

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Nov 1, 2020	Jan 1, 2020	Change
Assets	32 455 426	27 695 976	17.2%
Corporate loans	15 489 860	13 328 889	16.2%
Retail loans	8 241 354	7 243 648	13.8%
Provisions for loan impairment	1 575 295	1 210 002	30.2%
Securities portfolio	4 892 155	3 303 085	48.1%
Retail deposits	14 802 399	13 624 754	8.6%
Corporate accounts and deposits	7 956 550	6 650 195	19.6%
Equity	4 636 584	4 404 823	5.3%
Core Tier 1 capital N1.1*	3 586 132	3 299 955	8.7%
Tier 1 capital N1.2*	3 736 132	3 299 955	13.2%
Total capital N1.0*	4 537 363	4 567 922	(0.7%)
Core Tier 1 capital N1.1, min. 4,5%*	11.4%	10.5%	
Tier 1 capital N1.2, min. 6,0%*	11.9%	10.5%	
Total capital N1.0, min. 8,0%*	14.5%	14.5%	

Income Statement Highlights (RUB mn)	10M 2020	10M 2019	Change
Net interest income	1 186 781	1 039 207	14.2%
Net fee and commission income	411 418	376 986	9.1%
Net gain from FX revaluation and trading operations excl. fair value revaluation	213 504	45 340	370.9%
Operating income before provisions excl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	1 815 811	1 495 833	21.4%
Total provision charge incl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	-527 848	-99 537	430.3%
Operating costs	-495 576	-476 568	4.0%
Profit before tax	792 386	919 729	(13.8%)
Net profit	641 052	739 428	(13.3%)
Total comprehensive income	655 016	839 985	(22.0%)

Key Financial Ratios (%)	10M 2020	10M 2019
Return on assets (ROA)	2.6%	3.2%
Return on equity (ROE)	16.3%	21.7%
Cost to income ratio**	27.3%	31.9%
Cost to average assets	2.0%	2.1%

Branch network (units)	Nov 1, 2020	Jan 1, 2020
Regional head offices	11	11
Branches	77	77
Sub-branches (retail outlets)*	14 111	14 167
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Oct 1, 2020	Jan 1, 2020
In retail deposits	44.6%	43.8%
In corporate deposits	23.9%	22.0%
In retail loans	41.4%	41.0%
In corporate loans	32.3%	31.4%

*Preliminary calculations

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