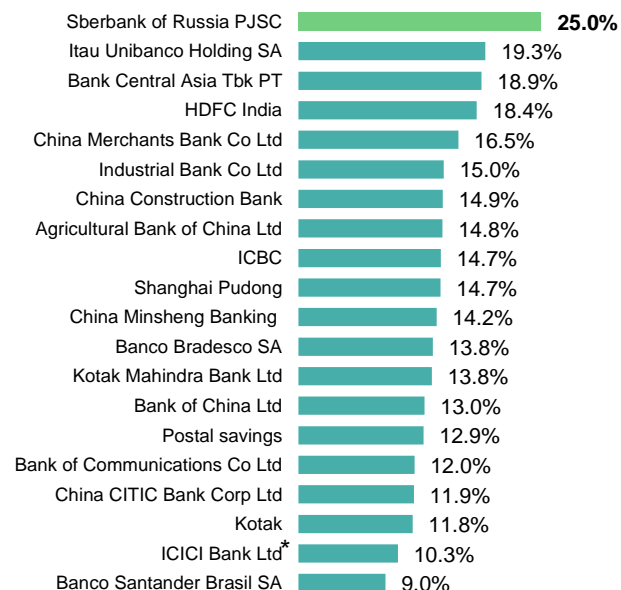
vs. Top 20 Global Banks

by Market Capitalization



vs. Top 20 GEM Banks

by Market Capitalization



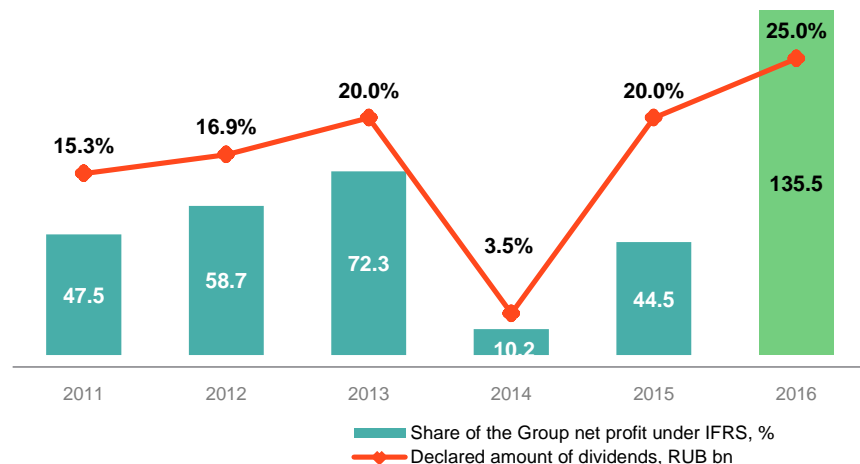
Source: Bloomberg, 3Q 2017, IFRS data
cumulative quarters or 1H 2017



TOTAL SHAREHOLDER RETURN

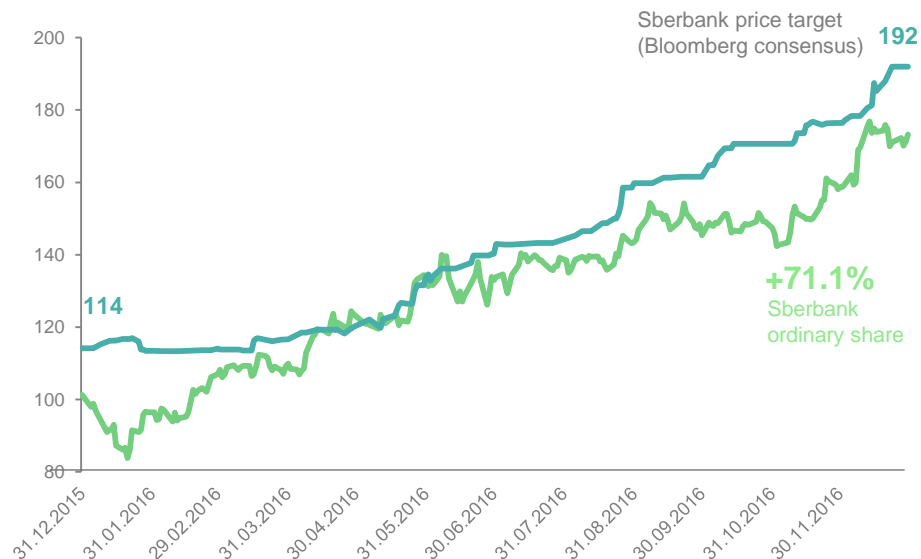
HISTORICAL DIVIDEND PAYOUT

	2011	2012	2013	2014	2015	2016
Ordinary shares, RUB	2.08	2.57	3.20	0.45	1.97	6.00
Preferred shares, RUB	2.59	3.20	3.20	0.45	1.97	6.00



SBERBANK SHARE PRICE PERFORMANCE FOR THE YEAR 2016 (MICEX) AND PRICE TARGET (BLOOMBERG)

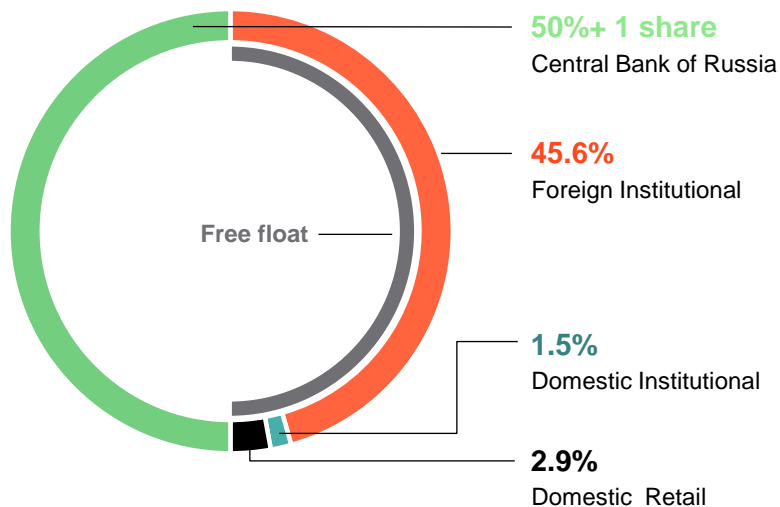
RUB



CORPORATE GOVERNANCE

OWNERSHIP STRUCTURE – SHARE CAPITAL

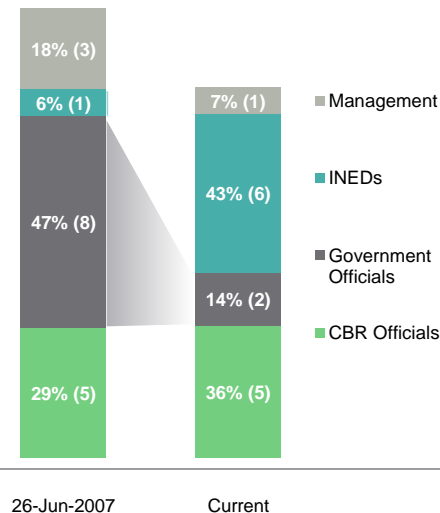
%



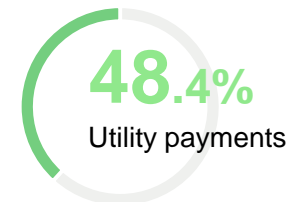
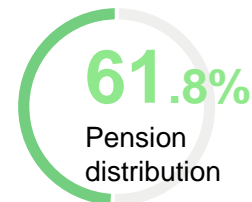
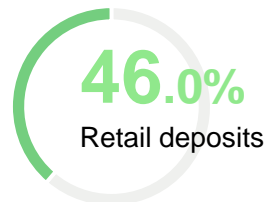
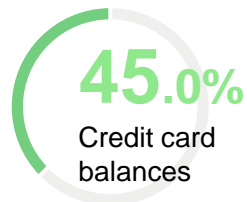
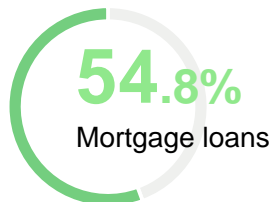
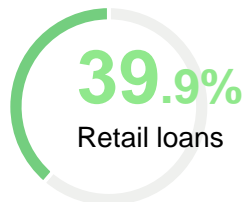
SUPERVISORY BOARD COMPOSITION

- The number of independent directors increased from 1 to 6 (out of 14) or from 7% to 43% of the Supervisory Board
- Audit committee chaired by independent director
- Annual Board assessment launched in 2012

BOARD COMPOSITION



MARKET SHARES IN RUSSIA AS OF 30/09/2017:



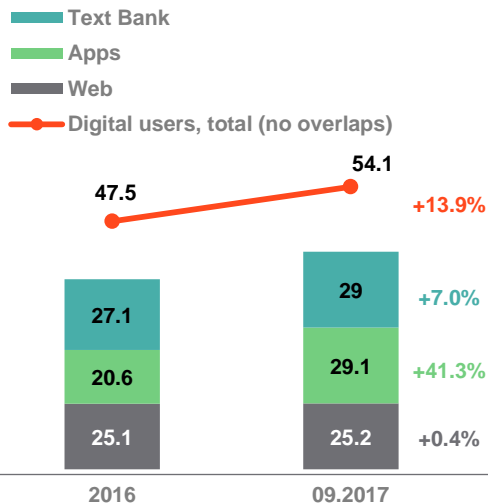
	4Q'15	4Q'16
NPS	55%	58%
Net Promoter Score	How likely is it that you would recommend our company / product / service to a friend or colleague?	
	→	
NUMBER OF PRODUCTS PER CLIENT	2.62	2.93
	→	



LOYAL AND FAST GROWING DIGITAL CLIENT BASE

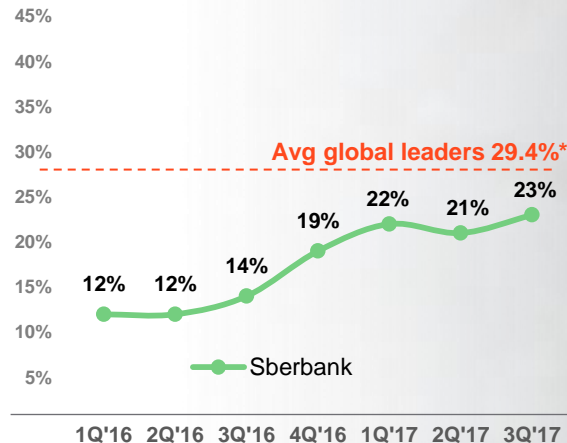
SBERBANK ONLINE ACTIVE USERS (90 DAYS)

MLN



SHARE OF RETAIL PRODUCT SALES DIGITALLY

%



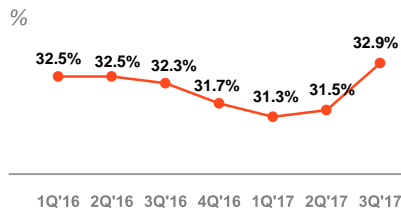
Source: management accounts

*Finalta Research - December 2016

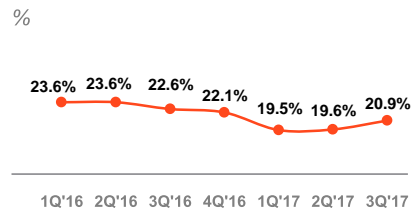
CORPORATE BUSINESS TODAY...

Market shares

CORPORATE LENDING

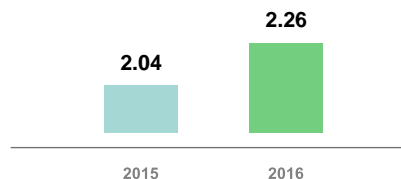


CORPORATE DEPOSITS

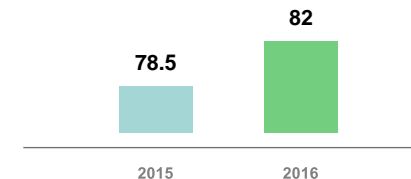


Strategic development

NUMBER OF PRODUCTS PER CORPORATE CLIENT



CUSTOMER SATISFACTION INDEX (CSI) OF CIB CLIENTS



...AND WHERE WE WANT TO BE "TOMORROW"

Clients

From 25 industry segments to...

- personalized offering based on data analytics & RAROC-based pricing
- integrated retail-corporate view life-cycle relationship management
- revenue growth per client X 1.15+

Products

From traditional banking product sales to...

- packaged solutions ecosystems (non-financial and partners products & services)
- E- and ON-line products & services

Channels

From 1200+ branches to...

