

Anatoly Popov

➤ Corporate business

SBERBANK

TIME
KNOW-
HOW

SBERBANK

ДЕЛОВОЙ ЗАВТРАК СБЕРБАНКА
РОССИЯ 2024:
КАК СОВМЕСТИТЬ
СТАБИЛЬНОСТЬ И РЕФОРМЫ

Модератор сессии
ГЕРМАН ГРЕФ
Президент,
Председатель Правления ПАО Сбербанк

7 ИЮНЯ | 8:30-10:00
ЗАЛ СБЕРБАНКА

ПМЭФ'19
ПЕТЕРБУРГСКИЙ
МЕЖДУНАРОДНЫЙ
ЭКОНОМИЧЕСКИЙ
ФОРУМ

Active Corporate Client Base has been expanding

ACTIVE CORPORATE CLIENTS

2018 **1.9 mln** → **2.5 mln** **2019** **+31%**

Small/Micro businesses

1.5 mln → **2.2 mln**

+54%

Large/Medium businesses

70.7K → **100.6K**

+42%

Largest corporate clients*

6.0K → **8.2K**

+37%

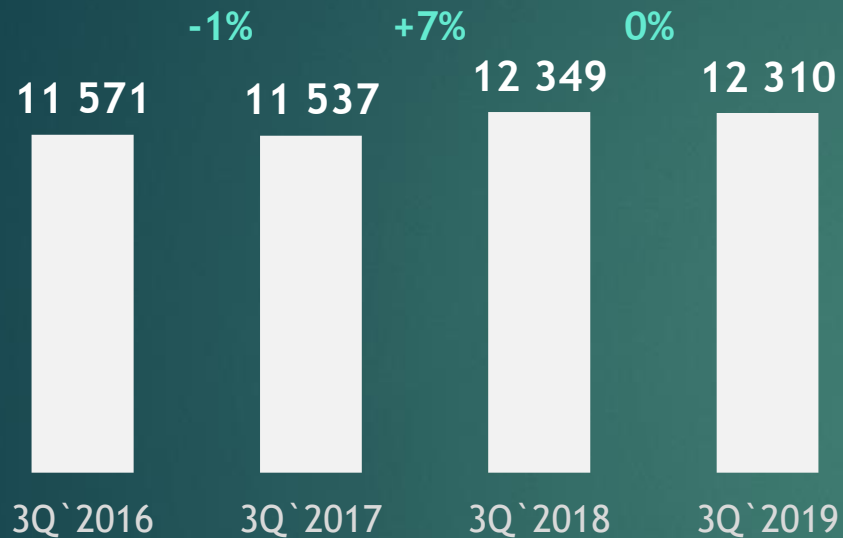


*Incl. financial institutions

Corporate Lending resumed growth

CORPORATE LOAN PORTFOLIO

RUB bn



PORTFOLIO CURRENCY BREAKDOWN

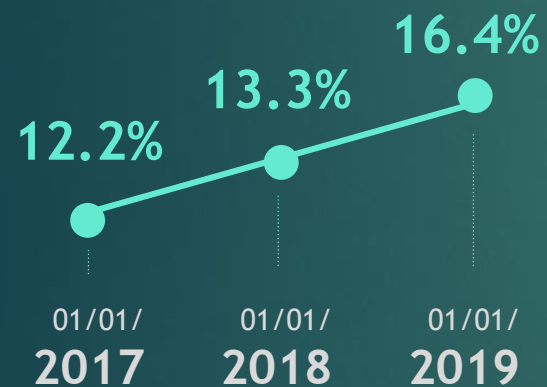
	Q3 2016	Q3 2017	Q3 2018	Q3 2019
RUB	63%	67%	66%	72%
US \$	37%	33%	34%	28%

NPL, 90+ %

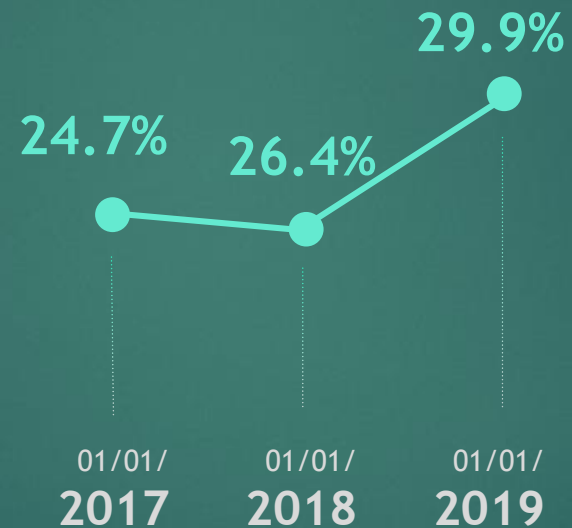
	3Q16	3Q17	3Q18	3Q19
Largest corporate clients	0.9%	0.7%	1.0%	1.3%
Large / Medium business	6.8%	5.7%	4.8%	4.7%
Small / Micro Business	20.3%	14.6%	9.0%	6.2%
Corporate clients, %	2.4%	2.1%	1.9%	2.2%

Market Shares in Lending to Small&Micro and Large&Medium businesses have been growing

