

Sberbank at a glance

CLIENTS

96.9 mln active retail clients in Russia

2.6 mln active corporate clients in Russia

DIGITAL CHANNELS

72.8 mln active retail users of "Sberbank Online" and text banking

2.2 mln active corporate users of Sberbank Business Online digital platform

59.9 mln app monthly active retail users (MAU)

2.0 mln monthly active corporate users (MAU)

27.2 mln app daily active retail users (DAU)

1.0 mln daily active corporate users (DAU)

45% retail DAU/MAU

48% corporate DAU/MAU

OFFLINE CHANNELS

14.1 k branches in Russia

47 mln average monthly branch traffic

77 k ATMs and self-service terminals in Russia

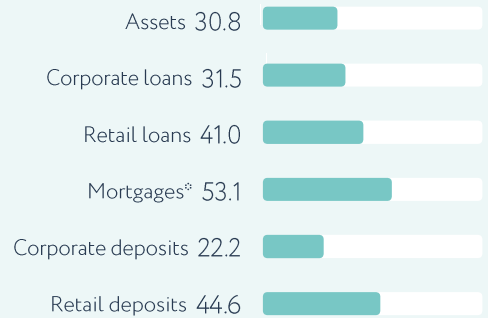
3.4 k direct sales agents

TEAM

277 k employees

MARKET SHARES IN RUSSIA

(as of 2Q 2020), %



* as of 1Q 2020

SHAREHOLDER STRUCTURE

(as of 29.04.2019),



- Ministry of Finance 50.0% + 1 share
- Foreign Institutional 45.04%
- Domestic Institutional 1.81%
- Domestic Retail 3.15%

#4 by brand strength

in the world according to Brand Finance 2020

#1 world's value-creating bank

(by TSR) according to BCG 22nd annual Value Creators ranking

RATINGS

	Long Term in Foreign Currency	Outlook	Long Term in Local Currency	Outlook
Fitch	BBB	Stable	BBB	Stable
Moody's	Baa3	Stable	Baa3	Stable
ACRA			AAA	Stable

LISTINGS

Common & preferred shares:

Moscow Stock Exchange

ADRs (1 : 4 common shares):

London Stock Exchange (AIM)

Deutsche Börse (Entry Standard)

KEY INDEXES

Index	Sberbank Weight as of 31.07.2020
MOEX/RTS	14.66%
MSCI Russia	17.16%

Key financials

SELECTED BALANCE SHEET ITEMS

IFRS, RUB bln	30.06.2020	31.03.2019	Q-Q	31.12.2019	YTD
ASSETS					
Loans & advances to customers (net)	21 192.5	21 555.4	-1.7 %	20 363.5	4.1 %
Securities	4 845.0	4 671.2	3.7 %	4 369.7	10.9 %
Total assets	32 383.4	32 068.9	1.0 %	29 958.9	8.1 %
LIABILITIES & EQUITY					
Customer deposits	23 312.4	23 061.8	1.1 %	21 574.4	8.1 %
Medium & LT funding	1 478.7	1 510.8	-2.1 %	1 374.2	7.6 %
Other liabilities	2 764.7	2 896.7	-4.6 %	2 523.6	9.6 %
Equity	4 827.6	4 599.6	5.0 %	4 486.7	7.6 %
CET 1 ratio (Basel III)	14.78 %	13.31 %	1.47 pp	13.41 %	1.37 pp
CAR (Basel III)	15.23 %	13.79 %	1.44 pp	13.59 %	1.64 pp
Leverage ratio	13.7 %	13.1 %	0.6 pp	13.7 %	0.0 pp

SELECTED INCOME STATEMENT ITEMS

IFRS, RUB bln	2Q 2020	2Q 2019	2Q20 / 2Q19	6M 2020	6M 2019	6M 2020 / 6M 2019
Net interest income	398.5	353.1	12.9 %	770.4	690.6	11.6 %
Net F&C	120.0	116.7	2.8 %	246.4	219.6	12.2 %
Operating income before provisions **	514.9	486.8	5.8 %	1 023.5	962.7	6.3 %
Net charge related to change in asset quality *	-132.9	-8.8	1410.2 %	-300.0	-54.3	452.5 %
Operating expenses	-172.4	-168.5	2.3 %	-341.6	-319.2	7.0 %
Income tax expense	-42.2	-61.2	-31.0 %	-79.4	-119.1	-33.3 %
Net profit from continuing operations	166.7	245.9	-32.2 %	287.2	472.0	-39.2 %
Net profit	166.7	250.3	-33.4 %	287.2	476.9	-39.8 %
NIM	5.61 %	5.41 %	0.20 pp	5.56 %	5.34 %	0.22 pp
ROE	14.2 %	24.9 %	-10.7 pp	12.4 %	23.9 %	-11.5 pp
CIR **	33.5 %	34.6 %	-1.1 pp	33.4 %	33.2 %	0.2 pp
CoR *	2.25 %	0.14 %	2.11 pp	2.58 %	0.55 %	2.03 pp

