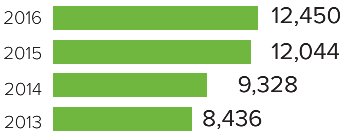
The portfolio funds due to individuals



46.6%
Sberbank's share in the Russian deposit market

32.3%
The share of sales in remote service channels

Attracting funds from individuals

	2013	2014	2015	2016
Sberbank's share in the Russian market of deposits, %	46.7	45.0	46.0	46.6
in Rubles	50.6	50.1	49.6	49.1
in foreign currency	28.2	30.4	37.3	38.6

Sberbank's volumes and share in the market of individual funds continued to grow in 2016. The factors contributing to the growth include the improved quality of customer service, the launch of promotional deposits in rubles, the maintenance of competitive rate levels in US dollars, the revoking of licenses from unreliable banks, and the strengthening of the ruble at the end of 2016.

In December 2014, during the economic crisis and sharp upsurge of foreign currency rates, Sberbank made the decision to increase interest rates for deposits in foreign currency. This led to the growth of the foreign currency deposits' share in the portfolio and allowed Sberbank to increase its share in the market of foreign currency deposits. The reduction of the foreign currency share in the portfolio in 2016 was determined by the decrease in currency rates and the small outflow of deposits opened at a higher interest rate in the crisis period. Sberbank's share in the market of foreign currency liabilities continues to grow: in 2016, the share increased by 1.3 percentage points to reach the record level of 38.6%.

The attraction of funds from individuals via Sberbank's remote sales channels demonstrates strong growth. The total volume of resources attracted in 2016 via two promotional, remotely opened deposits amounted to around RUB 172 bln. The strategy for the development of attracting individual funds via remote sales channels will continue in 2017.

The share of sales in remote service channels, %