

Sberbank on the Russian market

Sberbank maintained its leading positions in all of the key segments of Russia's financial market.

Sberbank's share in the key segments of Russian financial markets, %

	2016	2017
Assets	28.9	28.9
Loans to corporate clients	31.7	▲ 32.4
Loans to private clients	40.1	▲ 40.5
Corporate deposits	22.1	▼ 20.9
Retail deposits	46.6	▼ 46.1
Capital	33.5	▲ 39.3

Forecast of macroeconomic indicators and the banking sector for 2018¹

The base scenario for 2018 envisages a stabilization of oil prices at USD 62 per barrel for Urals oil. According to the base scenario, the economy will grow by 2%, the average exchange rate for the US dollar will be RUB 58, inflation will be 4% at year-end, and the Bank of Russia's interest rate at year-end will be 6.75%.

Nominal growth rate in 2018

	Corporate loans	Retail loans	Corporate deposits	Retail deposits
Sector	6-8%	10-12%	5-8%	6-9%
Sberbank	In line with the sector	In line with the sector	In line with the sector	In line with the sector

¹ This forecast was published on February 28, 2018. Sberbank reserves the right to review forecast indicators throughout the year, depending on the impact of external factors.