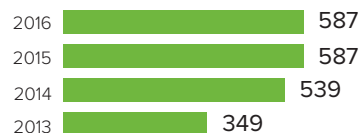


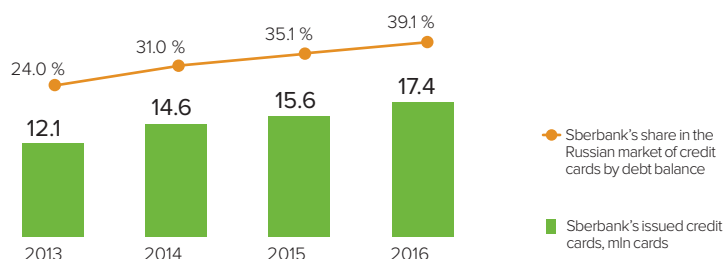
Credit cards and overdraft portfolio (the Group, IFRS), RUB bln



39.1%
Sberbank's share
in the Russian market
of credit cards

Acquiring and Bank Cards

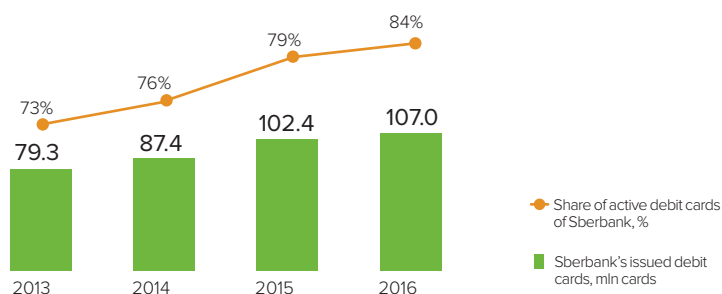
Credit cards



In June, Sberbank launched a new service allowing credit card holders to check the amount and date of their next payment at any time by sending a text message with the word "debt" to the number 900.

As of July, Visa Gold credit cards are now issued with Visa PayWave contactless payment technology for purchases, which helps clients save time and make card payments even more secure, thus protecting cards from wear. In addition, Sberbank launched the procedure of increased limits and offered to raise limits by 20%–30% for every tenth credit card holder who was active and had no delay in payments.

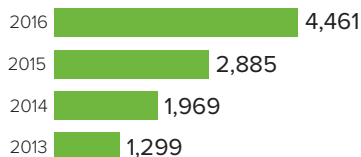
Debit cards



Sberbank is the largest issuer of debit cards in Russia. Sberbank is actively developing its line of bank cards, including premium cards. The first cards with an increased number of bonuses from the Spasibo loyalty program—Visa Platinum and Visa Infinite—were issued in April, and at the end of the year Sberbank began issuing Mir cards at all of its branches. Sberbank also made a new interface for card orders offering individual—website visitor conversion from choosing a design to confirming orders. Now, clients can download photographs from VK.com, Odnoklassniki, and Instagram.

Sberbank has also continued to develop its ancillary services. Thus, over 4 mln clients have been using the convenient Kopilka (piggy bank) money saving service, which can be enabled in iOS and Android mobile applications. The availability of this service as a mobile application helped Kopilka connect to new clients and was easy to use for existing ones.

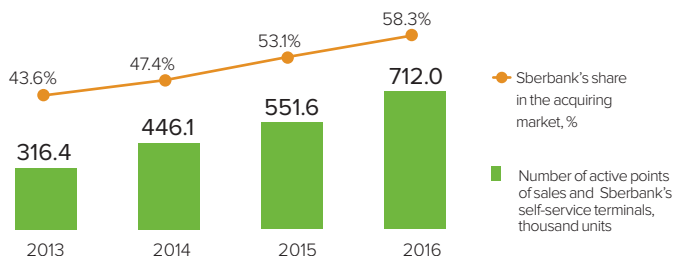
Sberbank's turnover in the acquiring network, RUB bln



58.3%

Sberbank's share
in the Russian
acquiring market

Acquiring



Sberbank is proactively introducing new acquiring network technologies and services. The Bank was the first in Russia to implement Internet-acquiring for the Apple Pay system, after arranging for integration with web authorization and InApp authorization for mobile applications. The list of its partners includes Aeroflot, Ural Airlines, Ticketland, Utkonos, Biglion, AnyWayAnyDay, and WebMoney.

Sberbank also launched a pilot project for biometric payments in the Azbuka Vkusa supermarket in Moscow on Nakhimovsky Prospekt: now, after linking a card just once, clients can make payments by simply placing their finger on a special scanner.

Sberbank proceeded to roll out Mir card acquiring in the acquiring network, including Internet-acquiring. A total of 85% of the Bank's terminals were already connected by the end of December.

The development of the LightCabinet platform witnessed rapid growth, designed and introduced in 2015 for the direct online interaction of partners with Sberbank, and the management of intrabank processes related to merchant acquiring and payroll projects. All registration activities related to regional head offices, such as the registration of points of sale and service or terminal blocking, are now processed through a single centralized system. Security subdivisions as well as related business units participating in the conclusion and monitoring of merchant acquiring contracts have been linked up to the system.

To improve service quality for acquiring clients, a uniform standard of technical support for the sales and service network was introduced throughout the entire Bank. In addition, the system for the online monitoring of terminals became operational, making it possible to track the technical state of terminals and enter automatic orders for technical expert repairs. The benefits of implementation over the course of 5 years will amount to around RUB 1.3 bln.

Sberbank's innovative approach in the field of Internet-acquiring was noted by a professional award for the Best Banking Online Acquiring Service at the Tagline conference.