- 600+ branches
- online and contact-center for mass segments and online support for others
- new service formats

Client satisfaction

From traditional compliant management to...

- solving client problems on the spot in any channel
- service culture

“SBERBANK BUSINESS ONLINE”

1.5 mln corporate clients

33 % of corporate payments in Russia

- *Share of remote transactions in 2015-16 increased from 93% to 99.8%*

“Sberbank business online” offers:



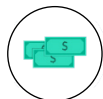
Cash settlements



E-invoicing



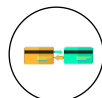
State reporting



FX transactions



E-factoring



Payroll projects



Corporate banking cards



Online overdraft



E-deposits



FX control and international trade

“EVOTOR” – EVOLUTION OF TRADE

a mobile tool to replace an office

135 ths sold since launch in January 2017

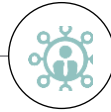
More than 150 applications, enabling the following services:

- ✓ Online payments
- ✓ Mobile cashbox
- ✓ Accounting
- ✓ Reporting
- ✓ Procurement
- ✓ CRM
- ✓ Loyalty program
- ✓ Other banking and non-banking services



KEY PROJECTS

New Core Banking Platform '18+



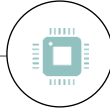
Cloud-based system



Open source system



Common data environment on Group level



In-memory computing



Scale-out architecture on commodity hardware

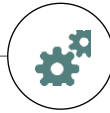
Data Factory



Artificial intelligence



Flexible data analysis tools



Data lab and initiatives piloting

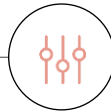


Modeling with machine learning



Internal and external data sourcing

Multichannel Platform



Multichannel customer experience



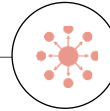
Rapid launch of new products



Simple & user-friendly interface



Security & reliability



Flexible cross-sell processes

TARGETS

New products time-to-market ▼ x2
≤6 months

Productivity ▲ x2

- Centralized data governance
- Data quality and data availability

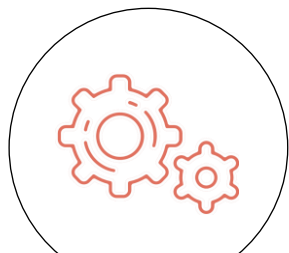
Transaction time ▼ 20%

Net Promoter Score (NPS) ▲ 5pp

Number of errors ▼ 15%

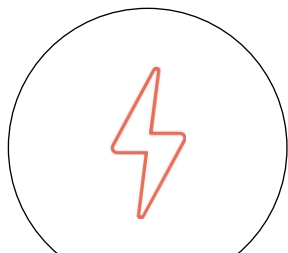
Time required for a new employee to reach target KPIs ▼ 20%

SBERBANK 2018 STRATEGIC DIRECTIONS



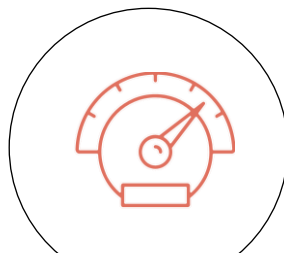
BUSINESS

Personalized products and pricing
Omni-channel client experience
Instant feedback



RISK MANAGEMENT

Automated decision-making
Predictive analytics
Advanced identification instruments



TECHNOLOGY

New technological platform
Advanced data analytics
Improved time-to-market



MANAGEMENT MODEL

Business support matrix in HQ
Service function reengineering
Regional network re-design



TEAM AND CULTURE

Culture ecosystem
Soft skills development
Advanced performance management



2018 FINANCIAL TARGETS*

MACRO

GDP growth

%, average 2013-2018

1.3

Inflation

%, average 2013-2018

7.5

BANKING SECTOR

Loans growth

%, nominal CAGR
2013-2018

9.6

Deposits growth

%, nominal CAGR
2013-2018

10.7

PROFITABILITY & CAPITAL

ROE

%

~18

CAR Tier 1

%

>10

EFFICIENCY

Cost / Income

%

<40

Cost / Assets

%

<2.5

GROWTH

Assets

2018 / 2013

x1.8

Net Profit

2018 / 2013

x1.8+

*Capital Markets Day – London, October 22, 2015

GROWTH OPPORTUNITIES: MORTGAGES

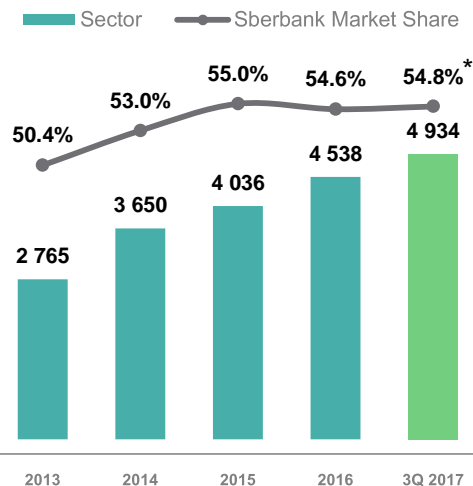
Growing...

...as rates go down...

...but still low market penetration

MORTGAGE PORTFOLIO DYNAMICS

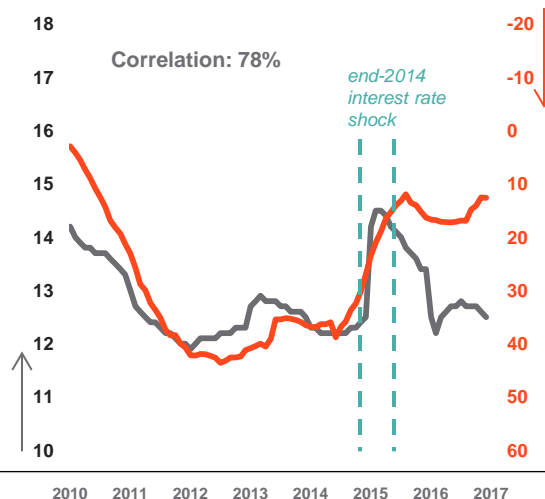
RUSSIA STANDALONE, RUB Bln



*incl. securitization of RUB 50 bn

MORTGAGE RATES VS MORTGAGE PORTFOLIO DYNAMICS

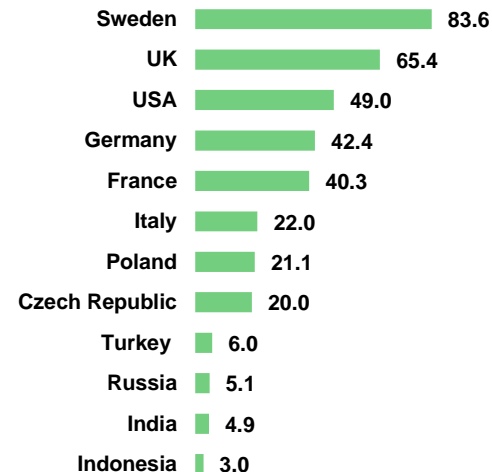
%



— RUB Mortgage rate (3 months lag on horizontal axis)
— RUB mortgage portfolio growth (y/y, right axis reverse order)

MORTGAGE LOANS / GDP, 2016

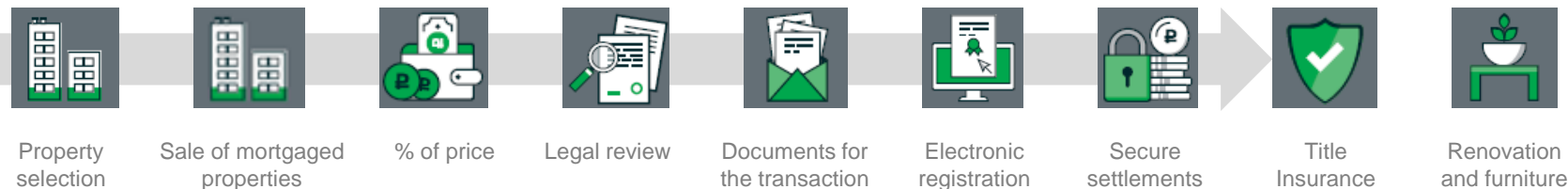
%



Source: CBR, Ministry of Finance, Sberbank Macroeconomic Research

GROWTH OPPORTUNITIES: HOUSING ECOSYSTEM

Multi-format platform for real estate transactions DOMCLICK.RU launched in January 2017



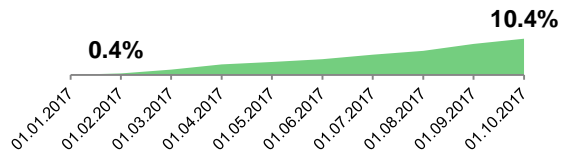
Ordinary online registration of the transaction



Registration of the transaction in DomClick



SHARE OF NEW MORTGAGES ISSUED VIA DOMCLICK



9M 2017 RESULTS

- 253 000 new client registrations
- > 50 000 new mortgage applications

docdoc – HEALTH CARE AGGREGATOR



*change in legislation is needed

#1 on the market
(x4 by the number of signups vs. #2)

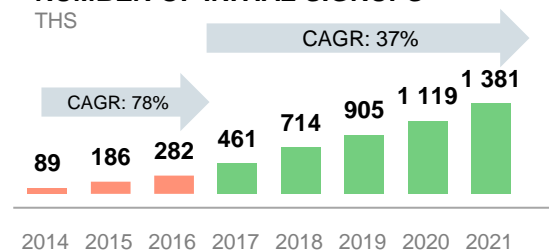
60% share of online health services in Russia

RUB 150-200 bn e-health market volume expected by 2020

28ths doctors signed

1000+ clinics

NUMBER OF INITIAL SIGNUPS THS



GROWTH OPPORTUNITIES: NON-BANKING FINANCIAL SERVICES

Sberbank Private Pension Fund

#1 place on pension insurance market
17% market share of pension savings

Sberbank Insurance Broker

#1 place on insurance brokerage market
11% market share

“Sberbank Insurance”

#21 place as Sberbank does not provide car insurance and voluntary medical insurance

Life Insurance

#1 place on life insurance market
17% market share

Asset Management

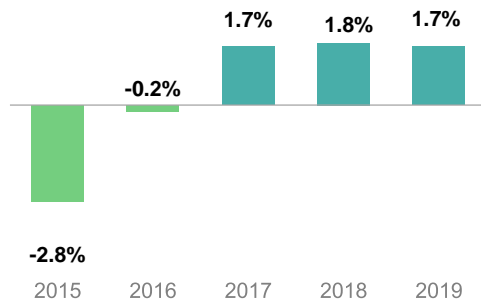
#1 place on open mutual funds' market
24% market share

Depositary Services

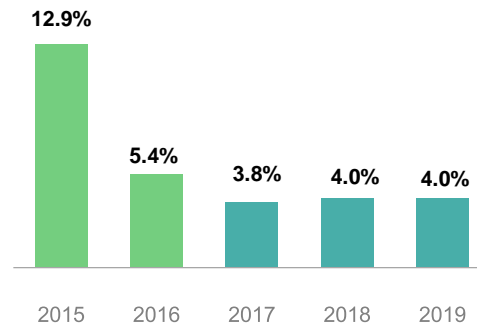
#1 place on depositary services market
11% market share

BASIC SCENARIO: Urals \$51-55-55

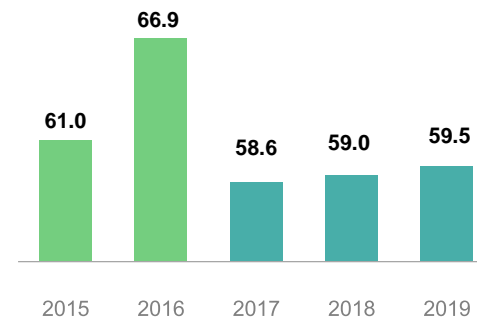
ECONOMIC GROWTH



INFLATION



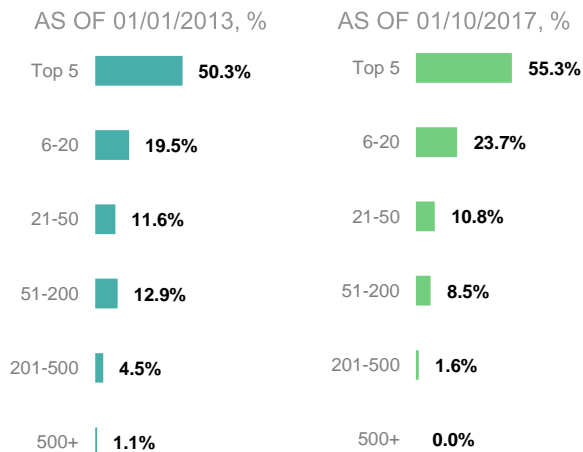
RUB/US\$



Source: Rosstat, Ministry of Economic Development, Sberbank's Center for Macroeconomic Research

