

Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Oct 1, 2020	Jan 1, 2020	Change
Assets	32 210 905	27 695 976	16.3%
Corporate loans	15 347 727	13 328 889	15.1%
Retail loans	8 047 178	7 243 648	11.1%
Provisions for loan impairment	1 546 796	1 210 002	27.8%
Securities portfolio	4 343 640	3 303 085	31.5%
Retail deposits	14 878 370	13 624 754	9.2%
Corporate accounts and deposits	7 923 241	6 650 195	19.1%
Equity	4 970 472	4 404 823	12.8%
Core Tier 1 capital N1.1*	4 009 764	3 299 955	21.5%
Tier 1 capital N1.2*	4 159 764	3 299 955	26.1%
Total capital N1.0*	4 871 024	4 567 922	6.6%
Core Tier 1 capital N1.1, min. 4,5%*	12.8%	10.5%	
Tier 1 capital N1.2, min. 6,0%*	13.2%	10.5%	
Total capital N1.0, min. 8,0%*	15.5%	14.5%	

Income Statement Highlights (RUB mn)	9M 2020	9M 2019	Change
Net interest income	1 055 620	929 168	13.6%
Net fee and commission income	364 836	334 524	9.1%
Net gain from FX revaluation and trading operations excl. fair value revaluation	206 675	34 016	507.6%
Operating income before provisions excl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	1 628 369	1 340 887	21.4%
Total provision charge incl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	-500 000	-85 442	485.2%
Operating costs	-437 271	-421 418	3.8%
Profit before tax	691 098	834 028	(17.1%)
Net profit	559 412	665 371	(15.9%)
Total comprehensive income	566 608	742 354	(23.7%)

Key Financial Ratios (%)	9M 2020	9M 2019
Return on assets (ROA)	2.5%	3.2%
Return on equity (ROE)	15.8%	21.9%
Cost to income ratio**	26.9%	31.4%
Cost to average assets	2.0%	2.1%

Branch network (units)	Oct 1, 2020	Jan 1, 2020
Regional head offices	11	11
Branches	77	77
Sub-branches (retail outlets)*	14 123	14 167
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	Sep 1, 2020	Jan 1, 2020
In retail deposits	44.5%	43.8%
In corporate deposits	22.7%	22.0%
In retail loans	41.2%	41.0%
In corporate loans	32.1%	31.4%

*Preliminary calculations

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