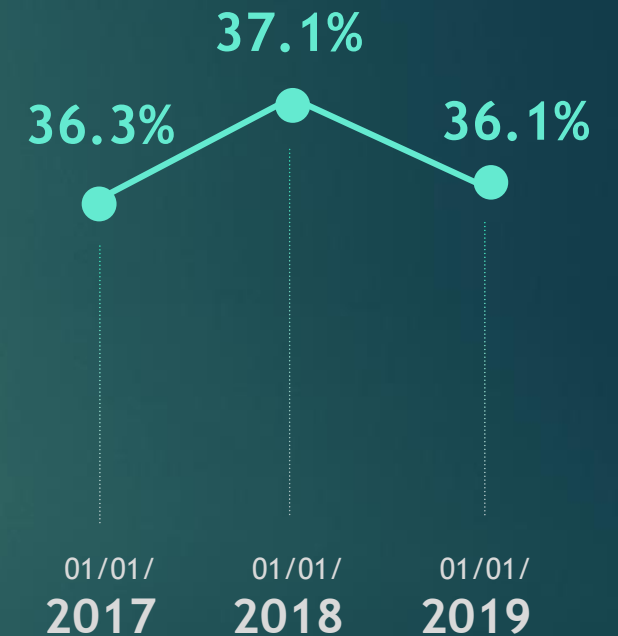
SMALL & MICRO businesses



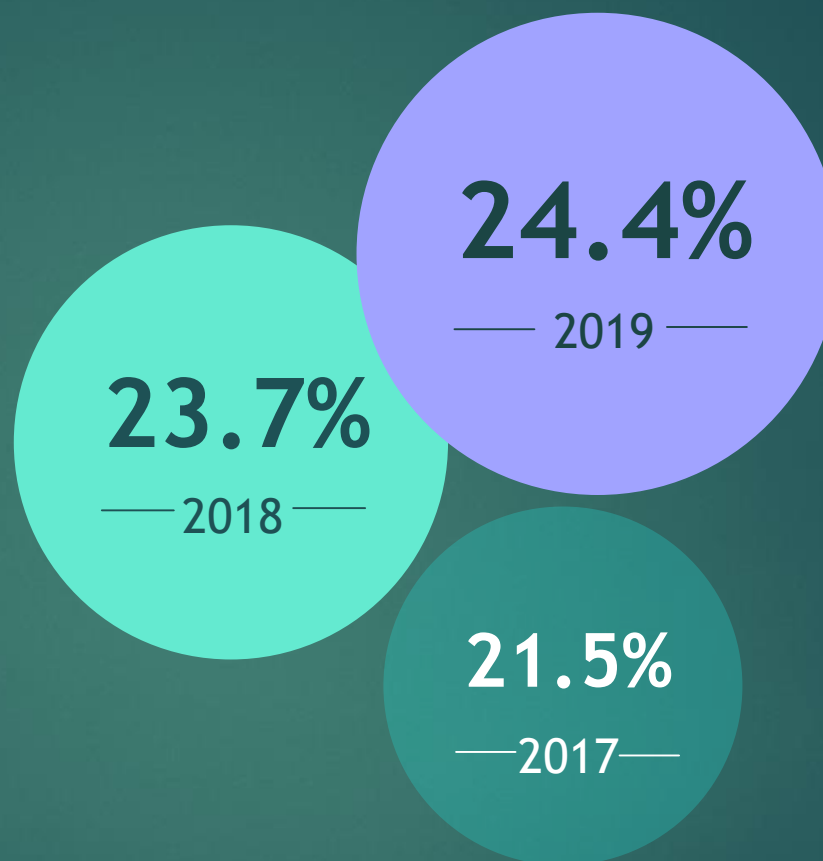
LARGE & MEDIUM businesses



LARGEST CORPORATE clients



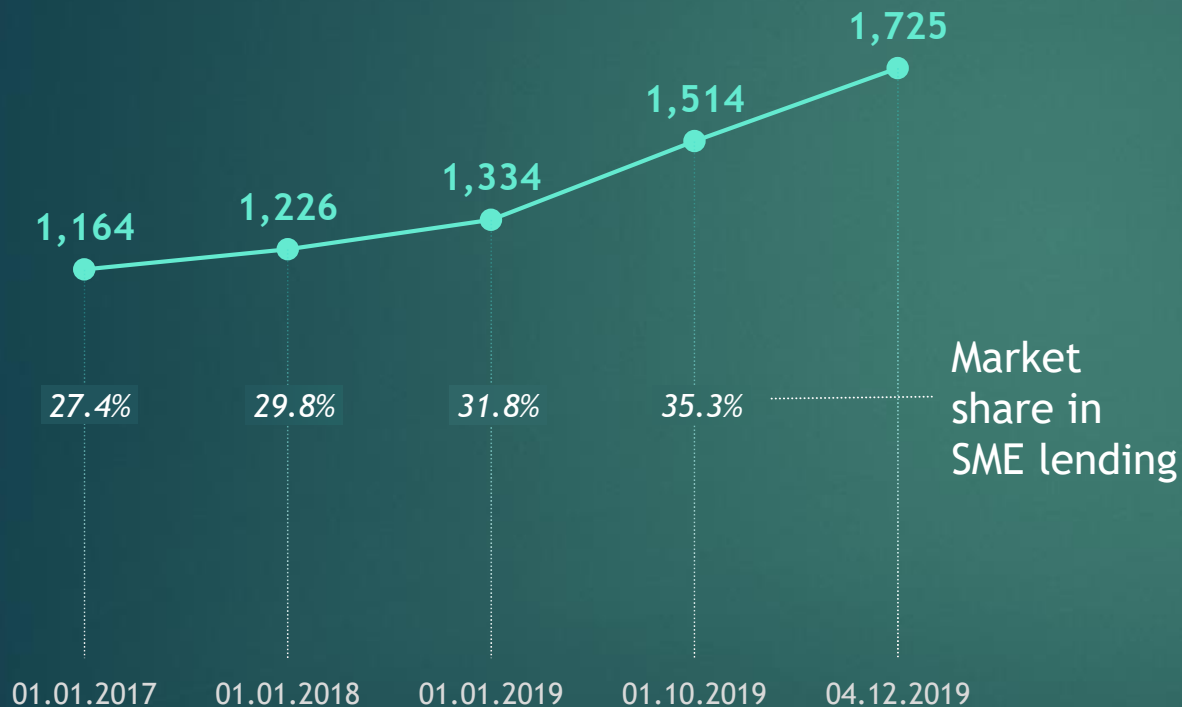
SBERBANK'S SHARE IN CORPORATE DEPOSITS HAS BEEN EXPANDING



SME Lending has been expanding

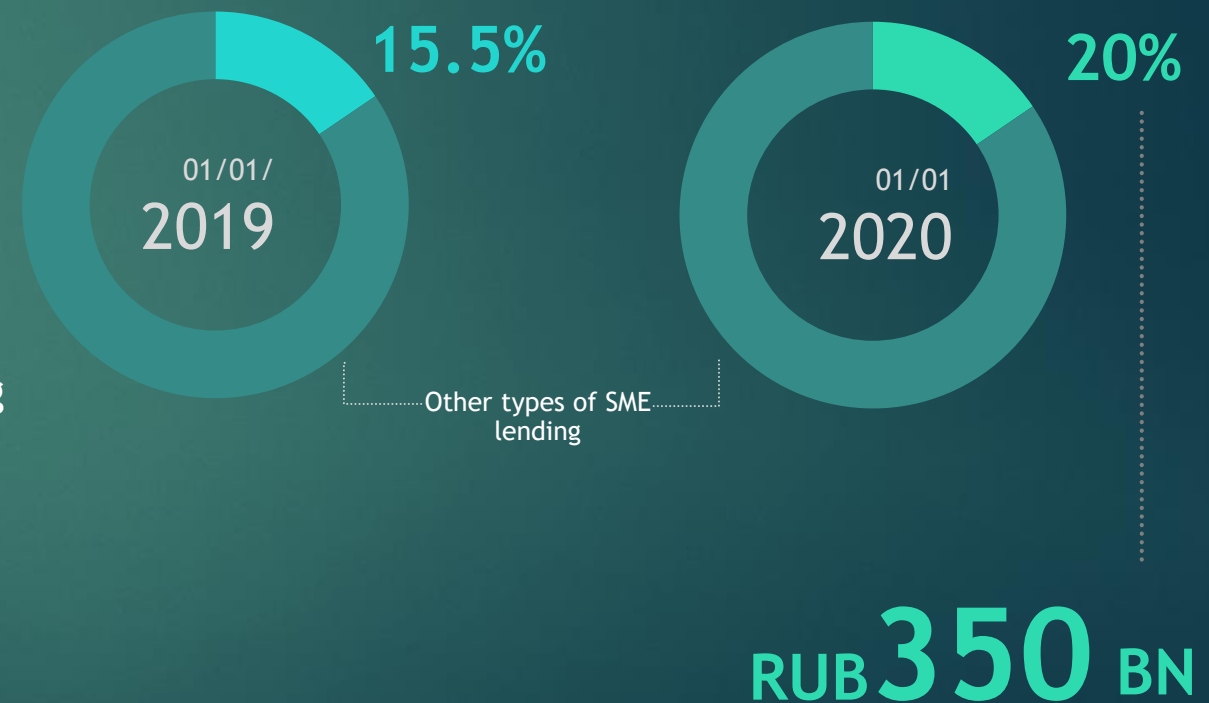
