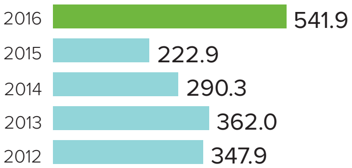
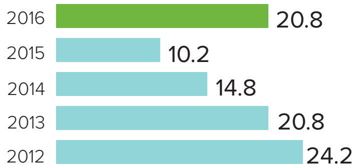
Key highlights

In 2016, Sberbank Group achieved a record net profit of RUB 541.9 bln. Return on equity increased more than twofold and reached 20.8%.

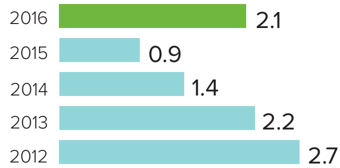
Net profit, RUB bln



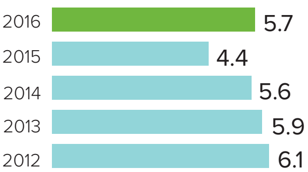
Return on average equity (ROE), %



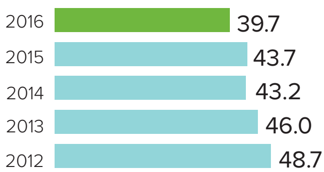
Return on average assets (ROA), %



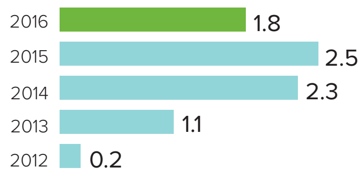
Net interest margin (NIM), %



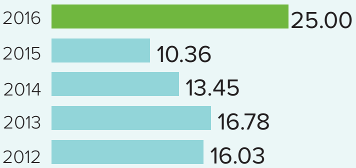
Cost/Income ratio (CIR)



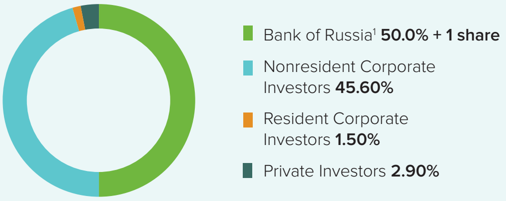
Cost of risk (COR), %



Earnings per share, (EPS) RUB/share



Shareholder Structure of Sberbank as of the shareholder Register as of April 14, 2016



Share Capital Structure

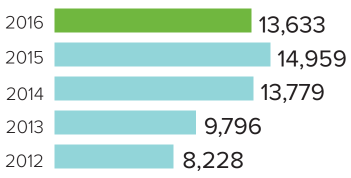
As of December 31, 2016, the total number of outstanding shares of Sberbank was as follows:

- Ordinary shares with a nominal value of RUB 3 –
  21,586,948,000 units
- Preferred shares with a nominal value of RUB 3 –
  1,000,000,000 units
- Maximum number of authorized ordinary shares –
  15,000,000,000 units

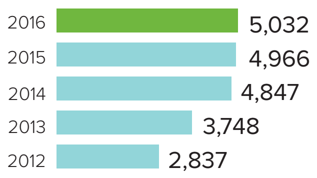
The total number of shareholders is more than

198 thousand

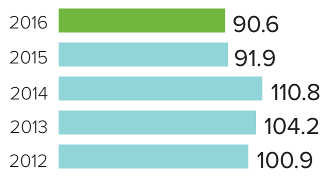
Loans to corporate clients, RUB bln



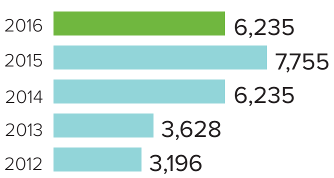
Loans to private clients, RUB bln



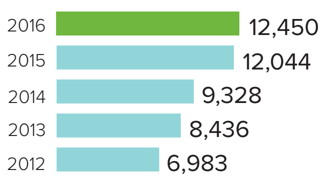
Loans to deposits ratio (LDR), %



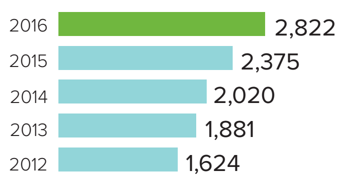
Corporate deposits, RUB bln



Retail deposits, RUB bln



Equity, RUB bln



Credit Ratings

	Fitch	Moody's
Long-term, currency	BBB–	Ba2
Long-term, rubles	BBB–	Ba1
Forecast	Stable	Stable[2]

Stock Exchange Listings

Common and preferred shares:

- Moscow Exchange PJSC

ADR (4 ordinary shares)

- London Stock Exchange
- Frankfurt Stock Exchange (Entry Standard segment)

Weight of Sberbank shares/ADRs in indices

Index	Weight, %	Type of Securities
MICEX/RTS	15.46	Ordinary and preferred shares
FTSE Russia IOB	23.60	ADR
DAXGlobalRussia	10.23	ADR
MSCI Russia	17.39	Ordinary shares
MSCI Russia 10/40	9.30	Ordinary shares
MSCI Russia ADR/GDR	20.24	ADR

[1] Sole shareholder with an interest of no less than 5% of share capital.

[2] February 21, 2017, Moody's changed its outlook on Sberbank's long-term ratings from "negative" to "stable."