

Sberbank Today

Sberbank Group is the largest financial institution in Central and Eastern Europe. The Bank was founded in 1841 and celebrated its 175th anniversary in 2016. The core activity of the Group is providing financial services to retail and corporate clients in all regions of presence. Group's geography covers 22 countries, including Russian Federation. The number of the Group's clients has reached 145.6 million.

In its activity, the bank is aimed at implementing digital technologies and increasing process efficiency to ensure long-term sustainable development and create the value for all stakeholders - clients, shareholders, the society and the state.

Sberbank Group in the World



Group Structure

Outside Russia, the Group operates through its subsidiary banks in Turkey, Ukraine, the Republic of Belarus, Kazakhstan, Austria, Switzerland, and other countries of Central and Eastern Europe as well as through its branch office in India, representative offices in Germany and China, and companies of the former Troika Dialog Group located in the US, UK, Cyprus, and certain other countries. The number of the bank's clients beyond Russia has reached 14.8 million. The share of international business amounts to 14% of the Group's assets according to the management accounting data.

As of December 31, 2016, the Group operates in Russia through Sberbank of Russia, which has 14 regional banks, 79 regional bank branches, and 15,016 branches, as well as through its major subsidiaries located in Russia, including Sberbank Leasing JSC, Sberbank Capital LLC, companies of the former Troika Dialog Group, Sberbank Private Pension Fund JSC, Insurance Company Sberbank Life Insurance LLC, Insurance Company Sberbank Insurance LLC, Sberbank Factoring LLC, and Cetelem Bank LLC (formerly BNP Paribas Vostok LLC). Starting January 1, 2016, Vostochno-Sibirsky Regional Bank was reorganized by transferring its branch network to Sibirsky Regional Bank, and Severo-Kavkazsky Regional Bank was reorganized by transferring its branch network to Yugo-Zapadny Regional Bank.

Clients in Russia

129.0 mln

retail clients, including
83.2 mln active clients¹

1.8 mln

active corporate
clients

35.4 mln

payroll clients



Sales Channels

More than **2** mln
visitors in Russia every day

15 thousand
branches in Russia

80 thousand
self-service terminals in Russia

17.4 mln
credit cards in circulation
issued by Sberbank

107 mln
debit cards in circulation issued
by Sberbank

611 thousand
corporate cards issued
by Sberbank

47.4 mln
unique active clients using remote
channels (Sberbank Online internet
banking and Mobile banking
services)

20.6 mln
unique active users
of the Sberbank Online
mobile app

27.1 mln
unique active users
of the Mobile banking service

¹ The Bank considers clients with at least one transaction in the last three months as active.