SME LOAN PORTFOLIO

RUB bn



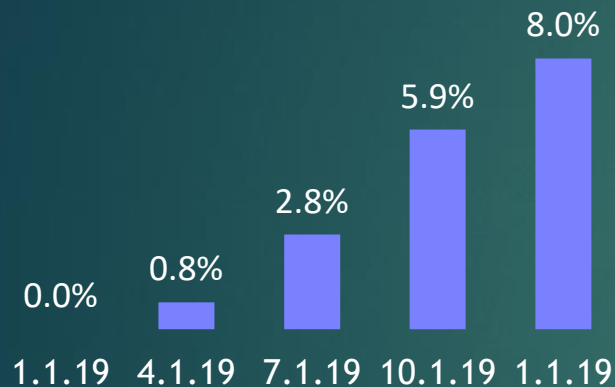
SHARE OF LOANS WITH STATE SUPPORT

SME Lending subsidized by the state

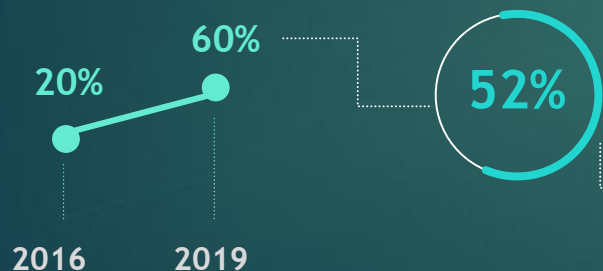


ONLINE Business Registration & Account Opening

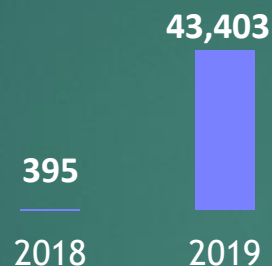
SHARE IN BUSINESS REGISTRATIONS IN RUSSIA



