

Dynamics of Sberbank Group's key figures over the past five years in accordance with IFRS

	2012	2011	chng.	2010	2009	2008
For the year, RUB bln						
Operating income before provisions	920.8	736.3	25.1%	648.0	635.1	435.6
Provision charge for loan impairment	(21.5)	1.2	—	(153.8)	(388.9)	(97.9)
Operating income	899.3	737.5	21.9%	494.2	246.2	337.7
Operating expenses	(451.4)	(341.8)	32.1%	(264.1)	(216.3)	(207.8)
Profit before tax	447.9	395.7	13.2%	230.1	29.9	129.9
Net profit	347.9	315.9	10.1%	181.6	24.4	97.7
As of 31 December, RUB bln						
Loans and advances to customers, net	10,499	7,720	36.0%	5,489	4,864	5,078
Loans and advances to customers before provision for loan impairment	11,064	8,382	32.0%	6,192	5,444	5,280
Total assets	15,097	10,835	39.3%	8,629	7,105	6,736
Due to individuals and corporate customers	10,179	7,932	28.3%	6,651	5,439	4,795
Total liabilities	13,474	9,567	40.8%	7,641	6,326	5,986
Total equity	1,624	1,268	28.1%	987	779	750
Per share, RUB per share						
Basic and diluted earnings	16.0	14.6	9.6%	8.4	1.1	4.5
Dividends per ordinary share declared during the year	2.1	0.9	133.3%	0.1	0.5	0.5
Net assets per ordinary share	75.2	58.7	28.1%	45.7	36.1	34.8
Financial ratios, %						
Profitability ratios						
Return on assets (ROA)	2.7	3.2	-0.5 pp	2.3	0.4	1.7
Return on equity (ROE)	24.2	28.0	-3.8 pp	20.6	3.2	14.1
Spread (return on assets less cost of funds)	5.8	6.1	-0.3 pp	5.9	7.1	6.5

Net interest margin (net interest income to average assets)	6.1	6.4	-0.3 pp	6.4	7.6	6.9
Operating expenses to operating income before provisions	49.0	46.4	2.6 pp	40.9	34.1	47.7
Loans and advances to customers after provision for loan impairment to amounts due to individuals and corporate customers	103.1	97.3	5.8 pp	82.5	89.4	105.9
Capital adequacy ratios						
Core capital ratio (Tier I)	10.4	11.6	-1.2 pp	11.9	11.5	12.1
Total capital ratio (Tier I and Tier II)	13.7	15.2	-1.5 pp	16.8	18.1	18.9
Equity to total assets	10.8	11.7	-0.9 pp	11.4	11.0	11.1
Asset quality ratios, %						
Non-performing loans to total loans outstanding	3.2	4.9	-1.7 pp	7.3	8.4	1.8
Provision for loan impairment to non-performing loans (times)	1.6	1.6	0.0 pp	1.6	1.3	2.1
Provision for loan impairment to total gross loans to customers	5.1	7.9	-2.8 pp	11.3	10.7	3.8