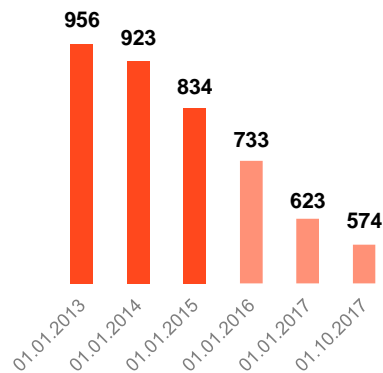
CONSOLIDATING BANKING SECTOR

CONCENTRATION OF ASSETS IN BANKING SECTOR



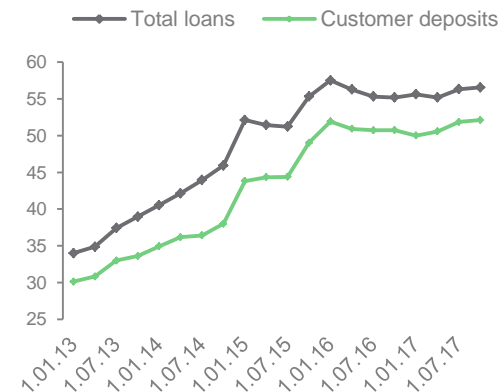
NUMBER OF ACTIVE BANKS IN RUSSIA

AS OF 01/10/2017



GROWTH STARTED TO PICK UP

TRLN RUB



BALANCE SHEET FORECAST 2017

Nominal growth dynamics

	CORPORATE LOANS	RETAIL LOANS	CORPORATE DEPOSITS	RETAIL DEPOSITS
SECTOR	5-7%	10-12%	5-7%	5-7%
SBERBANK	In line with the sector	Slightly better than the sector	In line with the sector	In line with the sector

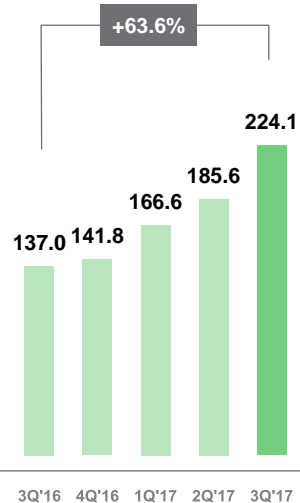
SBERBANK GUIDANCE 2017

		2Q 2017 Guidance	3Q 2017 Update
EFFICIENCY	Efficiency Ratio	Mid 30-s	Mid 30-s
	OPEX Growth	Lower than inflation	Lower than inflation
PROFITABILITY	NIM (average)	Stable y-o-y	Slightly better y-o-y
	Net Fees & Commissions Growth	Low double digit	Low double digit
	Cost of Risk	150-170 bps	150-170 bps
	ROE	Around 20%	Over 20%
CAPITAL	CET 1 CAR under Basel 3 for the Group	>10.5%	>10.5%

KEY FINANCIAL INDICATORS

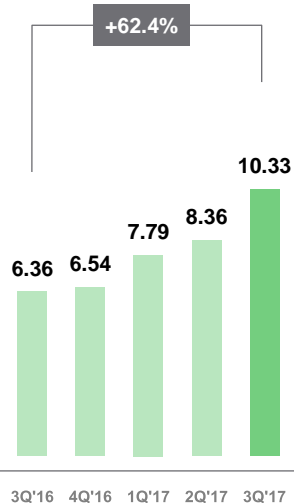
NET PROFIT

RUB bn



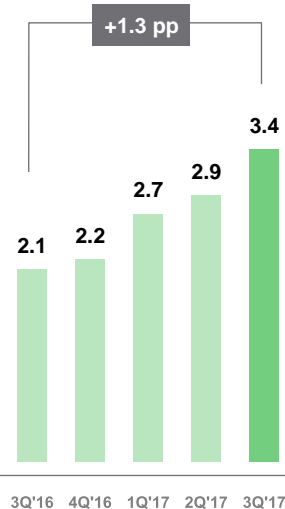
EARNINGS PER ORDINARY SHARE

RUB bn



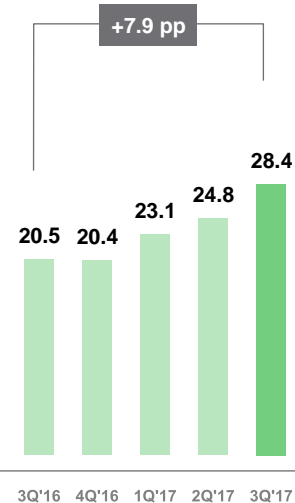
RETURN ON ASSETS (ROA)

%



RETURN ON EQUITY (ROE)

%

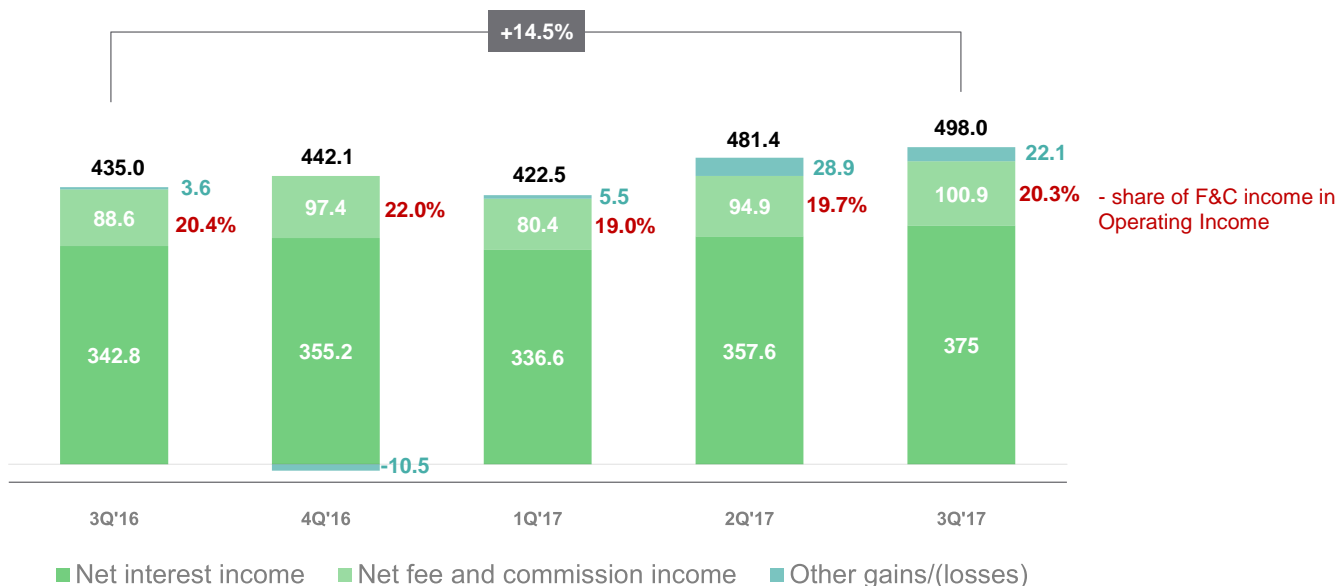


OPERATING INCOME

Operating income continued to increase in 3Q 2017 mainly driven by net interest income and fee and commission income growth

OPERATING INCOME BEFORE PROVISION CHARGE FOR IMPAIRMENT OF DEBT FINANCIAL ASSETS

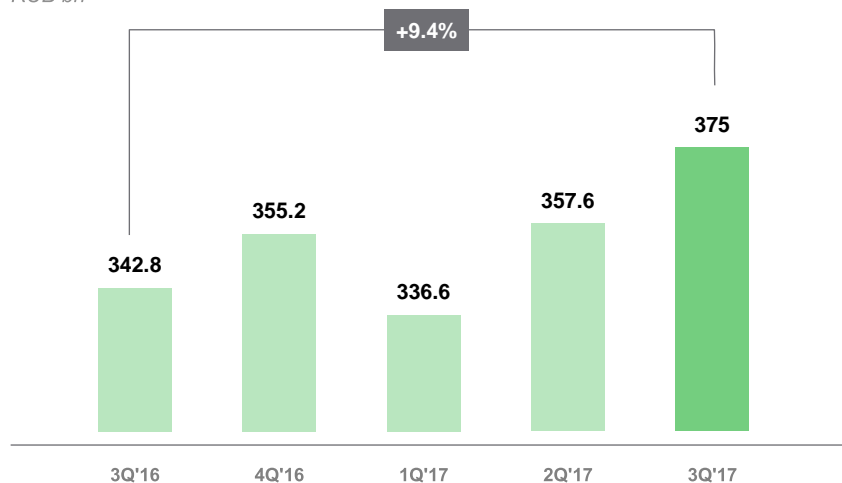
RUB bn



NET INTEREST INCOME

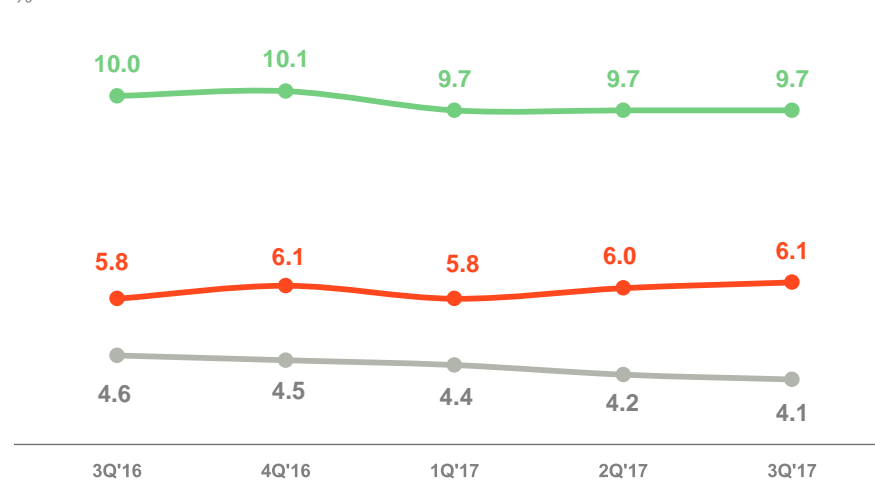
NET INTEREST INCOME

RUB bn



NET INTEREST MARGIN AND NET INTEREST SPREAD

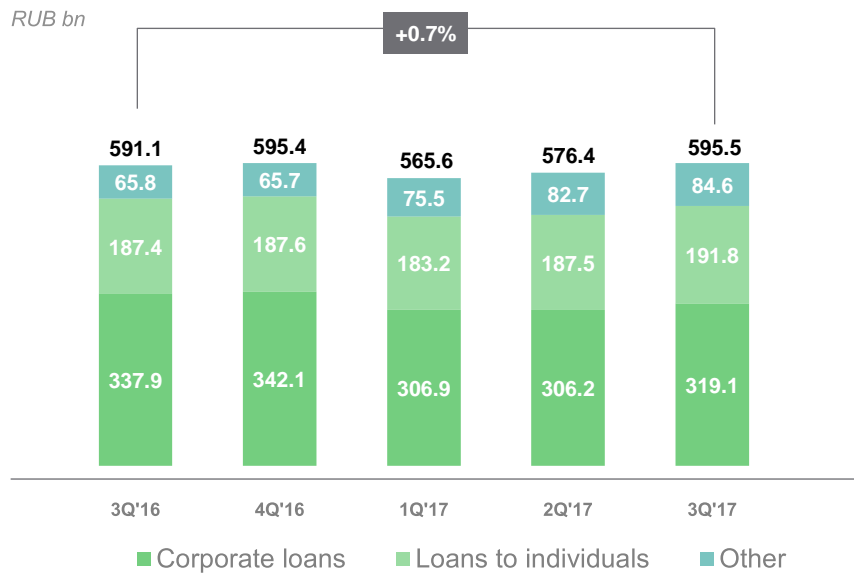
%



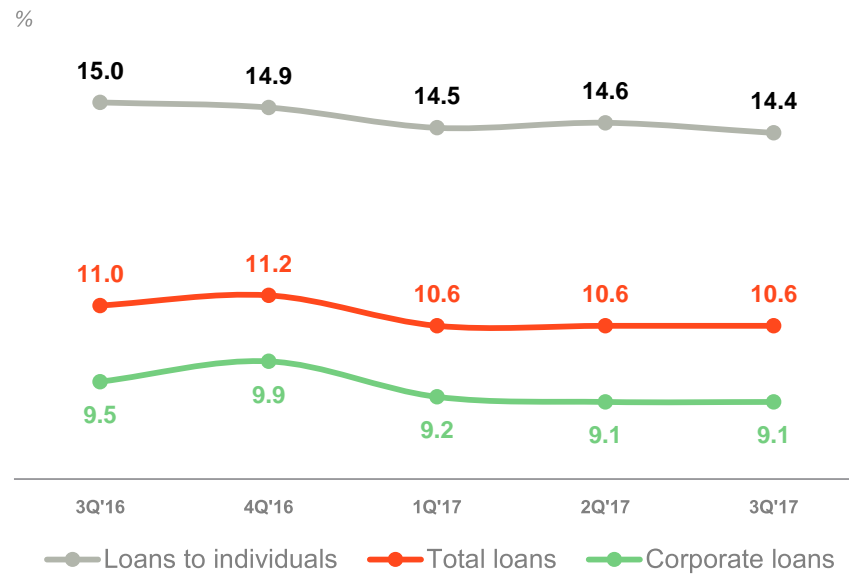
- Yield on interest earning assets
- Net interest margin
- Cost of funds