SHARE IN BUSINESS REGISTRATIONS IN RUSSIA



APPLICATIONS FOR ONLINE BUSINESS REGISTRATION & ACCOUNT OPENING



WHAT YOU NEED TO REGISTER BUSINESS

ONLINE



Sberbank is the only bank in the world that enables clients to register business & open an account ONLINE



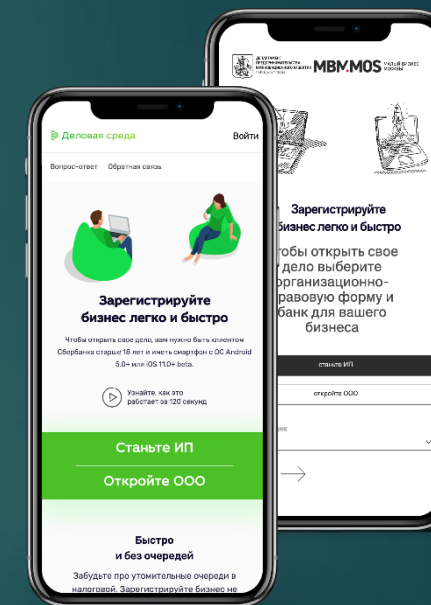
Be a Sberbank customer (Sberbank Online)



A new generation ID (biometric passport)



NFC featuring smartphone



Delovaya Sreda (Business Environment) together with the Government of Moscow (mbm.mos.ru) is launching a white label service (with online account opening in Sberbank)

Unsecured loans
up to RUB **10** mln



Decision
in 3 minutes

Funds credited
to account in 10 minutes



51% share of online disbursements
to individual entrepreneurs
and LLCs with one founder

RUB13.2 bn
loans issued

11,420
transactions

EFFICIENCY +1 business day/month to sell
GAINS: and process other products

WE LAUNCHED ONLINE SERVICES FOR SMALL BUSINESSES

We are scaling
simple lending
technologies

1.3 mln
pre-approved credit limits



We entered Self-Employed Segment

SELF-EMPLOYED PAY TAX TO THE GOVERNMENT 4%/6%

WHAT WE OFFER TO SELF-EMPLOYED

- Registration and card issuance
- Working with invoices
- Website builder
- Online appointments service for clients
- Liability insurance
- Voluntary medical insurance
- Personal lawyer
- Online education

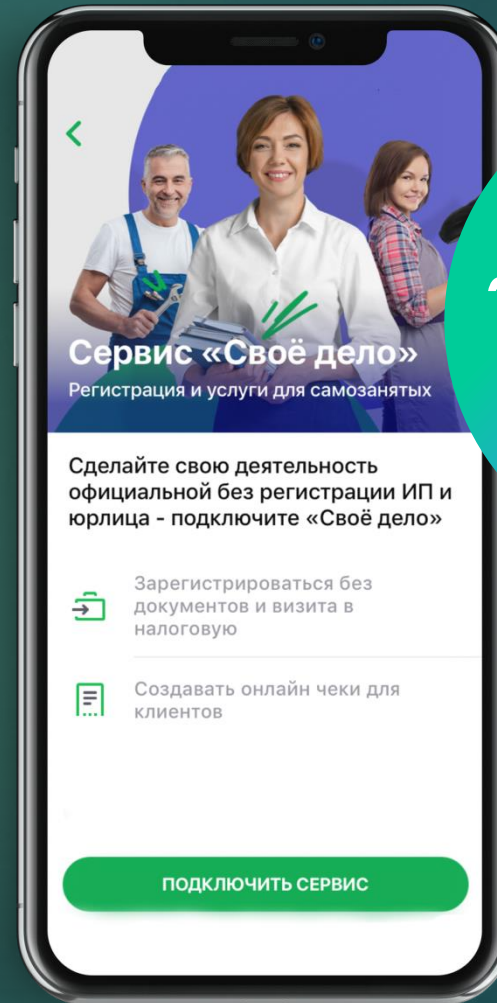
4 REGIONS IN THE PILOT

- Moscow
- Moscow Region
- Kaluzhskaya oblast
- Republic of Tatarstan

2020 ROLLOUT TO 19 REGIONS



The Best Banking Program for SMEs – awards in 2019



~15 mln clients
market potential

310,000

Self-employed registrations since 04/04/2019 (70% of all registrations - Sberbank clients)

33,000

self-employed registrations were through SBOL since 04/04/2019

We expanded Business Card product range



AVAILABLE BUSINESS CARDS

- ✓ Debit card
- ✓ Credit card
- ✓ Premium card
- ✓ Momentum card
- ✓ Digital card
- ✓ Travel card



MARKET SHARE OF BANKING CARDS IN 2019

40% +5 p.p. vs 2017

SHARE OF POS, % of total settlements

31% +22 p.p. vs 2017

INCOME FROM BUSINESS CARDS, RUB bn

10.5	+36%	14.3	+13%	17.0
2017		2018		2019 (ESTIMATE)

ACTIVE BUSINESS CARDS, MLN

0.4	+45%	0.6	+36%	0.8
2017		2018		2019 (ESTIMATE)

