

Clients

Retail Clients

Key Indicators and Events

In 2016, the systematic implementation of a clientcentric service model and development of sales channels helped Sberbank achieve steady improvements of its indicators across all segments of services for private clients. The development of digital sales channels also allowed the Bank to offer modern tools and services, increase the number of clients, and reduce expenses.

Main Achievements of Sberbank in 2016

+4.4%

83.2

mln

Number of active individual clients in Russia

+0.6 p. p.

46.6%

Share in the retail deposit market

+1.4 p. p.

40.1%

Share in the retail loan market

+4.0 p. p.

39.1%

Share in the credit card market

+4.0 p. p.

50.3%

Share of salaries paid through Sberbank¹

+2.1 p. p.

61.0%

Share of pensioners receiving pensions through Sberbank

+22%

47.4 mln

Number of unique active clients using remote channels (online banking and text service)

+35%

24.7 mln

Number of participants in the "Spasibo from Sberbank" loyalty program

+10.2 p. p.

50.8%

Share of noncash turnover via Sberbank retail transactions

+11.2 p. p.

77.4%

Share of noncash payments by individuals

+3 p. p.

58%

Net Promoter Score (NPS) of private clients

+0.2

9.3 points

Client Satisfaction Index (CSI)

¹ The share as of November 1, 2016, year-on-year increase by November 1, 2015.



“

In my opinion, one of the main achievements of 2016 is the growth of the index of readiness to recommend Sberbank (NPS) by 3 points to 58. Our clients' opinion is of great importance to us. The achieved result demonstrates that we are on the right track. In 2016, we launched the first ecosystem (“DomClick”) and a set of innovative services and projects. All that forms a solid base for further developing digital channels, increasing client involvement, and switching to a completely different level of efficiency.

Alexander Torbakhov

Deputy Chairman of the
Executive Board

Awards and Ratings

- » The Most Accessible Bank and The Most Reliable Bank Fully Meeting Its Obligations—Sberbank was deemed the winner of these categories as part of the Quality of Life Awards established by the Financial University under the Government of Russia
- » Best in Mobile Banking, Best Bill Payment & Presentment, Best Information Security Initiatives, Best SMS/Text Banking—Sberbank was deemed the winner of these categories as part of the Consumer Digital Bank awards established by Global Finance magazine for Central and Eastern Europe
- » Positive User Experience: Mobile Banking Apps (Sberbank Online services for iOS and Android devices); Information Security (Sberbank Online for Android, the world's first secure financial app, together with Kaspersky Lab)—Sberbank was deemed the winner in these categories as part of the Banking Sphere awards
- » “The Leader of Loyalty Marketing in Russia” Grand Prix as well as victories in the categories for The Best Loyalty Program in a Financial Institution, The Best Coalition Loyalty Program, Service of the Year – For the Best Support System for Loyalty Program Participants, awarded to the Thank You from Sberbank program at the Loyalty Marketing Forum 2016
- » Sberbank received the Runet Award for Mobile Apps
- » Sberbank Online was ranked first in the UsabilityLab ratings of user-friendliness and functionality of mobile banking apps
- » Sberbank Online was first in “Finance, Banks, Insurance” for the Golden App contest and was ranked second “Best App”
- » Sberbank Online for iPhone and Android were among the best 2016 mobile apps in the App Store and Google Play
- » The Brokerage Service section of Sberbank Online was mentioned in the special category of “Most Mass Product” in the Innovations in Investments competition held by the Moscow Stock Exchange
- » Sberbank Private Banking was named the Best Bank in the Russian private banking segment (according to Global Finance magazine)