

## Sberbank's Financial Highlights under RAS

<b>Balance Sheet Highlights (RUB mn)</b>	<b>Feb 1, 2019</b>	<b>Jan 1, 2019 (excl. subsequent events)</b>	<b>Change</b>
Assets	26 745 793	27 033 398	-1.1%
Corporate loans	13 293 199	13 570 882	-2.0%
Retail loans	6 233 797	6 170 154	1.0%
Provisions for loan impairment	1 250 040	1 207 102	3.6%
Securities portfolio	2 768 892	2 893 278	-4.3%
Retail deposits	12 604 246	13 038 995	-3.3%
Corporate accounts and deposits	7 269 230	6 981 622	4.1%
Equity	3 906 067	3 826 067	2.1%
Core Tier 1 capital N1.1*	3 096 098	3 168 280	-2.3%
Tier 1 capital N1.2*	3 096 098	3 168 280	-2.3%
Total capital N1.0*	4 188 046	4 260 564	-1.7%
Core Tier 1 capital N1.1, min. 4,5%*	11.0%	11.1%	
Tier 1 capital N1.2, min. 6,0%*	11.0%	11.1%	
Total capital N1.0, min. 8,0%*	14.9%	14.9%	

  

<b>Income Statement Highlights (RUB mn)</b>	<b>Jan 2019</b>	<b>Jan 2018</b>	<b>Change</b>
Net interest income	102 406	102 831	-0.4%
Net fee and commission income	29 587	26 275	12.6%
Net gain from FX revaluation and trading operations	-168	1 177	-
Operating income before provisions	133 338	130 926	1.8%
Total provision charge	-7 605	-13 245	-42.6%
Operating costs	-38 910	-36 141	7.7%
Profit before tax	86 823	81 541	6.5%
Net profit	73 655	65 333	12.7%
Total comprehensive income	94 725	73 418	29.0%

  

<b>Key Financial Ratios (%)</b>	<b>Jan 2019</b>	<b>Jan 2018</b>
Return on assets (ROA)	3.2%	3.3%
Return on equity (ROE)	22.4%	22.6%
Cost to income ratio	29.2%	27.6%
Cost to average assets	1.7%	1.8%

  

<b>Branch network (units)</b>	<b>Feb 1, 2019</b>	<b>Jan 1, 2019</b>
Regional head offices	12	12
Branches	77	77
Sub-branches (retail outlets)*	14 183	14 186
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

  

<b>Sberbank's market shares (%)</b>	<b>Jan 1, 2019</b>	<b>Jan 1, 2018</b>
In total banking assets	30.4%	28.9%
In retail deposits	45.1%	46.1%
In corporate deposits	23.1%	20.9%
In retail loans	41.4%	40.5%
In corporate loans	32.7%	32.4%

\*Preliminary calculations