'7 MINUTE' LOAN



5 FIELD
QUESTIONNAIRE

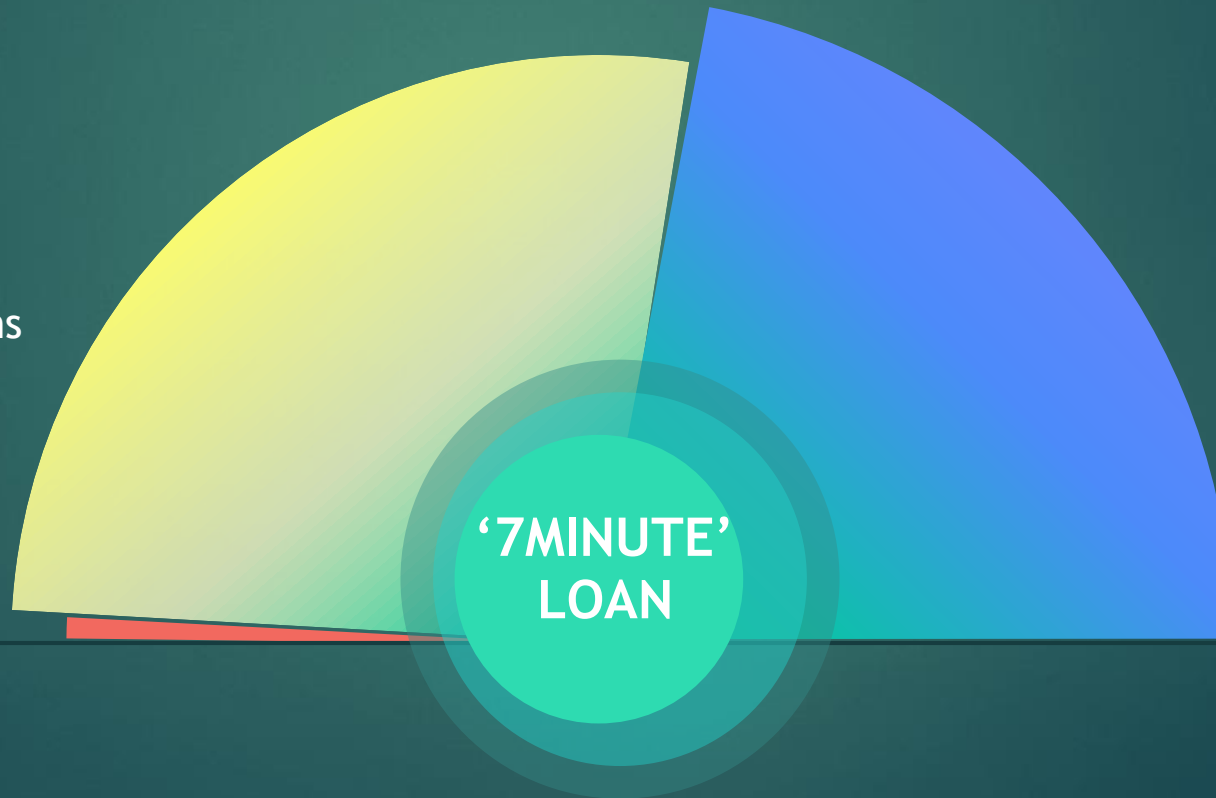
RUB 101 bn loans issued

7 MINUTES FOR
APPROVAL AND
APPLICATION

RUB 48.1 bn loans outstanding

0 DOCUMENTS
FOR APPROVAL

15% share standardized
Large&Medium transactions



'7MINUTE'
LOAN

Sberbank is leader in the New-Model Financing for Residential Construction

LENDING WITH ESCROW ACCOUNTS

623

LOAN APPLICATIONS

with Escrow
ACCOUNTS for
RUB 698 BN

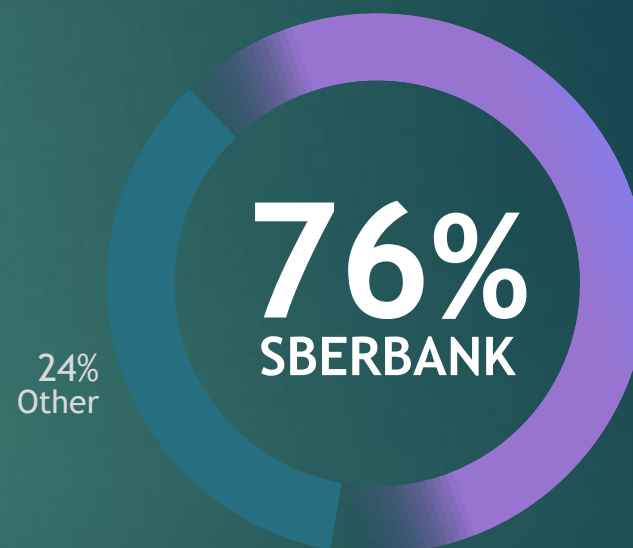
19K

ESCROW ACCOUNTS OPENED

(incl. 686 accounts for RUB1.4 bn)

RUB 46.7 BN

MARKET SHARE IN ESCROW-BACKED LOANS

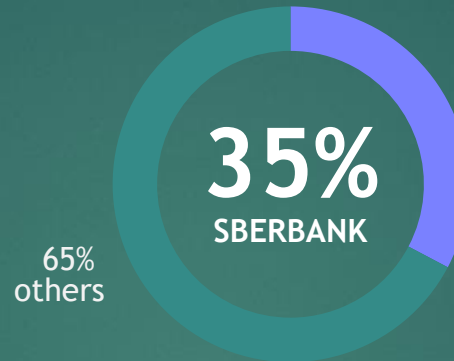


We invest in Agro

SBERBANK'S SHARE IN THE AGRO MARKET

> **1.1** TRN
RUB

Agro portfolio



9%

in Sberbank corporate
loan portfolio



WE FINANCE INNOVATION

- ▶ Robofactory for raw smoked sausages (largest in Europe, capacity 80,000 t)
- ▶ Distribution center for pre-processing agro products and producing finished goods, prefabs, bread and pastries
- ▶ Treacle (maltodextrin) plant

WE INVEST IN NEW MARKETS

- ▶ Building a closed sheep farm covering the full cycle from conception to fattening (30 K stock)
- ▶ Building a fruit & vegetables warehouse with innovative refrigeration technology that preserves the quality and nutritional value throughout winter and spring (1st place in Russia by capacity).

