

Corporate clients

Main achievements of Sberbank in 2017

Corporate loan portfolio
(the Group, IFRS)

14,175 ▲ 4.0%
RUB billion

Index of satisfaction and
loyalty of corporate clients
(TRIM-index)

70 ▲ 2 points

Share in the market of loans
to small and microbusiness

13.3% ▲ 1.1 p. p.

Number of active clients

2,069 ▲ 18%
thousand

Number of products per
client

2.79 ▲ 0.53 units
units

Loans to legal
entities

11.4
RUB trillion ▲ 24.7%

90% of mass-market small
and microbusiness clients are
served remotely

30% of clients have a personal
remote Client Manager in the
Corporate Solutions Center;

Field work of Client Managers
has been set up for 90% of
clients of the high-income small
and microbusiness segment.

Client experience

Our goal is to ensure that clients see us as a reliable business partner. We pay special attention to the development of the business culture in Russia. In order to make the first steps in the business world for our clients as smooth as possible, Sberbank is implementing remote services for easy business startup, developing new financial products and non-banking services.

In order to create a qualitatively new level of client service we launched a remote client service channel – the Corporate Solutions Center (CSC). In 2017 regional sites for CSC were fully operational in Saint Petersburg, Tula, Stavropol, Togliatti, Ekaterinburg and Novosibirsk. CSC centralized key service and product functions such as: remote sales and telemarketing, support services, claims work, compliance support, support for transactional business and foreign trade, as well as reference information services.

Sberbank expanded the possibilities for clients to access the Bank's services in 2017 by launching new sales channels – remote Client Manager (via the Corporate Solutions Center), field Client Manager and a partner channel. The regional Togliatti Corporate Solutions Center also began its work in 2017. This new center performs telemarketing

services, engages in remote sales and provides reference and informational support.

In 2017 Sberbank launched a new service package for beginning entrepreneurs called “Easy Start”, which does not have any banking service fees and includes the opening of a bank account free-of-charge, provided there is a small volume of transactions and the client is serviced remotely.

Clients who sign up for “Easy Start” will be able to make commission-free transfers to counterparty accounts opened with Sberbank, with no limitations on the number or volume of payments, and to use the Sberbank business card for free. This means that Sberbank clients will not incur any costs to access the Bank’s key services for small business when opening their businesses.

Sberbank also offered beginning entrepreneurs and microbusinesses the “Minimum+” Package. This package provides a minimum set of essential banking services at a special price of RUB 990 or less per month.

22% of new companies that opened their very first bank account, opened it with Sberbank

Service packages

The “Minimum+” and “Easy Start” service packages launched in September 2017 allowed the Bank to increase the number of newly opened accounts from 22.9 thousand per month on average to 58.8 thousand accounts during the year.

Following the “Easy start”, the “Big Possibilities” premium service package was launched for clients with high transaction activity and a large number of transactions. Sberbank also plans to include a number of complex sectoral offers for clients that take into account the specifics of their business.

Campaigns for corporate clients

In order to expand the client base and improve client experience, the Bank held a number of campaigns:

- The corporate card campaign together with S7 Airlines: a 15% discount on the purchase of tickets using corporate cards;
- The campaign to attract clients with stable businesses: free opening of an account and servicing for six months for RUB 1, and 10 free payments a month with an account balance of at least RUB 30 thousand;
- The campaign for clients of banks that have lost their banking license: free opening of an account and the “Basis” Service Package for RUB 1 for three months.