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.

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

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

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

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

- **Business Trust for Asset Risk:** a nontarget loan with an issue period of up to three days and an amount limited by the collateral
- **TOP-UP:** recovery of the loan limit for clients who already have Business line loans or a Trust loan in the Credit Factory

Sberbank also offers its clients useful transaction products: web acquiring to help promptly integrate with popular client site management systems; Trade Plus package with the option to connect clients with acquiring turnover of less than RUB 100 thousand per month; the remote opening of a second and subsequent accounts.

In addition, Sberbank also offers a number of useful nonbanking services to small and microbusiness clients. In particular, individual entrepreneurs can have their corporate cards insured. Clients also have access to the My Accountancy and My Team line of accounting services, the innovative SMART-terminal with POS system hardware and software suite, acquiring connection, a package of cloud services for commodity and management accounting, business intelligence, and more.

In 2017, Sberbank plans to both increase its credit portfolio of small and microbusinesses and also develop the relevant nonbanking services to form a specialized ecosystem.

In 2016, Sberbank offered a package of applied development tools (API) for the integration of partner services with Sberbank's corporate systems, in particular with Sberbank Business Online. As a result of these efforts, now Sberbank Business Online client can, for example, access Sberbank's partner services without any additional authentication.

Sberbank also developed and debuted a free application for iPad called Manager Planner, which features the most important tools needed by today's busy professionals. This included, first and foremost, tasks recording and calendar planning, information storage, automatic recognition of business cards by photo, and contact maintenance.