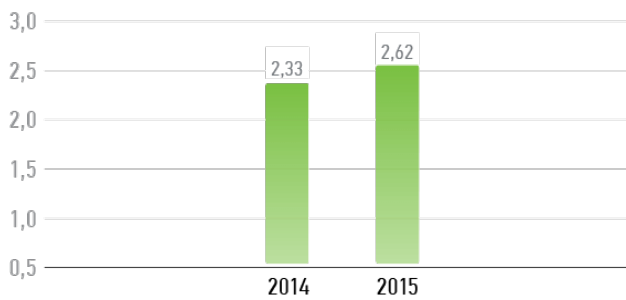


Retail sales model

In the first half of 2015, Sberbank focused its active sales on promoting commission-fee products and fund-raising products. In 2015, over 154 million communications were made offering deposits and savings certificates. The aggressive promotion of credit products started up again in the second half of the year. At the same time, the Bank pursued the mass personalisation of active sales.

Products per Sberbank client



79.7 million

active customers number

The Bank issued an additional RUB 99 billion in loans due to consumer loan campaigns that found new life in June. Active sales resulted in the issue of an additional 556,000 credit cards. The first 500,000 customers were e-mailed personal video offers for Sberbank credit cards in June.

The text service response rate reached 15% through the use of various behaviour models: there were 1.3 million direct debit for mobile communications and 50,000 new utility service payments.

The biggest development included individual pricing patterns under consumer loan campaigns launched in August. Each customer is assigned an individual interest rate that is deemed to be the best for that particular customer.

The Bank also began using Viber, a new message communication channel. The welcome newsletter with a link to Sberbank's promotional webpage showed that 12 million people were registered Viber clients. The new communications model provides for a fivefold cost reduction compared with text services and the delivery of graphic and video content to customers.

The Bank increased its active customers by 5.8% to 79.7 million in 2015. Through the use of the customer database, the number of products per customer increased from 2.33 to 2.62 over the year. This shows that customers are increasingly selecting Sberbank as their "Bank of choice".