INTEREST INCOME

INTEREST INCOME



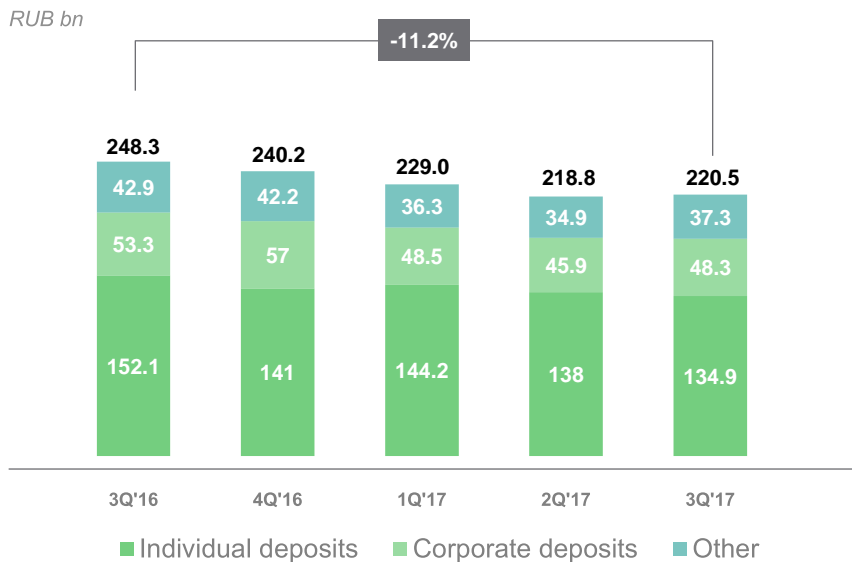
AVERAGE LOAN YIELDS



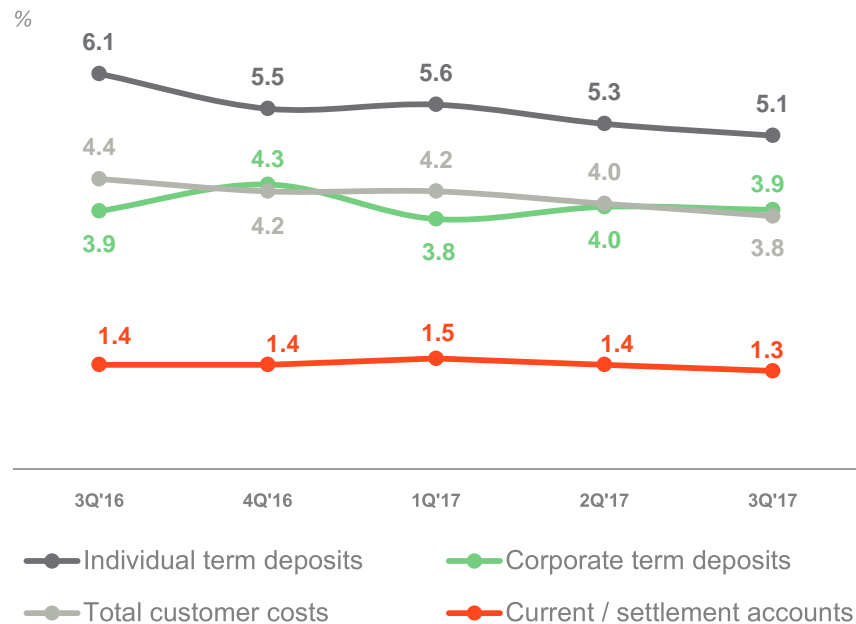
INTEREST EXPENSE

The cost of funding continued to decrease in 3Q 2017 mostly driven by retail term deposits

INTEREST EXPENSE



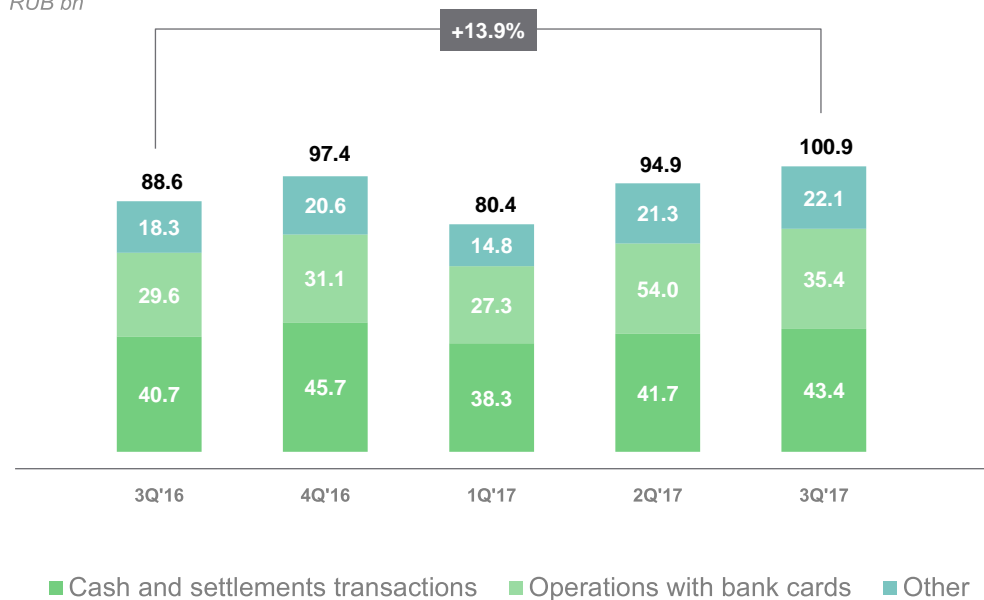
AVERAGE CUSTOMER DEPOSIT COSTS



NET FEE AND COMMISSION INCOME

NET FEE AND COMMISSION INCOME

RUB bn



NET FEE AND COMMISSION INCOME COMPONENTS



	3Q 2017	3Q 2016	3Q 2017/ 3Q 2016	9M 2017	9M 2016	9M 2017/ 9M 2016
Net operations with bank cards:	35.4	29.6	19.6%	94.6	85.6	10.5%
<i>Net acquiring, commissions of payment systems and other similar commissions</i>	30.0	23.8	26.1%	78.9	66.6	18.5%
<i>Service fees</i>	13.9	11.2	24.1%	37.1	30.8	20.5%
<i>Expenses on loyalty programs</i>	-6.8	-5.4	25.9%	-17.9	-11.8	51.7%
<i>Other (net)</i>	-1.7	0.0	-	-3.5	0.0	-
Cash and settlements transactions	43.4	40.7	6.6%	123.4	114.4	7.9%
Client operations with foreign currencies and precious metals	7.9	6.7	17.9%	21.5	17.4	23.6%
Securities & commodities brokerage, custodial & investment banking (including syndications)	1.1	0.7	57.1%	3.9	2.7	44.4%
Documentary commissions	7.2	6.1	18.0%	19.9	18.5	7.6%
Agent commissions	4.8	3.3	45.5%	9.1	7.0	30.0%
Other	1.1	1.5	-26.7%	3.8	6.1	-37.7%
Net fee and commission income	100.9	88.6	13.9%	276.2	251.7	9.7%

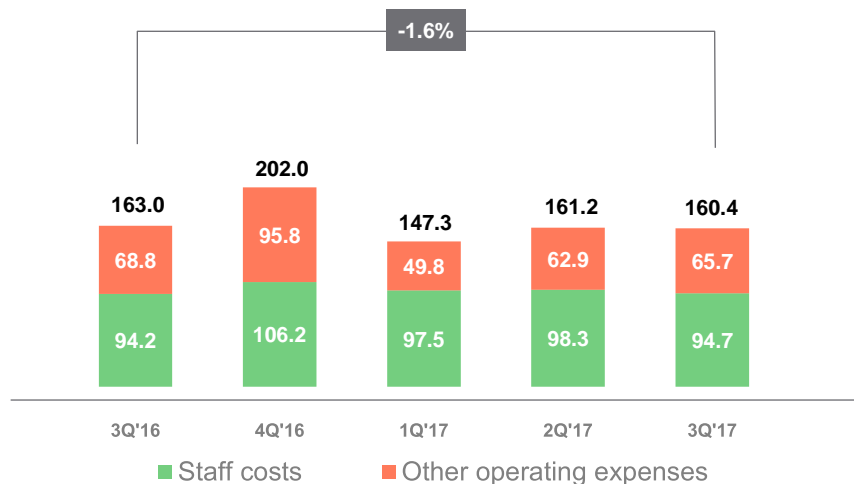
OPERATING EXPENSES

Staff costs increased only by 0.5% in 3Q 2017 compared to 3Q 2016

Changing of the Bank's estimates on remaining useful life of fixed assets as well as some methodology changes and decrease in expenses from foreign subsidiaries due to FX effect supported the positive trend in Operating expenses

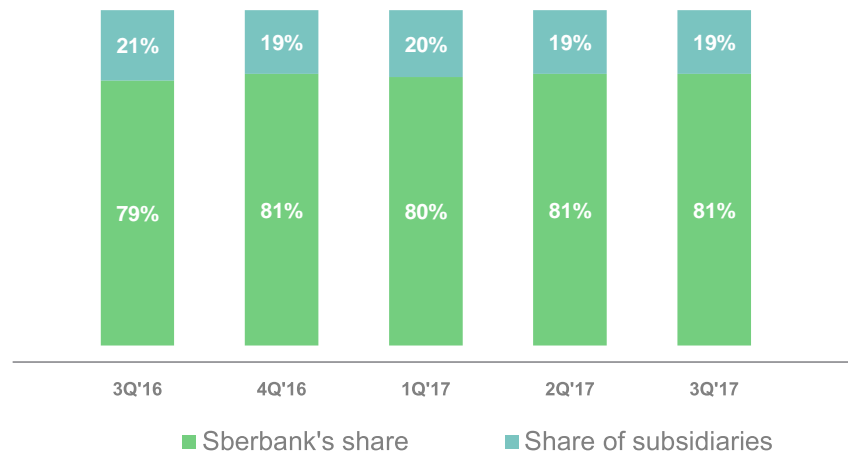
OPERATING EXPENSES

RUB bn



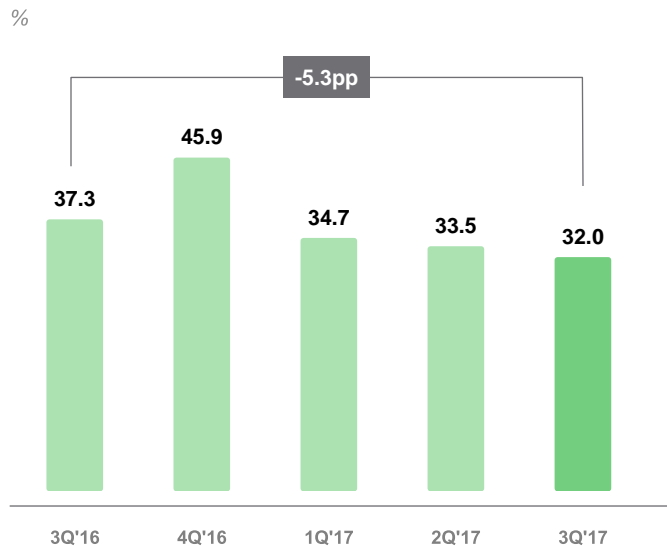
SHARE OF SBERBANK AND ITS SUBSIDIARIES IN OPERATING EXPENSES

%



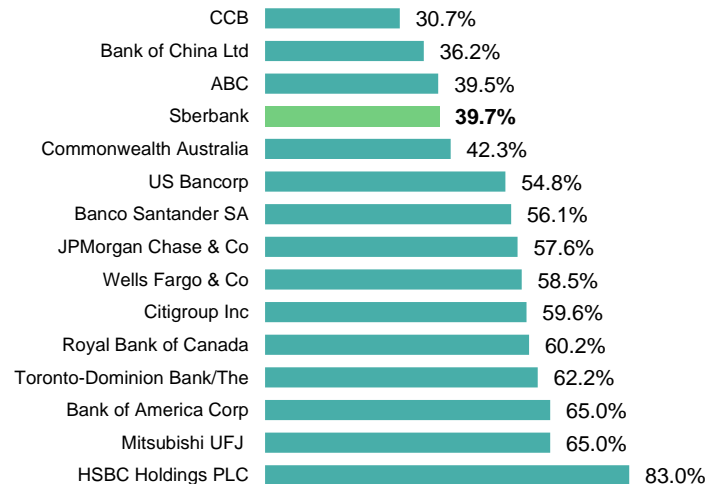
COST TO INCOME RATIO

COST TO INCOME RATIO (CIR)



