

## Retail deposit operations

The amount of funds raised from individuals, including fixed-term deposits, current accounts, bank cards, and funds in precious metals, grew by RUB 2.2 trillion as of the end of 2015 and exceeded RUB 10.3 trillion as of 1 January, 2016.

The pace of growth at the end of the reporting year (27.2%) exceeded the pace of growth of private client funds at the end of the previous year (4.9%). The main growth can be attributed to fixed-term deposits in roubles. The amount of foreign currency deposits also increased in dollar terms. Some deposits were opened via remote channels.

### Structure of Retail Deposits

Indicators	As of 1 January, 2015, RUB, million	As of 1 January, 2016 RUB, million
Current accounts/on-call accounts	1,561,367	1,938,38
Term deposits	6,437,685	8,282,89
Deposits in precious metals and other deposits	128,855	120,85
<b>Total retail deposits</b>	<b>8,127,907</b>	<b>10,342,13</b>

Throughout 2015, in light of the general market trend toward declining deposit rates and the behaviour of the key rate of Bank of Russia, we decreased interest rates on deposits in roubles and foreign currency, including rates on the savings certificates of individuals, six times.

The promotional events held for products in roubles, support for a competitive rate level on foreign currency deposits, and new deposits for high networth individuals allowed us to maintain our market share in fixed-term deposits in roubles and increase our share in foreign currency deposits considerably.

### Sberbank's share in the Russian retail deposit market

Indicators	As of 1 January, 2015 (%)	As of 1 January 2016 (%)
Ruble-denominated deposit market	50.1	49.0
Foreign currency-denominated deposit market	30.4	37.0
Deposit market	45.0	46.0

As of 1 January, 2016, over 170,000 customers have requested the Sberbank Premier service package, and over 22,000 VIP customers are using Sberbank First rate plan. Both service packages allow customers to obtain premium debit cards free of charge for themselves and their loved ones, receive a Priority Pass card to access business lounges in the largest airports in the world, and enjoy favourable currency exchange rates and precious metals rates as well as discounts for renting safe deposit boxes. There is a special line of deposits for each package with increased interest rates as well as increased rates for savings accounts.

For the upper mass segment, starting 1 October, 2015, the Gold service package was launched to include gold debit cards and foreign travel insurance for the whole family.

## Interaction with the Pension Fund of the Russian Federation

# 59.0%

Share of pensioners receiving their pension through Sberbank.

As part of cooperation with the Pension Fund of the Russian Federation (PFR), we offer the following services to seniors and persons entitled to benefits: a free certificate that states the types and amounts of pensions and other social benefits paid by the PFR to an individual account at Sberbank. These certificates can be issued in any Sberbank office or by using Sberbank Online or an ATM. A certificate on the types and amount of pensions allows pensioners to promptly obtain detailed information on all the types of payments due them from the PFR and their totals for the

period in question.

The share of pensioners that receive their pension through Sberbank is constantly growing. The number of Russians who trust us to pay out their pension has reached 24.8 million persons.

### | The number of pensioners receiving pensions through Sberbank

Indicators	As of 1 January, 2015	As of 1 January 2014
Number of social pensioners getting their pension through Sberbank, persons	23,291,132	24,789,911
Share of pensioners receiving their pension through Sberbank in the total number of pensioners in the Russian Federation, % (not including pensioners in the Crimea)	56.2	59.1

Sberbank pays special attention to its operations in the Social segment. The Bank has increased the level of protection for pensioner interests as regards the safety of their deposits against the infringement of third parties. A special memo has been drawn up for branch employees on protecting the savings of pensioners and disabled persons against the fraudulent actions of third parties. Now branch employees can stop wrongdoers by taking simple actions to prevent them from taking advantage of customers' trust and tricking them into making debit transactions on their accounts.

The paperwork for receiving a pension on Sberbank accounts has been simplified: an application for pension delivery is automatically printed out when an account is opened, which saves 15 minutes of customer time and does away with the labour-intensive manual filling out of account details.

The Bank is working to enable pensioners to remotely file pension delivery documents through their personal account on the Unified Portal of Public Services.