

## Sberbank's Financial Highlights under RAS

<b>Balance Sheet Highlights (RUB mn)</b>	<b>1 Aug 2019</b>	<b>1 Jan 2019</b>	<b>Change</b>
Assets	27 689 435	27 017 669	2.5%
Corporate loans	12 698 938	13 570 882	(6.4%)
Retail loans	6 761 532	6 170 154	9.6%
Provisions for loan impairment	1 242 061	1 216 791	2.1%
Securities portfolio	3 513 550	2 893 278	21.4%
Retail deposits	13 104 068	13 038 991	0.5%
Corporate accounts and deposits	6 963 626	6 981 625	(0.3%)
Equity	4 010 887	3 800 296	5.5%
Core Tier 1 capital N1.1*	3 360 300	3 177 806	5.7%
Tier 1 capital N1.2*	3 360 300	3 177 806	5.7%
Total capital N1.0*	4 338 437	4 243 762	2.2%
Core Tier 1 capital N1.1, min. 4,5%*	11.6%	11.1%	
Tier 1 capital N1.2, min. 6,0%*	11.6%	11.1%	
Total capital N1.0, min. 8,0%*	15.0%	14.8%	
<b>Income Statement Highlights (RUB mn)</b>	<b>7M 2019</b>	<b>7M 2018</b>	<b>Change</b>
Net interest income	718 162	727 599	(1.3%)
Net fee and commission income	252 510	242 927	3.9%
Net gain from FX revaluation and trading operations	13 122	53 156	(75.3%)
Operating income before provisions	1 031 900	1 050 956	1.8%
Total provision charge	-57 475	-172 327	(66.6%)
Operating costs	-324 629	-297 495	9.1%
Profit before tax	649 796	581 134	11.8%
Net profit	519 669	469 181	10.8%
Total comprehensive income	576 806	440 169	31.0%
<b>Key Financial Ratios (%)</b>	<b>7M 2019</b>	<b>7M 2018</b>	
Return on assets (ROA)	3.3%	3.4%	
Return on equity (ROE)	22.2%	22.9%	
Cost to income ratio**	31.5%	28.3%	
Cost to average assets	2.0%	2.1%	
<b>Branch network (units)</b>	<b>1 Aug 2019</b>	<b>1 Jan 2019</b>	
Regional head offices	11	12	
Branches	77	77	
Sub-branches (retail outlets)*	14 173	14 186	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
<b>Sberbank's market shares (%)</b>	<b>1 Jul 2019</b>	<b>1 Jan 2019</b>	
In retail deposits	44.6%	45.1%	
In corporate deposits	24.9%	23.1%	
In retail loans	40.8%	41.4%	
In corporate loans	31.1%	32.7%	

\*Preliminary calculations

\*\*Operating income excludes impairment of loans at fair value