



# RETAIL BUSINESS

## HIGHLIGHTS OF RETAIL BUSINESS IN 2015:

- ✓ As of 1 January, 2016, Sberbank had raised RUB 10.2 trillion in retail deposits, which is a historical high for the Bank. The inflow of private funds throughout the year also broke previous records to total RUB 2.2 trillion<sup>1</sup>.
- ✓ Sberbank increased its portfolio of mortgage loans to RUB 2.2 trillion and captured 55% of the mortgage market. The Bank started to provide its borrowers not only with the actual loan but also with a set of services from its partners—real estate agents, insurance companies, and notarial and registration authorities.
- ✓ The Sberbank Online mobile apps for Android and iPhone made the lists of the best apps of the year in Google Play Market and App Store in Russia, being the only financial product in both ratings.
- ✓ Sberbank was awarded the 2015 Consumer Rights and Service Quality prize as the most customer-focused bank in Russia.
- ✓ The noncash services sphere began a qualitative transformation. The Bank's quantitative achievements (millions of active cardholders, thousands of self-service machines, hundreds of thousands of POS terminals in retail chains) and the best Internet Banking service on the market produced the effect of a qualitative leap forward.
- ✓ The behaviour of millions of Russians started to change thanks largely to Sberbank. For example, the share of noncash operations with Sberbank cards exceeded 50% for the first time, and in 2015 P2P transfers enjoyed explosive growth—over the course of the year Sberbank customers transferred RUB 2.4 trillion to each other.
- ✓ A new model for branch operations—VSP 3.0—was rolled out. Consultants who resolve customers' problems on the spot and successfully promote services were introduced at the branches. This gradually lowered the level of operational errors and shortened lines.

<sup>1</sup> Here and further in the section according to the Russian Accounting Standards.