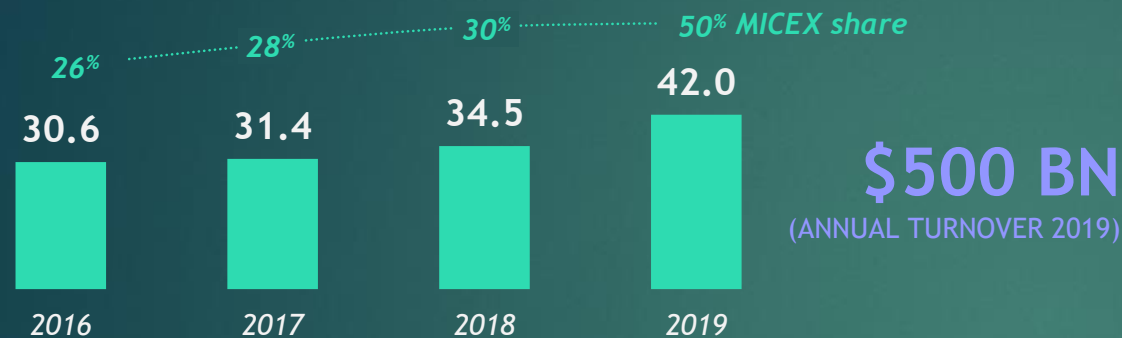
SYNERGY WITH INTERNATIONAL INVESTORS

- with Chinese partners
 - ▶ Plant for amino-acids, antibiotics and probiotics for husbandry
- with Spanish partners
 - ▶ Turkey meat farms

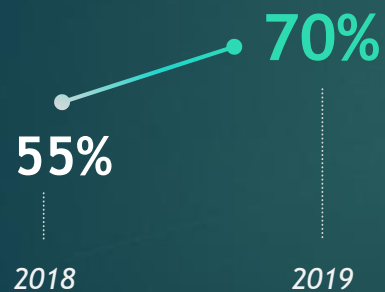
GM - Global Markets

FX MARKET

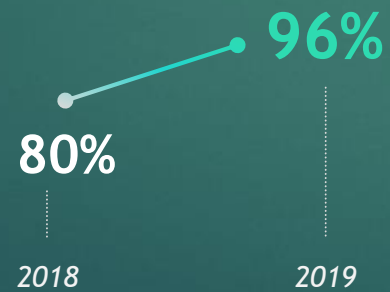
Av. monthly turnover, \$ bn



INTERNALIZATION



ALGORITHMIZATION



FIXED INCOME:
#1 OFZ DEALER

TOP-3 dealer in Eurobonds of Russian issuers

BROKERAGE:
#1 IN RUSSIA

(> 1 mn accounts, 27% share)

SBERBANK WON THE AWARD OF THE BANKER MAGAZINE

for innovations in FX and interest rate products



GM TEAM WON AWARDS IN 2 NOMINATIONS



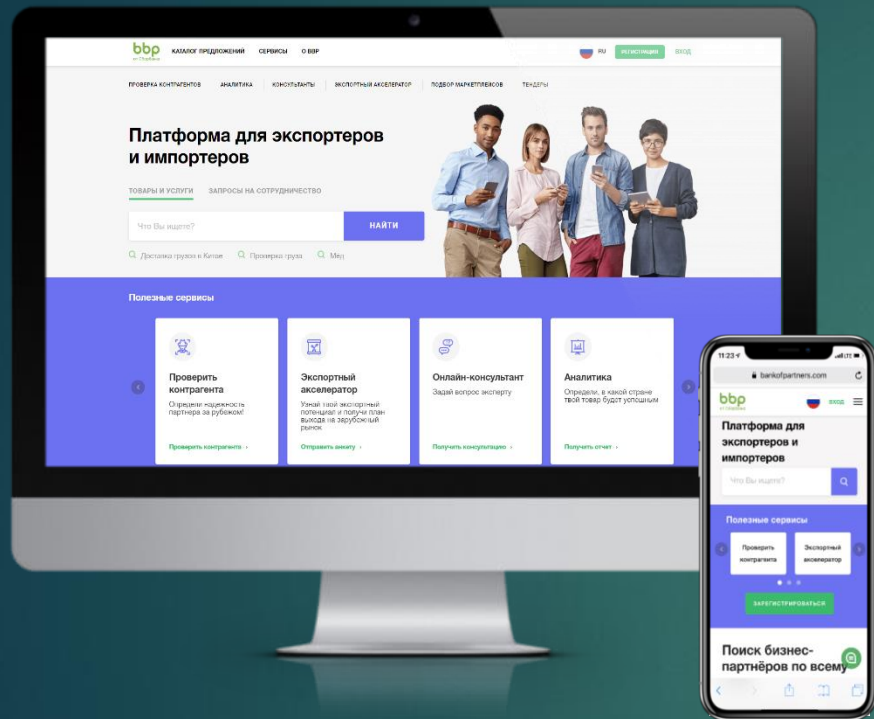
GLOBAL MARKETS TEAM IS THE TOP-10 CEEMEA BANKS IN FX MARKETS



