

Sberbank today

The Sberbank Group is the largest financial institution in Russia and Central and Eastern Europe. The Bank services 151 million clients, of whom 134.7 million are in Russia. Sberbank accounts for 29.9% of the total assets of the Russian banking system. Sberbank has been working 76 years on the Russian market, and its brand is solidly associated with reliability and social orientation, and also more and more with innovation and technological leadership. The Bank is actively developing its channels for interacting with clients through a unique physical and digital infrastructure, creating an IT system based on modern innovative technologies (artificial intelligence, machine learning, blockchain, robotics, and others). Sberbank is also transforming itself, moving towards the model of a global ecosystem, to provide its clients with the best financial and non-financial services to satisfy their everyday needs.

86.2 million
active retail clients in Russia

**best client
experience**

Sberbank seeks to reach a new level of competitiveness and technology, all while remaining the best bank for people and business, continuing to develop sustainably and create value for its shareholders, society, and the country.

In 2017 Sberbank adopted its Development Strategy till 2020 (Strategy 2020), setting as its priority for this period further improvement of the customer experience and development of its technological platform and ecosystem to satisfy the majority of its clients' needs through the offering of non-financial products and services.

The Sberbank Group in the world



22
countries

151 million clients,
including 16.3 million
outside of Russia

27.1 RUB trillion
in assets

310.3 thousand
employees



technological leadership

development of the ecosystem

Clients in Russia

Sberbank's active¹ clients comprise 60% of the population of Russia. Sberbank accounts for 46.1% of individual deposits, 40.5%² of loans to individuals, and 32.4% of loans to legal entities.

2.1 million active corporate clients

132.7 million retail clients, of which 86.2 million are active clients

41.2 million clients receive their salaries through Sberbank

Sberbank is a major issuer of debit and credit cards.

17.5 million credit cards issued by Sberbank of Russia in circulation

121.5 million debit cards issued by Sberbank of Russia in circulation

818 thousand corporate cards issued by Sberbank of Russia

¹ The Bank considers clients active if they have made at least one transaction in the past three months.

² Market share combined for Sberbank and Cetelem Bank equals 41.4%

Traditional sales channels



>2 million
visitors in Russia each day

14.3 thousand
service points in Russia

76.3 thousand
self-service terminals in
Russia

931 thousand
active retail service points

56.8 million
unique active clients using
remote channels (Internet
bank and text message
service)

29.4 million
unique active users of the
Mobile Bank text message
service

32.6 million
unique active users of the Sberbank Online mobile app

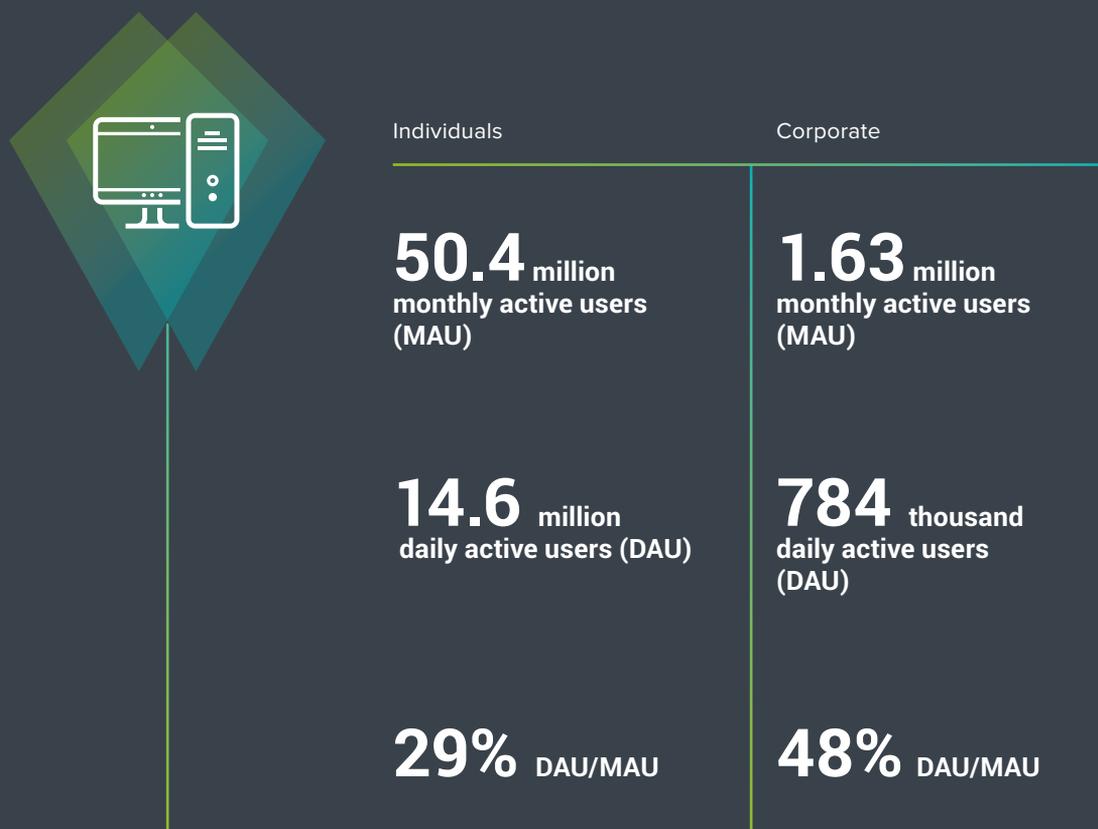
Group Structure

As of December 31, 2017, the Group operates in the Russian Federation through Sberbank of Russia, which has 14 regional head offices*, 78 branches of regional banks and 14,312 service points, and also through the main subsidiaries located in the Russian Federation – Sberbank Leasing, Sberbank Capital, the companies of the former Troika Dialog Group, Sberbank Private Pension Fund, Sberbank Life Insurance, Sberbank Insurance, Sberbank Factoring, and Cetelem Bank (the former BNP Paribas Vostok).

14
regional head offices*

* As part of improving the structure and increasing the efficiency of the regional network, two regional head offices (North and West-Ural) will be closed, while the number of service points for the population and corporate clients will not change.

Active users in digital channels



16.3 million
clients beyond Russia

14%
share of international
operations in the Group

The Group's operations outside Russia are performed through subsidiary banks located in Ukraine, Turkey, Belarus, Kazakhstan, Austria, Switzerland, and other countries of Central and Eastern Europe; through a branch in India, representative offices in Germany and China, and also the companies of the former Troika Dialog Group located in the USA, the UK, Cyprus, and a number of other countries. The number of the Bank's clients outside the Russian Federation reached 16.3 million in 2017. International business makes up 14% of the Group's assets according to management reporting.