SBERBANK CIR VS. TOP 15 GLOBAL BANKS BY MARKET CAPITALIZATION

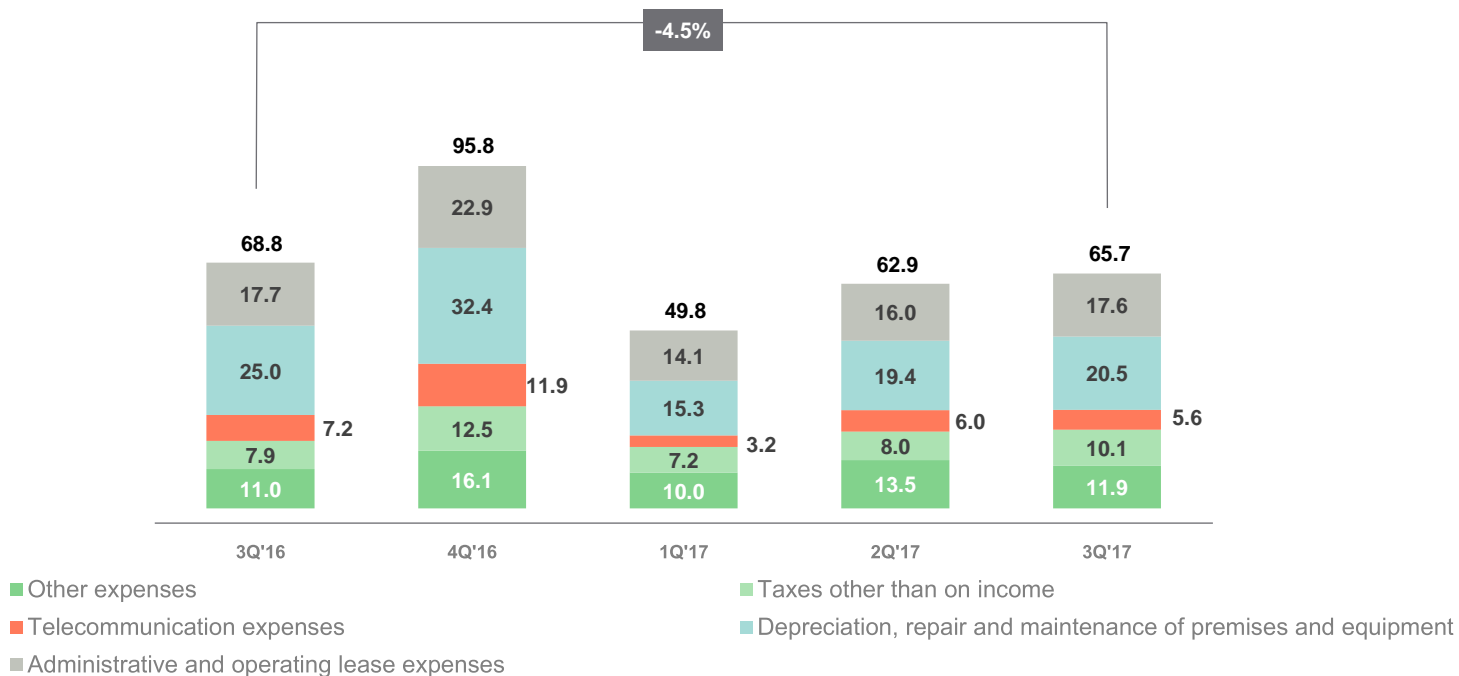
%, FY2016



OTHER OPERATING EXPENSES

OTHER OPERATING EXPENSES

RUB bn



OPERATING EXPENSE STRUCTURE & ACTUAL HEADCOUNT

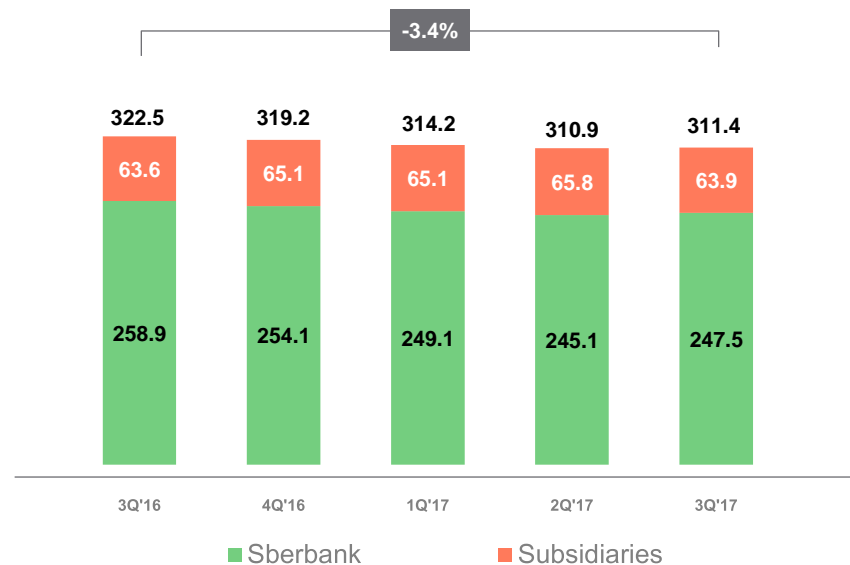
OPERATING EXPENSES SPLIT

RUB bn

	3Q'16	4Q'16	1Q'17	2Q'17	3Q'17
Staff costs, Sberbank	76.0	84.0	82.9	82.2	78.3
Staff costs, subsidiaries	18.2	22.2	14.6	16.1	16.4
Other operating expenses, Sberbank	52.4	80.5	35.3	48.4	52.2
Other operating expenses, subsidiaries	16.4	15.3	14.5	14.5	13.5

ACTUAL HEADCOUNT

thousands

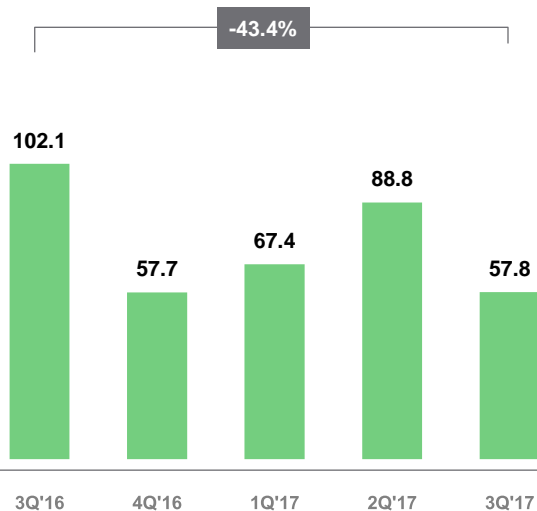


NET PROVISION CHARGE FOR LOAN IMPAIRMENT

Cost of risk came in at 152 bp for 9M 2017 within our guidance range

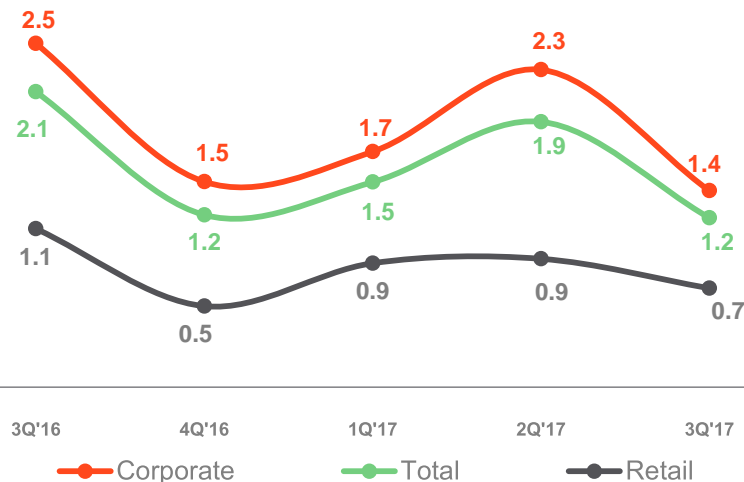
NET PROVISION CHARGE FOR LOAN IMPAIRMENT

RUB bn



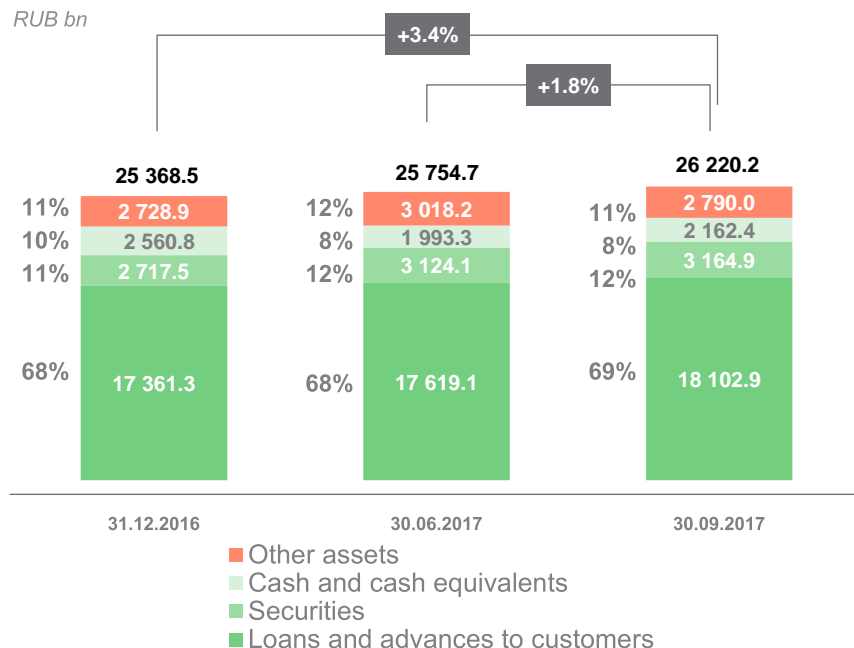
COST OF RISK

%

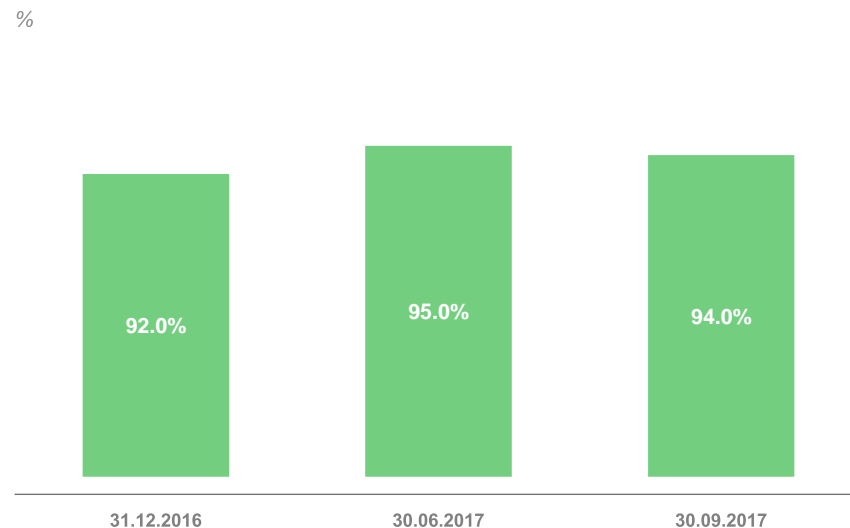


ASSET DYNAMICS AND STRUCTURE

ASSETS



SHARE OF INTEREST-EARNING ASSETS IN THE GROUP'S TOTAL ASSETS

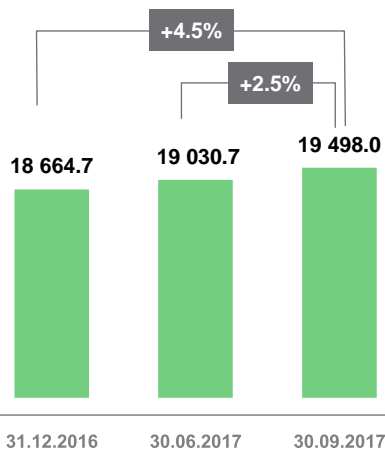


LOAN PORTFOLIO (1)

