

The bank's market position and competitive advantage

Sberbank strengthened its leading positions in all segments of Russia's financial market.

| Sberbank's share of the key financial market segments in 2015 (%)

Indicators	Year				
	2011	2012	2013	2014	2015
Assets	26.8	28.9	29.6	29.1	28.9
Loans to corporate customers	32.9	33.6	33.3	35.0	32.2
Loans to private customers	32.0	32.7	33.5	35.9	38.7
Corporate deposits	14.5	17.2	17.2	21.9	25.0
Retail deposits	46.6	45.7	46.7	45.0	46.6

Competition and the Group's Market Positions

Growing banking bankruptcies have changed customer behaviour, and now they are paying more attention to banks' trustworthiness when depositing money. This has strengthened the bank's positions in terms of fund raising: in 2015, the Group's share in the private customer market increased from 45% to 46%, and in the corporate market the Bank's share went up from 21.9% to 25.0%.

Mortgage loans were the only segment in the retail loan market to grow. Sberbank has strengthened its position in the mortgage market by increasing its market share from 52.9% to 55%. As a result, Sberbank's total share on the retail loan market increased from 35.9% to 38.7%.

In terms of corporate lending in 2015, the bank followed a conservative policy that caused its market share to decrease from 35% to 32.2%.

Although not a participant in the government-funded recapitalisation programme, Sberbank was able to use its generated profit to increase its share in the banking system's capital from 28.7% to 32.0%, and Sberbank's share in the profit generated by the banking sector in 2015 exceeded 100%.