

Sberbank Equity Story

We are working to increase earnings per share, ensuring the growth of business value for our shareholders and investors.

Delivery of strategic goals

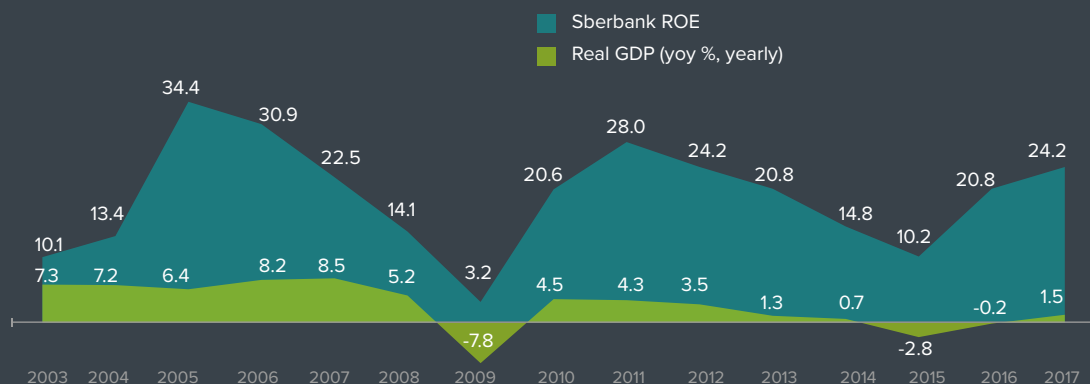
Sberbank strategy for 2008–2014

✓ Completed

Sberbank strategy for 2014–2018

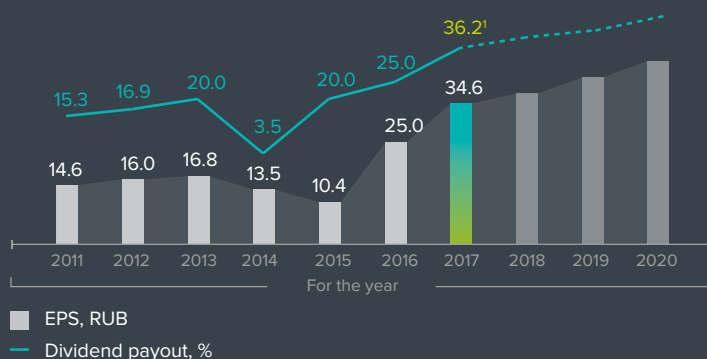
✓ Completed one year in advance
Read more on pages 30-33

Commitment to maintain ROE ~20% until 2020



Read more on pages 254-271

Commitment for consistent growth of dividend distribution



1 trillion RUB
dividends for 3 years by 2020

Up to 50%
of net profit by 2020

Read more on pages 215-216

¹ Following the meeting on April 17, 2013, the Supervisory Board of PJSC Sberbank recommended that the decision on dividend payments be submitted for approval to the Annual General Meeting of Shareholders in the amount of 12.0 rubles for ordinary and 12.0 rubles per preferred share. This corresponds to the distribution for the payment of dividends of 36.2% of net profit for 2017 under IFRS.

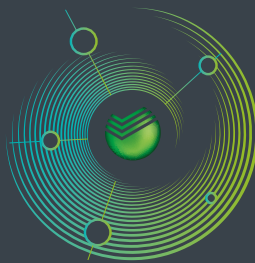


Sberbank strategy till 2020



Launched in 2017

Read more on pages 34-43

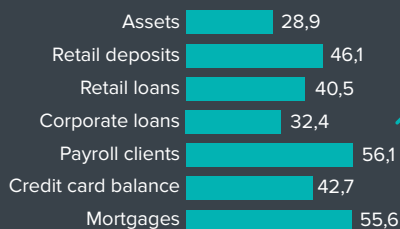


Efficiency growth for core business & Development of new high-yielding non-banking businesses

Read more on pages 102-107

Unique market position and deep knowledge of the client

Sberbank market share in Russia, %



region

age

income

sector



Read more on pages 27, 46-101

Technological leadership is the key to maintain competitive advantage in the future

Unified Front-End System

The Single Point of contact with the client

Business Hub

“Brain” – logic and decision-making system

Product Factories

“Production” – products, transactions, accounting

Data Factory

“Experience” – building up client experience and generating new knowledge

Platform Core

Read more on pages 108-125