Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	**Jan 1, 2020** (excl.subesequent events)	**Jan 1, 2019** (incl.subesequent events)	**Change**
Assets	27 705 625	27 017 669	2.5%
Corporate loans	13 330 045	13 570 882	(1.8%)
Retail loans	7 243 648	6 170 154	17.4%
Provisions for loan impairment	1 206 653	1 216 791	(0.8%)
Securities portfolio	3 301 786	2 893 278	14.1%
Retail deposits	13 624 750	13 038 991	4.5%
Corporate accounts and deposits	6 650 202	6 981 625	(4.7%)
Equity	4 412 471	3 800 296	16.1%
Core Tier 1 capital N1.1*	3 305 912	3 177 806	4.0%
Tier 1 capital N1.2*	3 305 912	3 177 806	4.0%
Total capital N1.0*	4 566 206	4 243 762	7.6%
Core Tier 1 capital N1.1, min. 4,5%*	10.7%	11.1%	
Tier 1 capital N1.2, min. 6,0%*	10.7%	11.1%	
Total capital N1.0, min. 8,0%*	14.7%	14.8%	

Income Statement Highlights (RUB mn)	**2019** (excl.subesequent events)	**2018** (incl.subesequent events)	**Change**
Net interest income	1 260 537	1 253 040	0.6%
Net fee and commission income	469 472	427 150	9.9%
Net gain from FX revaluation and trading operations excl. fair value revaluation	54 325	101 687	(46.6%)
Operating income before provisions excl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	1 832 291	1 827 185	0.3%
Total provision charge incl. fair value revaluation and impairments related to purchased or originated credit-impaired assets	(122 777)	(276 552)	(55.6%)
Operating costs	(620 892)	(577 532)	7.5%
Profit before tax	1 088 622	973 101	11.9%
Net profit	870 057	782 182	11.2%
Total comprehensive income	981 319	709 441	38.3%

Key Financial Ratios (%)	**2019** (excl.subesequent events)	**2018** (incl.subesequent events)
Return on assets (ROA)	3.2%	3.2%
Return on equity (ROE)	21.1%	21.8%
Cost to income ratio**	33.9%	31.6%
Cost to average assets	2.2%	2.3%

Branch network (units)	**Jan 1, 2020**	**Jan 1, 2019**
Regional head offices	11	12
Branches	77	77
Sub-branches (retail outlets)*	14 167	14 186
Subsidiaries abroad (India)	1	1
Rep offices abroad (China, Germany)	2	2

Sberbank's market shares (%)	**Dec 1, 2019**	**Jan 1, 2019**
In retail deposits	43.4%	45.1%
In corporate deposits	23.9%	23.1%
In retail loans	41.2%	41.4%
In corporate loans	31.4%	32.7%

*Preliminary calculations

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