

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Mar 1, 2019	Jan 1, 2019 (excl. subsequent events)	Change
Assets	27 156 194	27 033 398	0,5%
Corporate loans	13 247 505	13 570 882	-2,4%
Retail loans	6 307 696	6 170 154	2,2%
Provisions for loan impairment	1 275 328	1 207 102	5,7%
Securities portfolio	2 973 576	2 893 278	2,8%
Retail deposits	12 855 661	13 038 995	-1,4%
Corporate accounts and deposits	7 307 522	6 981 622	4,7%
Equity	3 966 361	3 826 067	3,7%
Core Tier 1 capital N1.1*	3 106 832	3 168 280	-1,9%
Tier 1 capital N1.2*	3 106 832	3 168 280	-1,9%
Total capital N1.0*	4 234 848	4 260 564	-0,6%
Core Tier 1 capital N1.1, min. 4,5%*	10,8%	11,1%	
Tier 1 capital N1.2, min. 6,0%*	10,8%	11,1%	
Total capital N1.0, min. 8,0%*	14,8%	14,9%	

Income Statement Highlights (RUB mn)	2M 2019	2M 2018	Change
Net interest income	195 279	195 073	0,1%
Net fee and commission income	63 356	55 511	14,1%
Net gain from FX revaluation and trading operations	3 013	7 825	-61,5%
Operating income before provisions	278 545	260 120	7,1%
Total provision charge	-23 953	-21 790	9,9%
Operating costs	-80 528	-75 679	6,4%
Profit before tax	174 063	162 650	7,0%
Net profit	143 790	129 096	11,4%
Total comprehensive income	159 147	140 693	13,1%

Key Financial Ratios (%)	2M 2019	2M 2018
Return on assets (ROA)	3,3%	3,5%
Return on equity (ROE)	22,7%	23,3%
Cost to income ratio	28,9%	29,1%
Cost to average assets	1,8%	2,0%

Branch network (units)	Mar 1, 2019	Jan 1, 2019
Regional head offices	12	12
Branches	77	77
Sub-branches (retail outlets)*	14 180	14 186
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Feb 1, 2019	Jan 1, 2019
In retail deposits	44,7%	45,1%
In corporate deposits	24,6%	23,1%
In retail loans	41,3%	41,4%
In corporate loans	32,6%	32,7%

*Preliminary calculations