

## Sberbank's Financial Highlights under RAS

<b>Balance Sheet Highlights</b> (RUB mn)	<b>May 1, 2020</b>	<b>Jan 1, 2020</b>	<b>Change</b>
Assets	29 745 922	27 695 976	7.4%
Corporate loans	14 338 330	13 328 889	7.6%
Retail loans	7 425 626	7 243 648	2.5%
Provisions for loan impairment	1 386 498	1 210 002	14.6%
Securities portfolio	3 600 579	3 303 085	9.0%
Retail deposits	14 162 321	13 624 754	3.9%
Corporate accounts and deposits	7 082 514	6 650 195	6.5%
Equity	4 664 360	4 404 823	5.9%
Core Tier 1 capital N1.1*	3 990 829	3 299 955	20.9%
Tier 1 capital N1.2*	3 990 829	3 299 955	20.9%
Total capital N1.0*	4 691 871	4 567 922	2.7%
Core Tier 1 capital N1.1, min. 4,5%*	13.0%	10.5%	
Tier 1 capital N1.2, min. 6,0%*	13.0%	10.5%	
Total capital N1.0, min. 8,0%*	15.2%	14.5%	

<b>Income Statement Highlights</b> (RUB mn)	<b>4M 2020</b>	<b>4M 2019</b>	<b>Change</b>
Net interest income	445 476	406 423	9.6%
Net fee and commission income	150 812	138 828	8.6%
Net gain from FX revaluation and trading operations excl. fair value revaluation	104 456	-4 448	-
Operating income before provisions excl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	713 871	561 140	27.2%
Total provision charge incl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	-242 079	-9 948	-
Operating costs	-187 664	-181 204	3.6%
Profit before tax	284 128	369 987	(23.2%)
Net profit	230 149	293 393	(21.6%)
Total comprehensive income	261 693	315 253	(17.0%)

<b>Key Financial Ratios</b> (%)	<b>4M 2020</b>	<b>4M 2019</b>
Return on assets (ROA)	2.4%	3.3%
Return on equity (ROE)	15.3%	22.3%
Cost to income ratio**	26.3%	32.3%
Cost to average assets	2.0%	2.0%

<b>Branch network</b> (units)	<b>May 1, 2020</b>	<b>Jan 1, 2020</b>
Regional head offices	11	11
Branches	77	77
Sub-branches (retail outlets)*	14 150	14 167
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

<b>Sberbank's market shares</b> (%)	<b>Apr 1, 2020</b>	<b>Jan 1, 2020</b>
In retail deposits	43.5%	43.8%
In corporate deposits	22.5%	22.0%
In retail loans	40.7%	41.0%
In corporate loans	31.8%	31.4%

\*Preliminary calculations

\*\*Operating income excludes impairment of loans at fair value and impairments related to purchased or originated credit-impaired assets