GM INVESTMENT RESEARCH #1 in Russia



Trade and Export finance : BANKOFPARTNERS



176 ^{+18,1%} countries 13,3 ^{+34,4%}к. offers

33 ^{+100%}к. Accounts opened via digital accelerator 153 ^{+100%} Reports on counterparty risk profile

37 ^{+85,0%}к. # of Users 1 350 Registrations via Sberbank Business Online



«Banking Technology Awards»
Category «Top Digital Innovation» 2019



«Digital Platforms of Eurasia»
Category «Sympathy of Eurasian Economic Committee» 2019

MIXX RUSSIA AWARDS 2019
«WEB&MOBILE SITES»

TIME FOR INNOVATION 2019
Leader in category
«Innovation of the Year:
Business and Service»

Digital VAT/excise taxes RECLAIM SERVICE

346 transactions

WE ARE ADDRESSING CUSTOMER NEEDS THROUGHOUT HIS LIFE JOURNEY

INSPIRATION

Бизнес класс

Google

Franchise formats

Деловая среда
от Сбербанка

START OF BUSINESS

OBRAO

ДомКлик

СБЕР Мьбайл

STAFFING

Работа.ру

docdoc

СБЕРБАНК СТРАХОВАНИЕ

BUILDING BUSINESS PROCESSES

КОРУС
КОНСАЛТИНГ СНГ
входит в группу компаний Сбербанка

СБЕР РЕШЕНИЯ

SberLegal

СберЛОГИСТИКА

SCALABILITY

Мезонинное финансирование

PROCUREMENT

СБЕРБАНК-АСТ
Автоматизированная система торговли

TOOLS FOR SALES

ЭВТОР
ЭВОЛЮЦИЯ ТОРГОВЛИ

plazius

MARKETING

Segmento

Сбер
Маркетинг

FINANCE

СТРАХОВОЙ БРОКЕР
СБЕРБАНКА

СБЕРБАНК
ЛИЗИНГ

кредо
краудфандинговая платформа

Выдающиеся кредиты

FOREIGN TRADE

bbp

PERSONAL EFFICIENCY

СБЕРБАНК
Корпоративный университет

MAINTANANCE

Сбербанк Сервис



СОВРЕМЕННЫЕ
ТЕХНОЛОГИИ

SERVICES FOR BUSINESS

КОРУС
КОНСАЛТИНГ СНГ
входит в группу компаний Сбербанка

BI.ZONE
Cybersecurity

BUSINESS SECURITY

SberCloud

VisionLabs
MACHINES CAN SEE

TECHNOLOGY DEPLOYMENT

Альтера Инвест
Продажа готового бизнеса и франшиз

WE
STARTED
SCALING
ECOSYSTEM
PRODUCT
SALES



СБЕРБАНК
Корпоративный
университет

TOT | Технологии
Отраслевой
Трансформации

docdoc

**СБЕР
РЕШЕНИЯ**

Sberbank Service



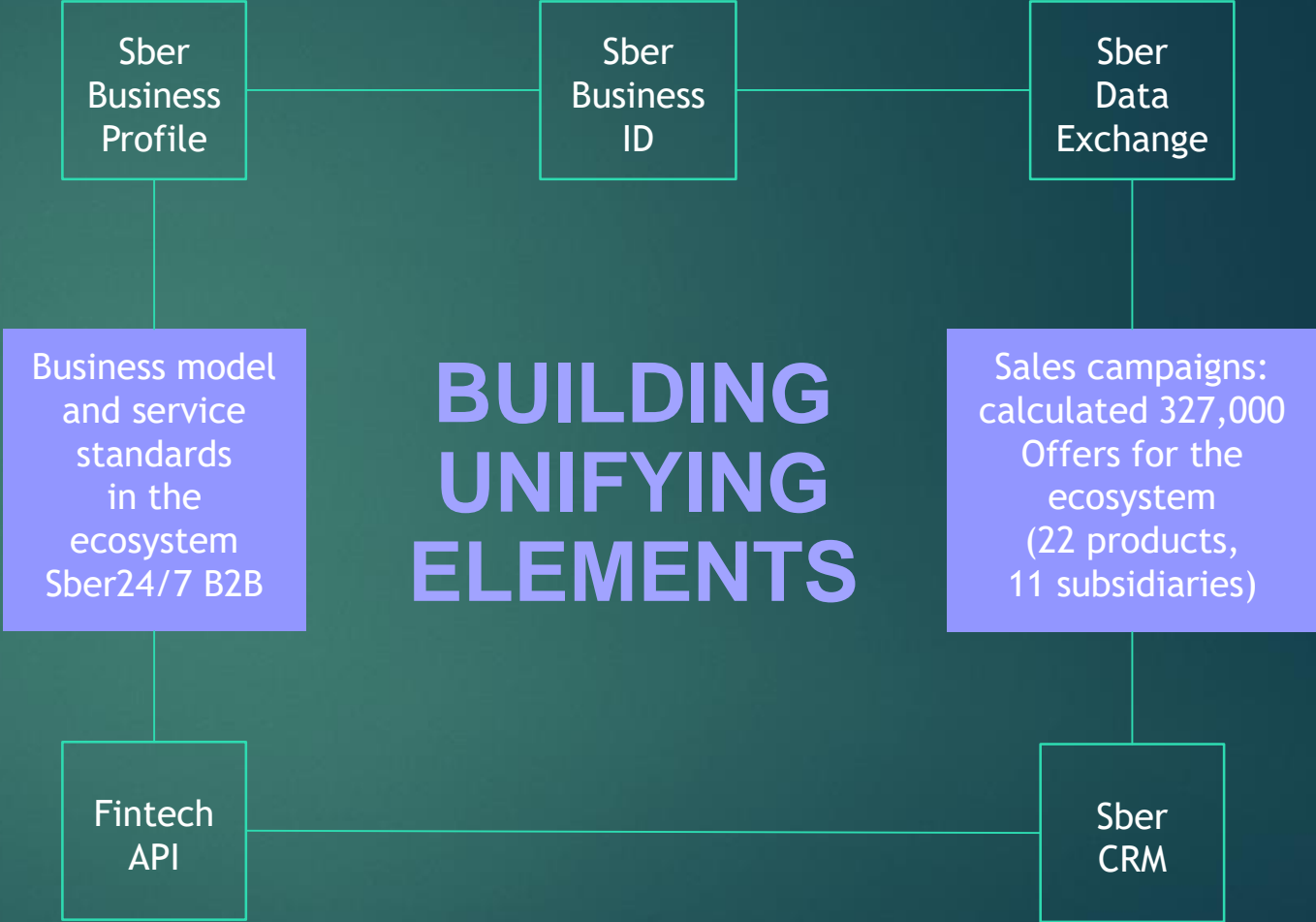
dialog

Segments

ФИНЛАЙН

WE CREATED
A VERTICAL
AXIS FOR
TECH SALES
148 salesmen

WE STARTED SCALING ECOSYSTEM PRODUCT SALES



WE STARTED SCALING ECOSYSTEM PRODUCT SALES

4 BN RUB

income from non-banking services