GUIDANCE

		2020 (as of July 2020)
EFFICIENCY	Cost income Ratio (CIR)**	Slight increase y/y
	OPEX growth	Below 10%
PROFITABILITY	NIM	Slightly over 5.3%
	Net Fees & Commissions Growth	Mid single-digit
	Revenue from non-financial digital companies attributable to Sberbank	RUB 70+ bn
	Cost of Risk*	230-250 bps
	ROE	Low teens
CAPITAL	CET 1 CAR under Basel 3 for the Group	13.0-13.5%

* including net credit loss allowance charge for debt financial assets and revaluation of loans at FV trough P&L due to change in credit quality

** based on operating income before provisions for debt financial assets, credit related commitments and revaluation of loans at fair value due to change in credit quality

Strategy 2020

Purpose:

Reaching a new level to compete with tech-driven companies, while remaining the best Bank for our clients

Targets:

Scale of business, profitability, efficiency

Flexibility, speed and client focus

New technology and people skills

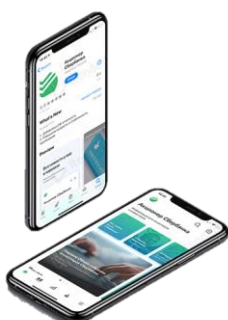
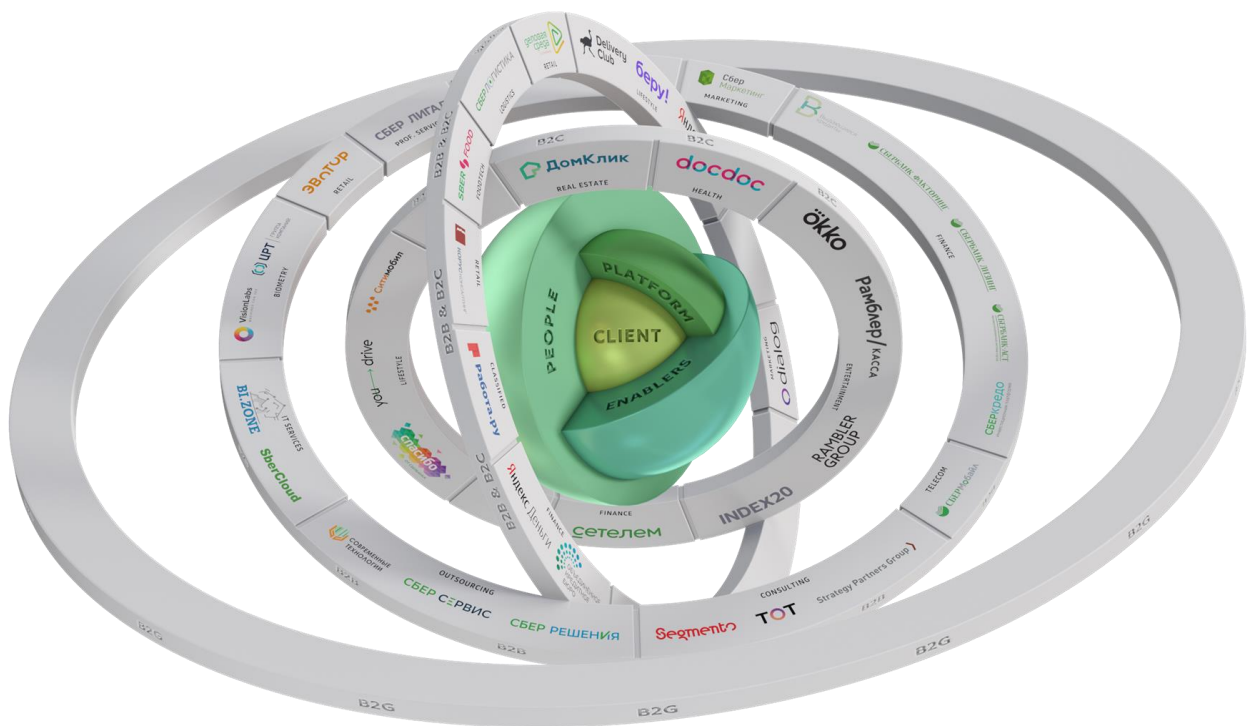
Priorities:

Best client experience & ecosystem

Tech leadership

People with new skills in efficient teams

SBERBANK ECOSYSTEM



Sberbank
Shareholder APP



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