

Structure and Business Model

| Development of Sberbank's Business Model in Russia

Retail Business and Wealth Management	Corporate Business & CIB	Development of Sberbank's international business
Private Customer Lending <ul style="list-style-type: none"> ✓ Home loans ✓ Consumer lending ✓ Credit cards ✓ Car Loans 	<ul style="list-style-type: none"> ✓ Payroll Projects ✓ Trade funding and documentary operations ✓ Foreign trade ✓ Conversions ✓ Acquiring ✓ Cash collection ✓ Correspondent account turnover ✓ MB&A Products ✓ Cash Management Services ✓ Loans ✓ Deposits ✓ Filing reports with the Federal Tax Service and other supervisory bodies ✓ Obtaining category 1 government guarantees for SMEs ✓ "Digital hypermarket" ✓ Lending to government bodies of Russian Federation constituents 	SBERBANK EUROPE AG DenizBank A.Ş (Turkey) BPS-Sberbank OJSC (Belarus) Subsidiary Bank Sberbank JSC (Kazakhstan)
Retail Deposit Operations <ul style="list-style-type: none"> ✓ Deposits ✓ Pensions 		SBERBANK PJSC (UKRAINE) Sberbank (Switzerland) AG
Non-interest Income Sources <ul style="list-style-type: none"> ✓ Bank Cards ✓ Acquiring ✓ Debit Cards ✓ Payments and Transfers 		
Insurance and Wealth Management <ul style="list-style-type: none"> ✓ Insurance ✓ Pension savings ✓ Investment products 		

Goals for 2018

Customers		<ul style="list-style-type: none"> ✓ Business consolidation in target geography ✓ Withdrawal from noncore markets ✓ Material increase in cost effectiveness (focus on decreasing ClR) ✓ Improvement of the quality of the loan portfolio, optimisation of bad asset management ✓ Development of target IT solutions in the digital banking sector ✓ Strengthening of subsidiary bank teams
Shifting from microsegments to individual offers	From 25 segments to customised offers based on RAROC	
Products		
From selling traditional banking and financial products to ecosystems of integrated solutions (nonbank and partner products and services)		
Channels		
A cashless world, more active transition of transactions and sales to digital channels	Reduction of the physical network, development of remote service and sales channels	
Feedback		
Prompt improvement of processes and offers based on feedback	From flexible management to immediate resolution of the customer's problems in any channel	

Internal technological solutions



Self-management and ongoing streamlining of services



Unified service methodology



Centralised service management system



Digital Inside development