Mortgage loan portfolio grew up by 8.1% for 9M, 2017 while credit cards increased by 13.4%

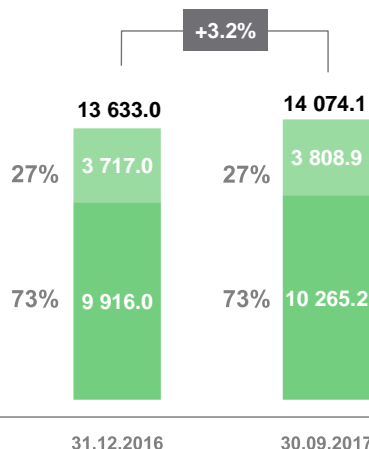
LOAN PORTFOLIO BEFORE PROVISIONS FOR LOAN IMPAIRMENT

RUB bn



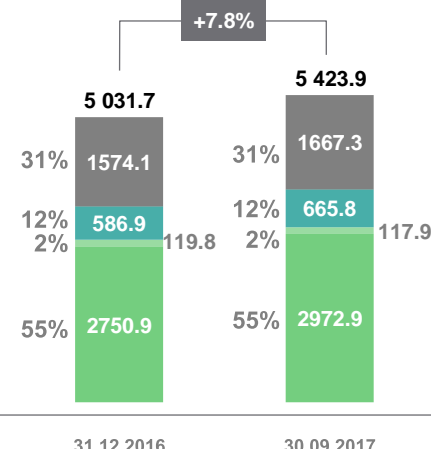
CORPORATE LOAN PORTFOLIO STRUCTURE

RUB bn



RETAIL LOAN PORTFOLIO STRUCTURE

RUB bn



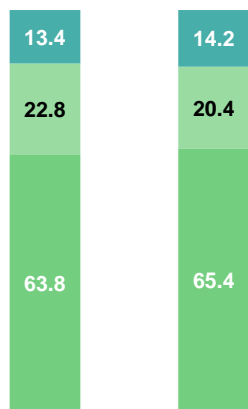
- Specialized loans to legal entities
- Commercial loans to legal entities

- Consumer and other loans
- Credit cards & overdrafts
- Car loans
- Mortgage loans

LOAN PORTFOLIO (2)

CURRENCY BREAKDOWN

%

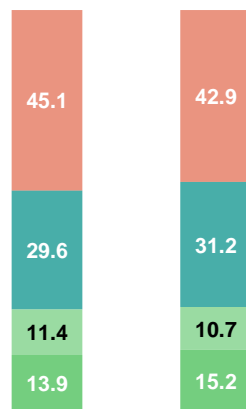


31.12.2016 30.09.2017

■ Other currencies
 ■ US dollars
 ■ Rubles

MATURITY BREAKDOWN

%

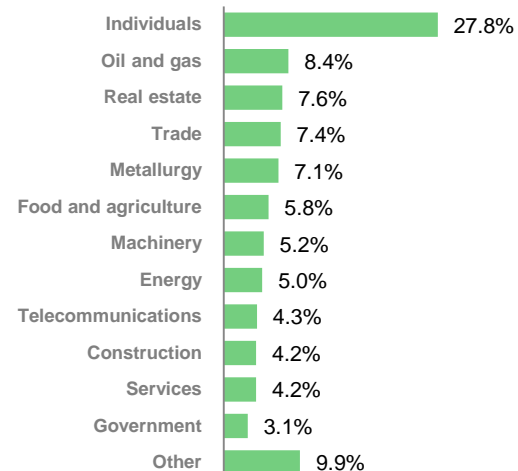


31.12.2016 30.09.2017

■ < 6 months ■ 6-12 months
 ■ 1-3 years ■ > 3 years

INDUSTRY BREAKDOWN

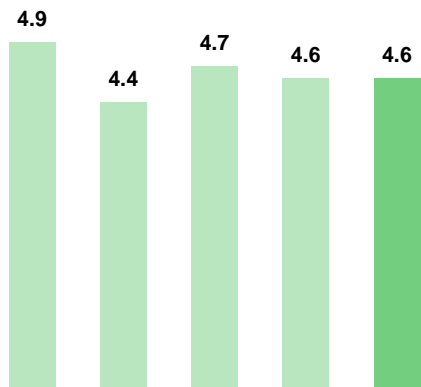
%, as of 30 Sep 2017



LOAN PORTFOLIO QUALITY (1)

NON-PERFORMING LOANS IN LOAN PORTFOLIO

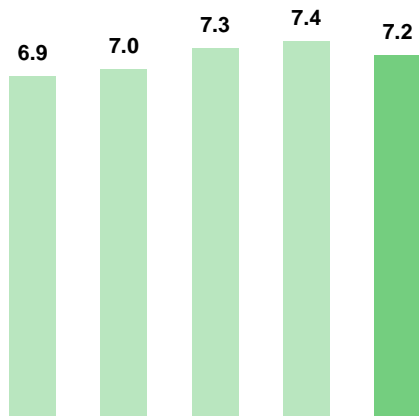
%



30.09.16 31.12.16 31.03.17 30.06.17 30.09.17

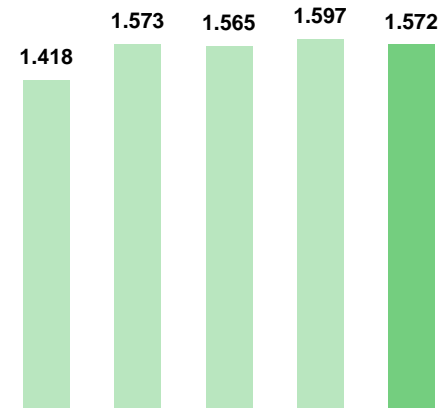
PROVISIONS FOR LOAN IMPAIRMENT (PLI) TO TOTAL LOANS

%



30.09.16 31.12.16 31.03.17 30.06.17 30.09.17

NPL COVERAGE RATIO (PLI TO NON-PERFORMING LOANS)



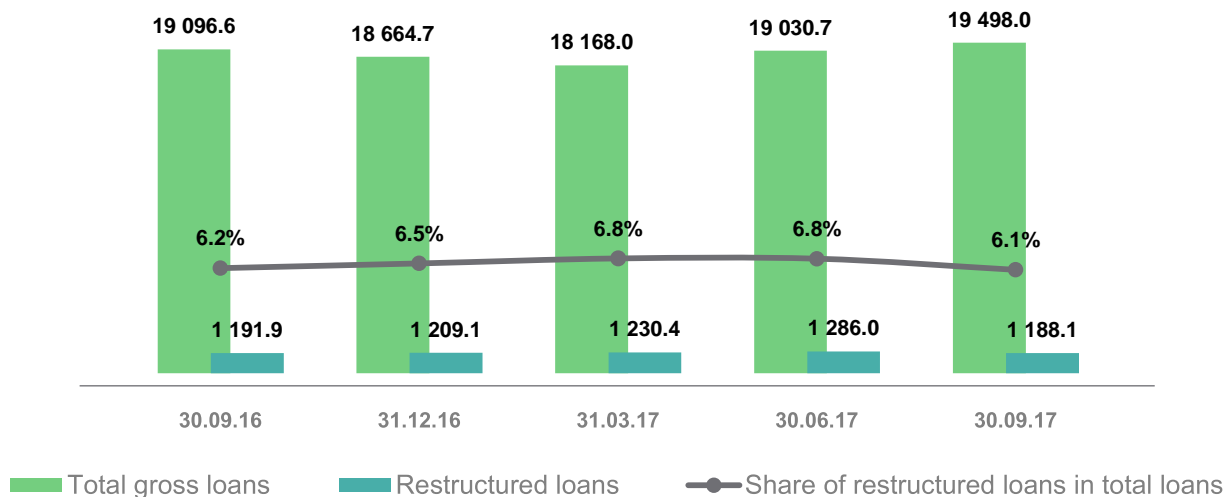
30.09.16 31.12.16 31.03.17 30.06.17 30.09.17

Non-performing loan comprises total exposure, should there be any payments (principal and/or interest) overdue more than 90 days as of the reporting date

LOAN PORTFOLIO QUALITY (2)

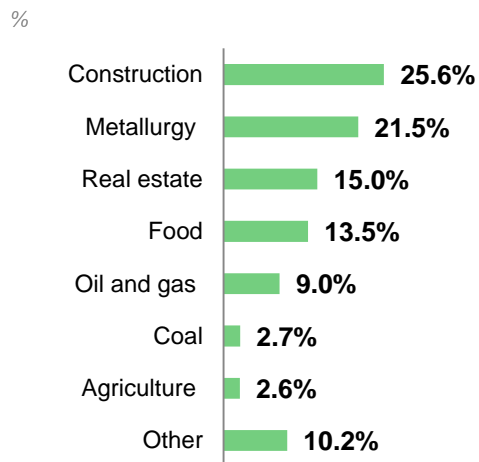
RESTRUCTURED LOANS & THEIR SHARE IN TOTAL LOANS

RUB bn, %

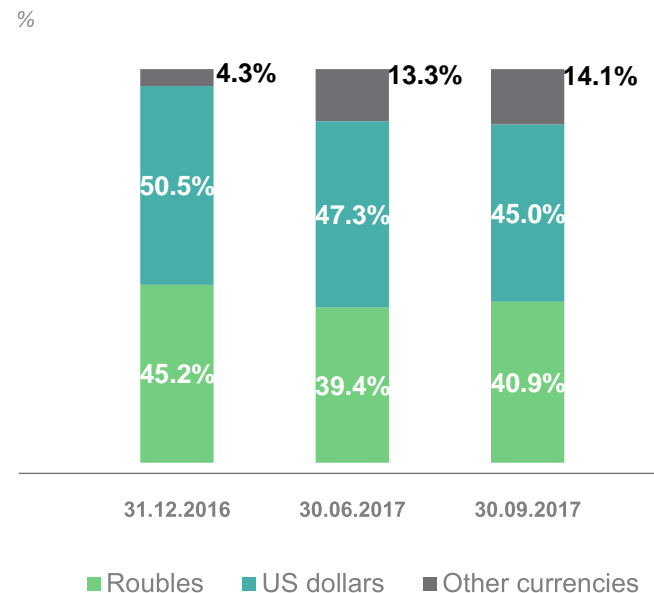


RESTRUCTURED LOAN PORTFOLIO STRUCTURE: TOP 100 BORROWERS

SECTOR BREAKDOWN

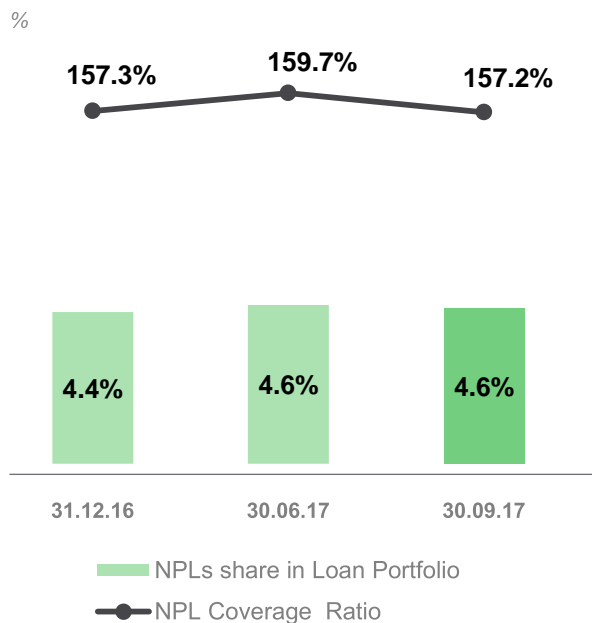


CURRENCY BREAKDOWN

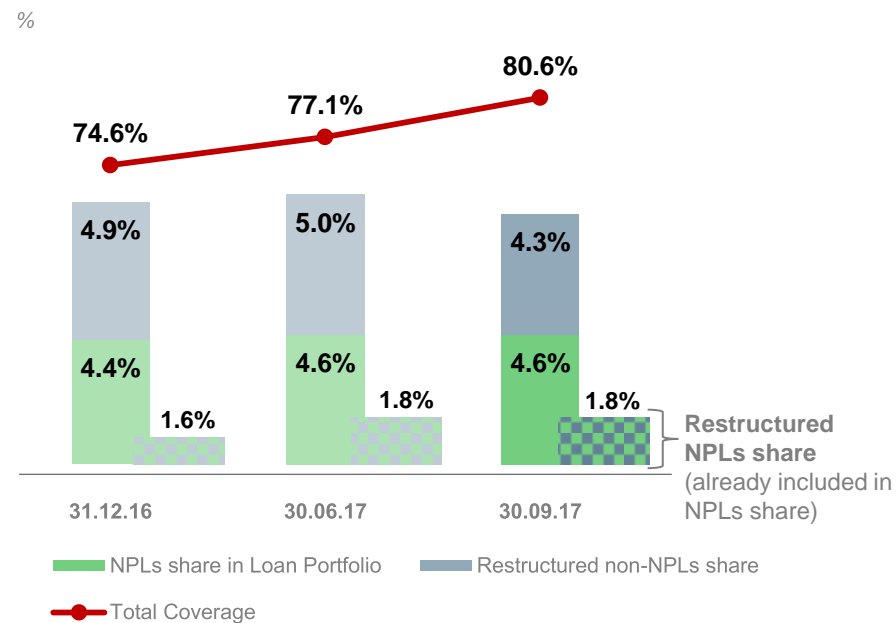


TOTAL PROVISION COVERAGE OF NPLS & RESTRUCTURED NON-NPLS

NPL COVERAGE RATIO (PLI TO NON-PERFORMING LOANS)



