

## Sberbank's Financial Highlights under RAS

Balance Sheet Highlights (RUB mn)	Apr 1, 2021	Jan 1, 2021	Change
Assets	34 423 691	33 099 945	4.0%
Corporate loans	15 553 483	15 470 542	0.5%
Retail loans	8 821 019	8 474 152	4.1%
Provisions for loan impairment	1 565 947	1 574 700	-0.6%
Securities portfolio	5 193 454	5 183 325	0.2%
Retail deposits	15 494 588	15 711 368	-1.4%
Corporate accounts and deposits	7 688 532	7 800 110	-1.4%
Equity	4 915 902	4 724 662	4.0%
Core Tier 1 capital N1.1*	4 309 859	3 581 191	20.3%
Tier 1 capital N1.2*	4 459 859	3 731 191	19.5%
Total capital N1.0*	4 861 891	4 660 571	4.3%
Core Tier 1 capital N1.1, min. 4.5%*	13.3%	11.2%	
Tier 1 capital N1.2, min. 6.0%*	13.8%	11.7%	
Total capital N1.0, min. 8.0%*	15.0%	14.5%	
Income Statement Highlights (RUB mn)	3M 2021	3M 2020	Change
Net interest income	376 076	331 723	13.4%
Net fee and commission income	125 804	118 968	5.7%
Net gain from FX revaluation and trading operations	40 032	121 541	-67.1%
Operating income before provisions	552 822	584 055	-5.3%
Total provision charge	-54 109	-178 918	-69.8%
Operating costs	-149 158	-135 291	10.2%
Profit before tax	349 555	269 846	29.5%
Net profit	282 515	218 652	29.2%
Total comprehensive income	190 879	160 426	19.0%
Key Financial Ratios (%)	3M 2021	3M 2020	
Return on assets (ROA)	3.4%	3.1%	
Return on equity (ROE)	23.6%	19.4%	
Cost to income ratio	27.0%	23.2%	
Cost to average assets	1.8%	1.9%	
Branch network (units)	Apr 1, 2021	Jan 1, 2021	
Regional head offices	11	11	
Branches	77	77	
Sub-branches (retail outlets)*	14 072	14 085	
Subsidiaries abroad (India)	1	1	
Rep offices abroad (China, Germany)	2	2	
Sberbank's market shares (%)	Mar 1, 2021	Jan 1, 2021	
In retail deposits	45.1%	45.4%	
In corporate deposits	23.9%	22.8%	
In retail loans	42.1%	42.3%	
In corporate loans	32.2%	32.2%	

\*preliminary calculations for the reporting period