**23.2** bln
was lent under the soft loan program to small and medium businesses

**64%**
of all small and microbusinesses in Russia are serviced at Sberbank

## Large and medium business

In 2016, Sberbank provided new products and services for large and medium businesses. Thus, existing lenders of the segment were offered Loans in 1 Day for short-term loans up to 1.5 years as well as overdraft. New borrowers who required preliminary rating approval were offered short-term loan options up to 3 years with proactive limits. In 2017, Sberbank plans to continue the implementation of up-to-date products for this business segment.

In 2016, a new service was offered to Sberbank clients specially developed for large and medium business to monitor the following industries: macroeconomics, agricultural complexes, retail trade, construction, and fuel and energy complexes. Such reviews are provided on a quarterly basis for free and are quite popular with clients. It is expected they will eventually be released on a more regular basis.

In June, together with the SME Development Corporation, the Bank launched the 6.5 Program for soft loans to small and medium businesses. During the program, 352 transactions were approved, and RUB 23.2 bln was lent.

In 2016, a pilot project on the sector risk concentration of large and medium businesses was launched: sectoral analysis of the client database and the market, including when only potential, was completed, and dominant sectors were defined by region. The analysis of the situation helped form client and product teams, including client managers, credit inspectors, and transaction product managers. In the future, Sberbank will create a sectoral structure of large and medium business in all head offices.

## Small and microbusiness

Sberbank provides services to 1.56 mln active small and microbusiness clients. This totals 64% of all active companies in this segment in Russia. In 2016, the number of active small and microbusiness clients in Sberbank increased by 3%.

On average, each client of this segment uses 2.75 Sberbank products. As a rule, these are settlement accounts, remote banking services, self-service cash collection, corporate cards, acquiring, salary projects, loans, and others.

In 2016, Sberbank offered small businesses new efficient tools for business development with an improved line of credit products.

Thus, clients can now choose the new SMART loan service, which is designed for preapproved loans based on transaction data analysis. Client advantages include a decision within an hour if approved, and no collateral required.

The following products are popular among small and microbusinesses:

- **“Business Guarantee”:** approval of a transaction less than RUB 5 mln within 1 day
- **“Overdraft Online”:** the client receives individual pricing conditions above RUB 15 mln without visiting the bank
- **“Express Overdraft”** with lower requirements to the borrower’s business life and period of cooperation with the Bank in terms of its settlement account
- **“Secured Express”** with an extended loan period
- **“Express Mortgage”** with an increased maximum loan amount and extended lending period