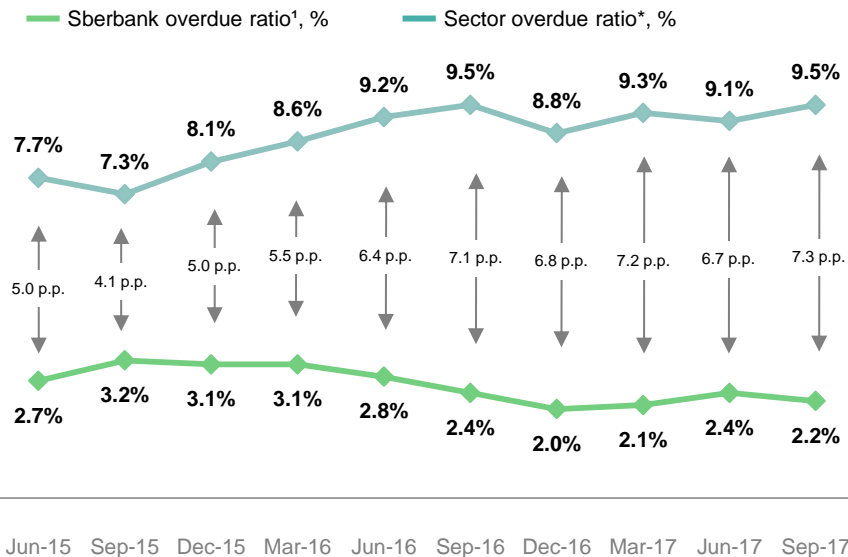
TOTAL PROVISION COVERAGE OF NPLS & RESTRUCTURED NON-NPLS



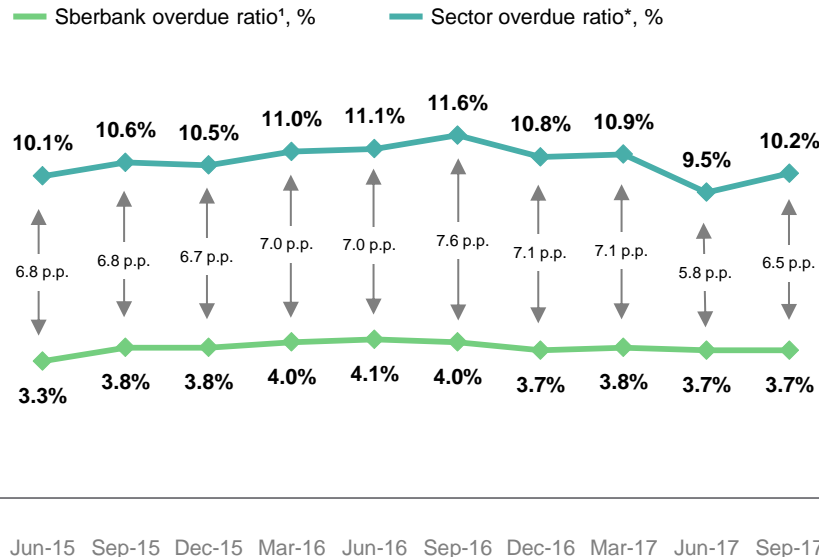
SURPASSING THE SECTOR ON ASSET QUALITY

(OVERDUE LOANS)

CORPORATE OVERDUE LOANS (DOMESTIC ONLY)



RETAIL OVERDUE LOANS (DOMESTIC ONLY)



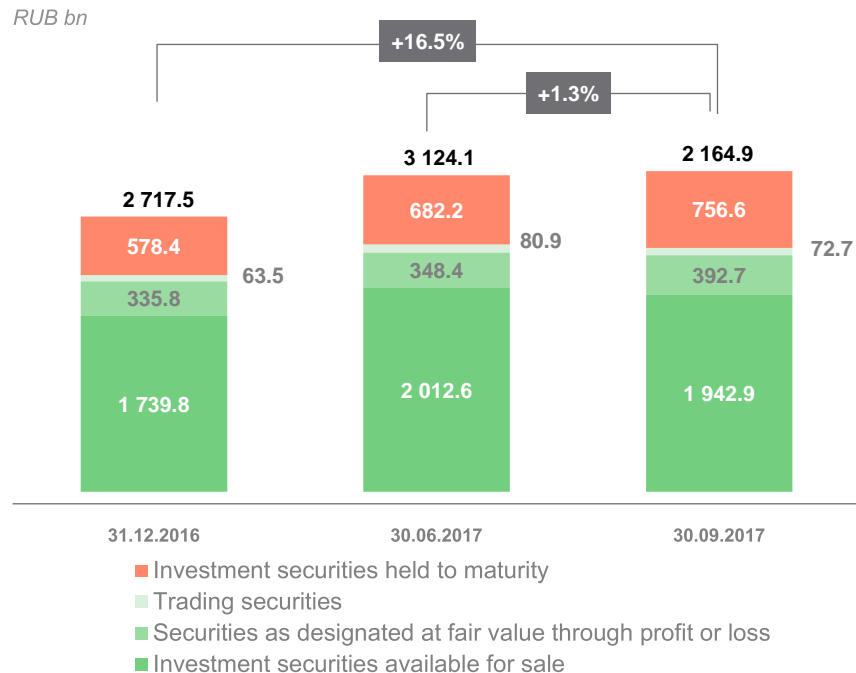
Source: CBR, Sberbank's Center for Macroeconomic Research

*excluding Sberbank

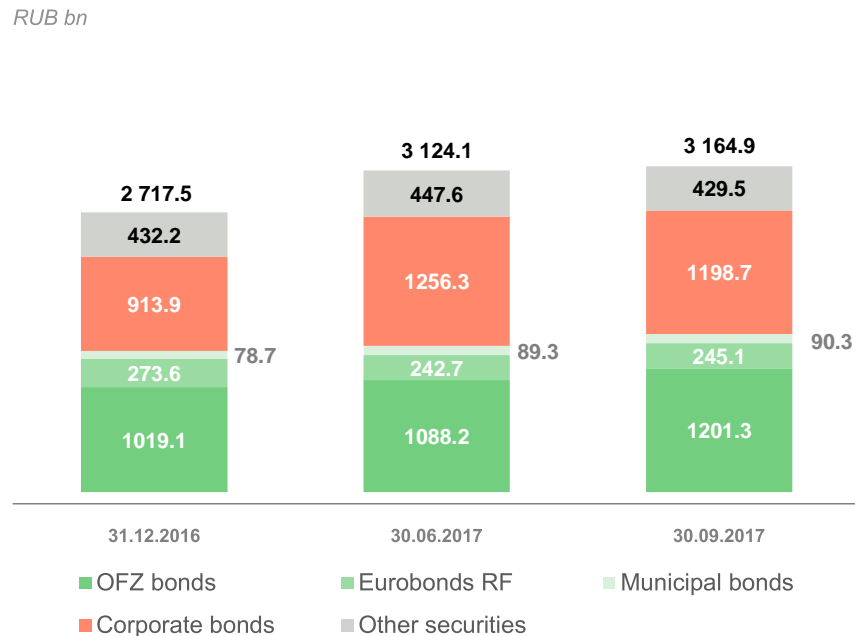
Notes: (1) Sberbank standalone only.

SECURITIES PORTFOLIO

SECURITIES BY PORTFOLIO



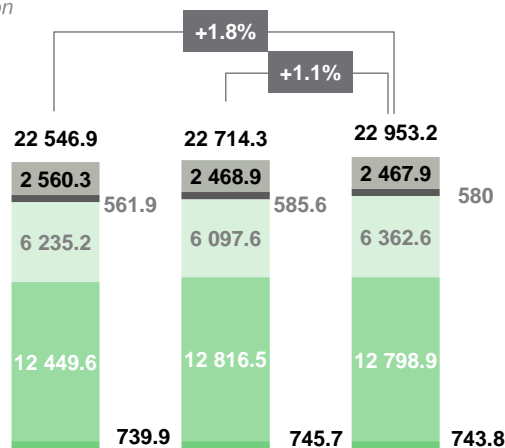
SECURITIES BY TYPE



LIABILITIES DYNAMICS AND STRUCTURE

LIABILITIES

RUB bn



31.12.2016

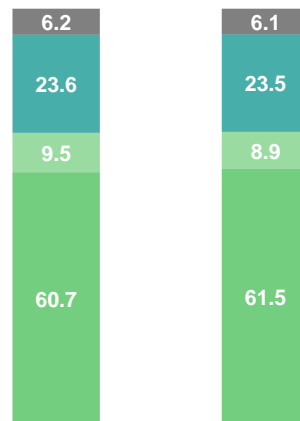
30.06.2017

30.09.2017

- Subordinated debt
- Due to individuals
- Due to legal entities
- Due to banks
- Other

CUSTOMER DEPOSITS BY CURRENCY

%



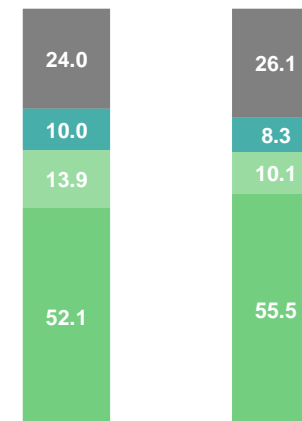
31.12.2016

30.09.2017

- Roubles
- US dollars
- Euro
- Other currencies

CUSTOMER DEPOSITS BY MATURITY

%



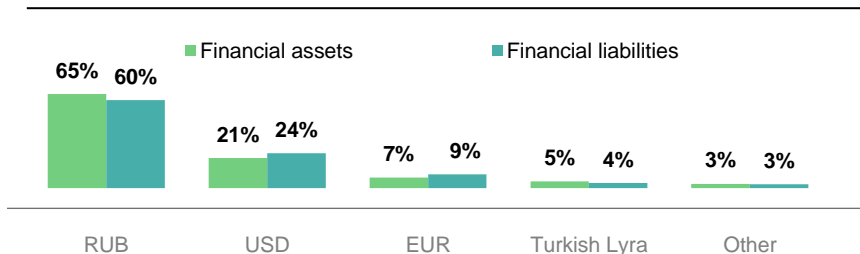
31.12.2016

30.09.2017

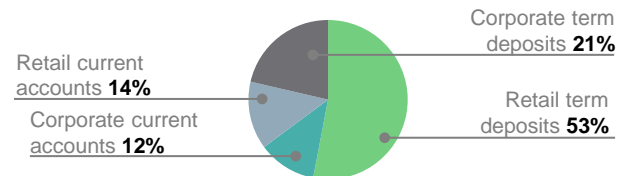
- < 6 months
- 6-12 months
- 1-3 years
- > 3 years

