

## Sberbank's Financial Highlights under RAS

<b>Balance Sheet Highlights (RUB mn)</b>	<b>May 1, 2019</b>	<b>Jan 1, 2019</b>	<b>Change</b>
Assets	27 511 583	27 017 669	1,8%
Corporate loans	12 928 748	13 570 882	-4,7%
Retail loans	6 499 683	6 170 154	5,3%
Provisions for loan impairment	1 196 264	1 216 791	-1,7%
Securities portfolio	3 270 799	2 893 278	13,0%
Retail deposits	13 201 842	13 038 991	1,2%
Corporate accounts and deposits	7 029 779	6 981 625	0,7%
Equity	4 111 523	3 800 296	8,2%
Core Tier 1 capital N1.1*	3 476 434	3 177 806	9,4%
Tier 1 capital N1.2*	3 476 434	3 177 806	9,4%
Total capital N1.0*	4 346 595	4 243 762	2,4%
Core Tier 1 capital N1.1, min. 4,5%*	11,8%	11,1%	
Tier 1 capital N1.2, min. 6,0%*	11,8%	11,1%	
Total capital N1.0, min. 8,0%*	14,7%	14,8%	
<b>Income Statement Highlights (RUB mn)</b>	<b>4M 2019</b>	<b>4M 2018</b>	<b>Change</b>
Net interest income	406 436	403 846	0,6%
Net fee and commission income	138 828	128 714	7,9%
Net gain from FX revaluation and trading operations	-1 695	44 775	-
Operating income before provisions	565 483	585 279	-3,4%
Total provision charge	-14 249	-89 725	-84,1%
Operating costs	-181 244	-165 195	9,7%
Profit before tax	369 990	330 359	12,0%
Net profit	293 396	262 153	11,9%
Total comprehensive income	316 116	249 293	26,8%
<b>Key Financial Ratios (%)</b>	<b>4M 2019</b>	<b>4M 2018</b>	
Return on assets (ROA)	3,3%	3,4%	
Return on equity (ROE)	22,3%	22,9%	
Cost to income ratio**	32,2%	28,2%	
Cost to average assets	2,0%	2,2%	
<b>Branch network (units)</b>	<b>May 1, 2019</b>	<b>Jan 1, 2019</b>	
Regional head offices***	11	12	
Branches	77	77	
Sub-branches (retail outlets)*	14 169	14 186	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
<b>Sberbank's market shares (%)</b>	<b>Apr 1, 2019</b>	<b>Jan 1, 2019</b>	
In retail deposits	44,7%	45,1%	
In corporate deposits	24,9%	23,1%	
In retail loans	41,1%	41,4%	
In corporate loans	32,1%	32,7%	

\*Preliminary calculations

\*\*Operating income excludes impairment of loans at fair value

\*\*\*As part of improving the structure and increasing the efficiency of the regional network, West-Siberian head office was closed, while the number of service points for retail and corporate clients was not affected.