

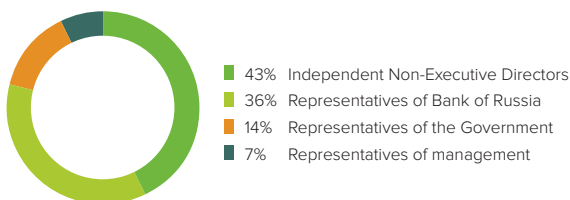
Appeal for Investors

We are working to increase earnings per share by ensuring the growth of business value for our shareholders and investors

High Corporate Governance Standards Based on Openness and Transparency

rating 8
out of 10 under NCMR
(National Corporate Management
Rating)

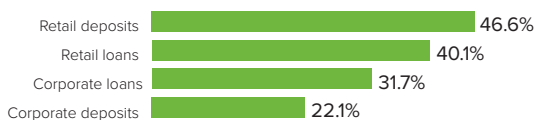
Supervisory Board composition as of 31.12.2016, %



Unique market position and deep client knowledge

Leader
of the Russian Banking Sector

Sberbank's Market Shares in Russia



Using
Big Data
and client knowledge from social
media and mobile operators, the
coverage of population segments
from young people to senior
citizens

2018
Key
Areas of
Strategy
Commitment
to Strategic Goals

Business

Risk Management

Technologies

Governance Model

Team and culture

Strong brand



N°6 by brand value
among European banks
and 24th among banks in the world
for 2016

The only Russian brand ranked among the top 100 banks in the world and the only Russian banking brand in the world rankings

Brand Finance Global 500

**High indices of client satisfaction
and a willingness to recommend the services
of Sberbank**

Successful story of a major bank transformation:

- Reducing management levels
- Centralizing and automating functions
- Changing corporate culture
- Restructuring business models

Focus on the development of technologies and innovations:

- Highly efficient IT systems
- Reduced time for bringing products to market
- Implementation of Unified Front-End System (UFS) and Platform for business support and development (PBSD 18+)
- Applying agile technologies
- Using crowdsourcing
- Working with big data
- Machine learning
- Internet of Things
- Blockchain
- Laboratories of innovations

Strong management team:

- Think tank center
- Learning leading companies on the cutting edge of relevant technologies
- Hiring employees with competencies in advanced technologies
- Proprietary corporate university
- Collaborating with major universities around the world