(forecast until the year end)

Sberbank Service

RUB 1.2 BN



RUB 73 m



RUB 57 m

TOT

RUB 50 m



RUB 42 m

Segmento

RUB 25 m

открытие

Largest deal of the ecosystem (RUB 729 mln)

Кредит Европа Банк



ВЭБ БАНК РАЗВИТИЯ

Альфа-Банк

МАГНИТ

ИКЕА



Перекресток



Яндекс Такси

S7 TATNEFT

ВОСТОЧНЫЙ БАНК

Яндекс Такси



Fazer askona



We are implementing hi-tech tools

COGNITIVE TECHNOLOGIES IN THE CONTACT CENTER

- ▶ Assistant for the contact center agent
- ▶ AI IVR - Anna, the virtual agent
- ▶ Chat bot
- ▶ Speech-to-text (transcription of all conversations in 2020)

INTELLIGENT MANAGEMENT SYSTEM (IMS)

4 thousand users

- ▶ We created an analysis tool for quick delivery monitoring and efficiency assessment of tasking

Monetization in the market:

- ▶ Government (Multi-functional center in Tula Region)
- ▶ The largest developer in Russia



ROBOTS

- ▶ ✓ by 30 min – bank account opening
- ▶ ✓ 1.5x - unlocking an account
- ▶ integrating robots into K7M credit process (lawyer robot, robot for collateral evaluation)

DATA

- ▶ Text recognition (OCR)
- ▶ Single profile of a Corporate customer
- ▶ Integration with SMEV (Russian Inter-Agency Electronic Interaction System: Federal Tax Service, Rosstat, Treasury, Ministry of Agriculture, Ministry of Communications, Pensions Fund of Russia, etc.)
- ▶ Opening accounts online based on SMEV data
- ▶ Pre-approved credit limits for corporate customers and individual entrepreneurs, K7M based on payment history and a customer's connections
- ▶ Model for identifying customers executing suspicious transactions (AML/CFT)*

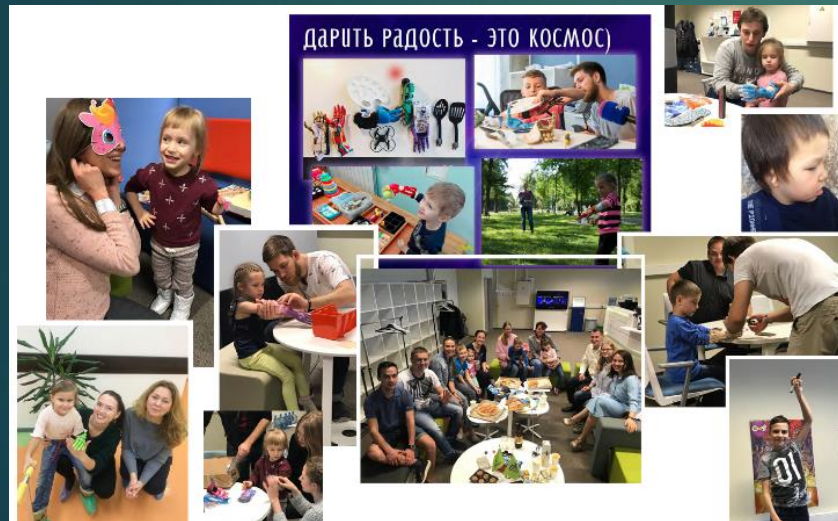
More than just a bank...



We invested into construction of 6 schools in Khanty-Mansiysk Autonomous Okrug (6K+ school places)



We financing a unique educational center (3 schools + additional education center) in N.Novgorod (4.5K school places)



We implemented 30 projects in 16 regions to modernize public utilities infrastructure

We preserved 5.4 ha of forest through transition to digital - x3 decreased in volume

Financing of *green* aluminium manufacturing



**FROM A BANK
TO DIGITAL
TRANSFORMATION**