CURRENCY AND MATURITY MATCH¹

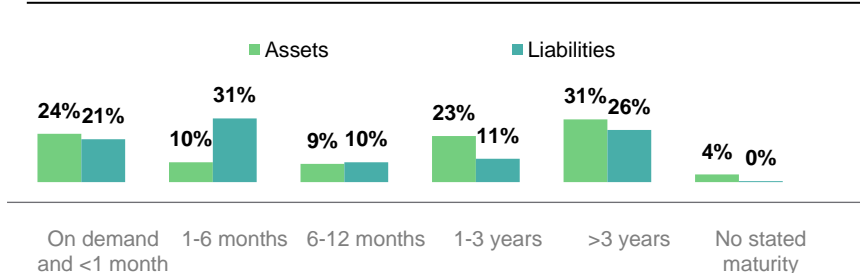
FOREIGN CURRENCY RISK EXPOSURE



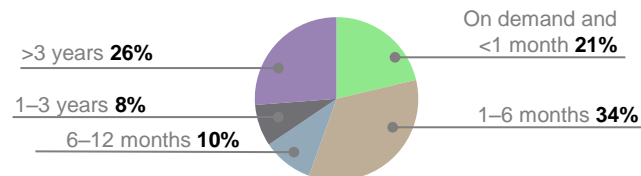
DEPOSITS STRUCTURE BY INSTRUMENT



LIQUIDITY RISK



DEPOSITS STRUCTURE BY MATURITY



Notes: (1) as of 30/09/2017

REDUCED WHOLESALE FUNDING POSITION¹

Wholesale funding accounts for ~2% of total liabilities

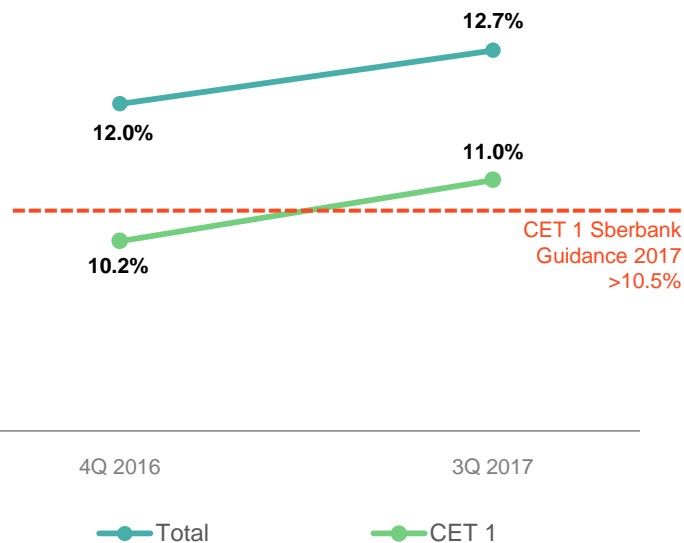
Instrument	Total Amount	Drawdown Date	Maturity date	Term	Interest Rate, % p.a.
Series 15	TRY 550 mln	04.03.2013	04.03.2018	5 years	7,40%
Series 18	USD 0.5 bn	06.03.2014	06.03.2019	5 years	4,15%
Series 19	EUR 0.5 bn	07.03.2014	07.03.2019	5 years	3,08%
Series 11	USD 1.0 bn	28.06.2012	28.06.2019	7 years	5,18%
Series 20	EUR 1.0 bn	26.06.2014	15.11.2019	5.5 years	3,35%
Series 7	USD 1.0 bn	16.06.2011	16.06.2021	10 years	5,717%
Series 9	USD 1.5 bn	07.02.2012	07.02.2022	10 years	6,125%
Carrying value as of 30/09/2017	RUB 304.5 bn				
Series 12 (subord.)	USD 2.0 bn	29.10.2012	29.10.2022	10 years	5,125%
Series 16 (subord.)	USD 1.0 bn	23.05.2013	23.05.2023	10 years	5,25%
Series 17 (subord.)	USD 1.0 bn	26.02.2014	26.02.2024	10 years	5,50%
Carrying value as of 30/09/2017	RUB 196.8 bn				

CREDIT RATINGS

	Fitch	Moody's	ACRA
Long-Term, FX	BBB-	Ba2	
Long-Term, RUB	BBB-	Ba1	AAA
Outlook	Positive	Stable	Stable

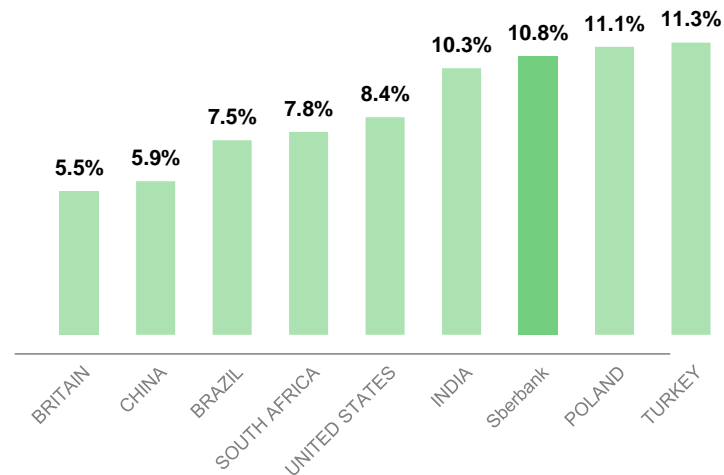
Notes: (1) As of 30.09.2017, local issuances of subsidiaries are not included
Source: Sberbank's IFRS financial statements for 3Q 2017

CAPITAL ADEQUACY RATIOS (CET 1 & TOTAL), SBERBANK GROUP, IFRS, BASEL III



TANGIBLE EQUITY TO TANGIBLE ASSETS*

AVERAGE FOR BANKS WITH MARKET CAPITALIZATION > \$5 BN

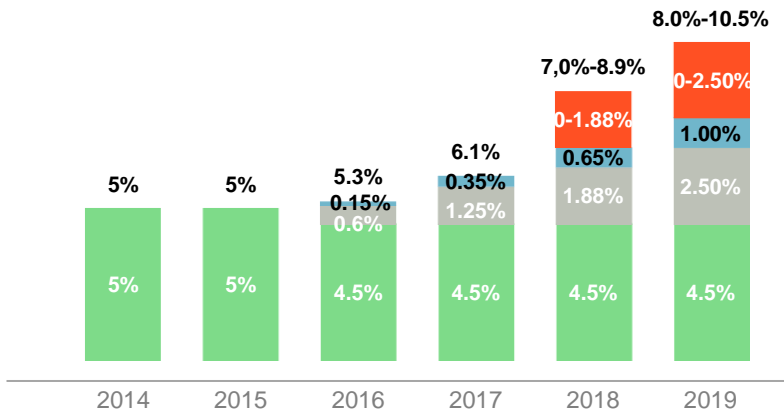


* as of 30/09/2017

BASEL III CBR REGULATION

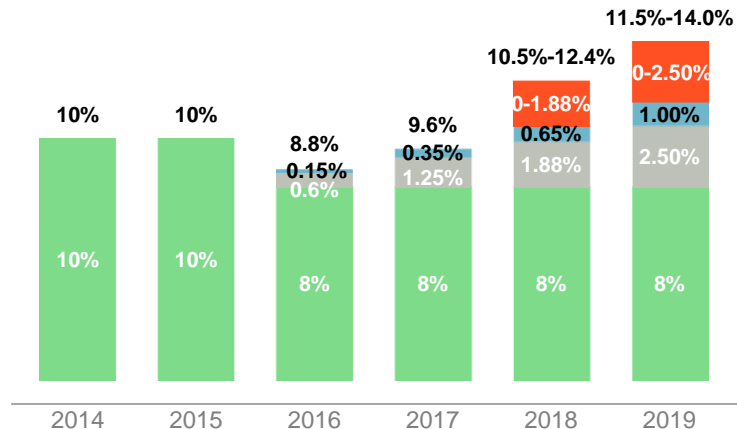
CORE CAPITAL N20.1

%



TOTAL CAPITAL N20.0

%



■ CBR limit

■ Conservation buffer

■ SIFI buffer

■ Countercyclical buffer

INTERNATIONAL BUSINESS RESULTS FOR 9M 2017

(CONSOLIDATED IFRS DATA)



NET INCOME* RUB21.9 bn RUB1.7 bn RUB1.7 bn -RUB3.5 bn** RUB0.2 bn

% OF ASSETS* 9.4% 1.1% 0.4% 3.3% 0.3%

*consolidated IFRS data

**build-up of provisions for an international retailer

SBERBANK MONTHLY NUMBERS UNDER RAS



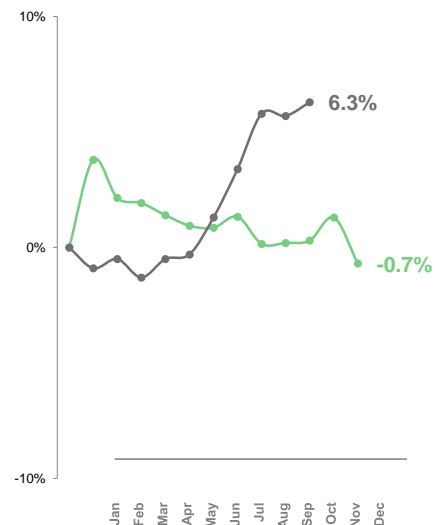
RUB, mln	10M 2017	10M 2016	10M 2017 vs. 10M 2016
Net interest income	997 840	929 047	7.4%
Net fee and commission income	287 038	250 498	14.6%
Net gain / (loss) from FX revaluation and trading operations	56 512	-9 260	-
Total provision (charge)/gain	-260 883	-245 583	-6.2%
<i>Cost of risk</i>	<i>2.0%</i>	<i>1.8%</i>	<i>0.2 pp</i>
Operating costs	-412 959	-391 481	5.5%
<i>Cost-to-income ratio</i>	<i>30.1%</i>	<i>33.1%</i>	<i>-3.0 pp</i>
Pre-tax Profit before provisions	959 760	790 588	21.4%
Net profit	559 891	429 756	30.3%
<i>Return on assets (ROA)</i>	<i>3.1%</i>	<i>2.3%</i>	<i>0.8%</i>
<i>Return of equity (ROE)</i>	<i>22.2%</i>	<i>20.4%</i>	<i>1.8%</i>

SBERBANK'S MONTHLY NUMBERS UNDER RAS

Real growth dynamics (currency adjusted, cumulative YTD)

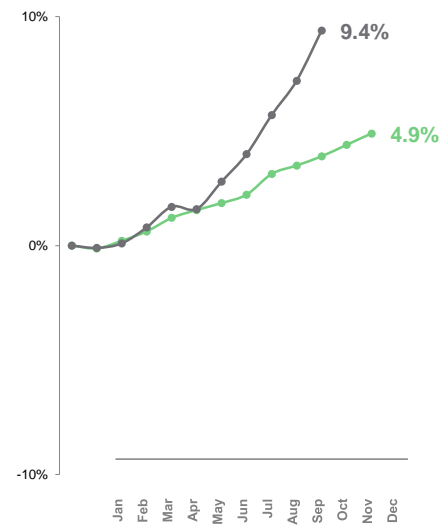
CORPORATE LOANS

RUB bn



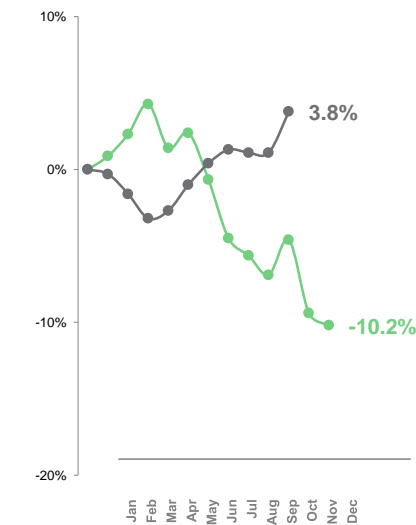
RETAIL LOANS

RUB bn



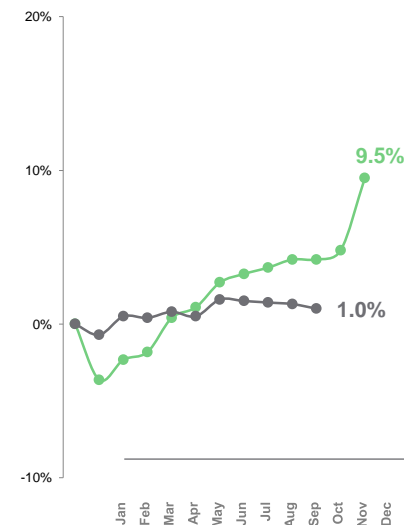
CORPORATE DEPOSITS

%



RETAIL DEPOSITS

%



● - 2017 ● - 2016

IR CONTACT DETAILS



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SBERBANK IR APP



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