SBERBANK

INVESTOR PRESENTATION

MAY 2018

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SBERBANK IN BRIEF

SBERBANK STRATEGY 2020

FINANCIAL MODEL 2020

APPENDIX 1: IFRS FINANCIALS

APPENDIX 2: RECENT DEVELOPMENTS

APPENDIX 3: GUIDANCE 2018

SBERBANK IN BRIEF

SBERBANK

151 mln clients worldwide

86.2 mln active retail clients in Russia

2.1 mln active corporate clients in Russia

14.3 ths branches in Russia

310 ths employees

c.77 ths ATMs and self-service terminals

~56.8 mln Sberbank Online and Text Bank users

Sberbank market shares in Russia**

* Sberbank standalone under RAS, non-consolidated, as of 31.12.2017
** Sberbank standalone under RAS, non-consolidated, as of 31.03.2017

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STRATEGY 2020:

REACHING A NEW LEVEL TO COMPETE WITH TECH-DRIVEN COMPANIES, WHILE REMAINING THE BEST BANK FOR OUR CLIENTS

Best client experience in banking and non-banking

Tech leadership

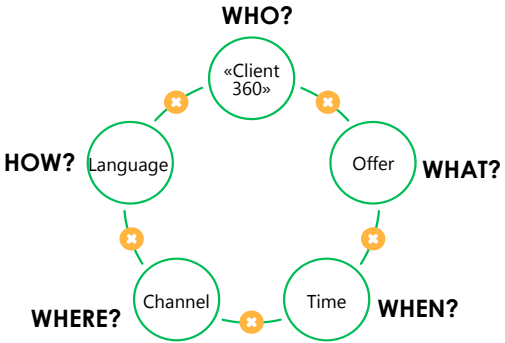
People with new skills in efficient teams

BEST CUSTOMER EXPERIENCE

Client

Mass Personalization

Complete customer knowledge, including behavioral patterns and preferences

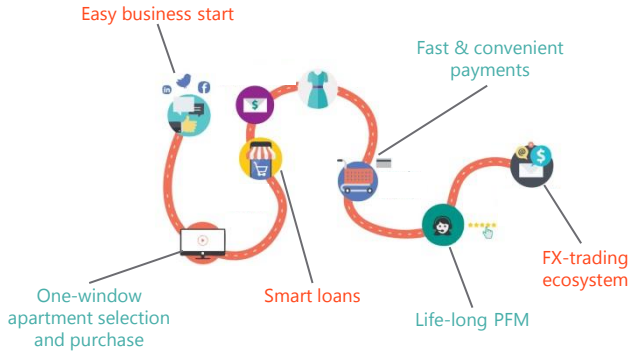


Product

Customer Journey

Improvement of core financial products with modern technology

Switch from standalone products to clients' life scenarios and journeys



Execution

Intelligent Management System

Customer contact point management
Deviation management
Instant feedback
Continuous improvement

>10 million Tasks per year

100 000+ Front-office employees

200+ Products

DIGITALIZATION

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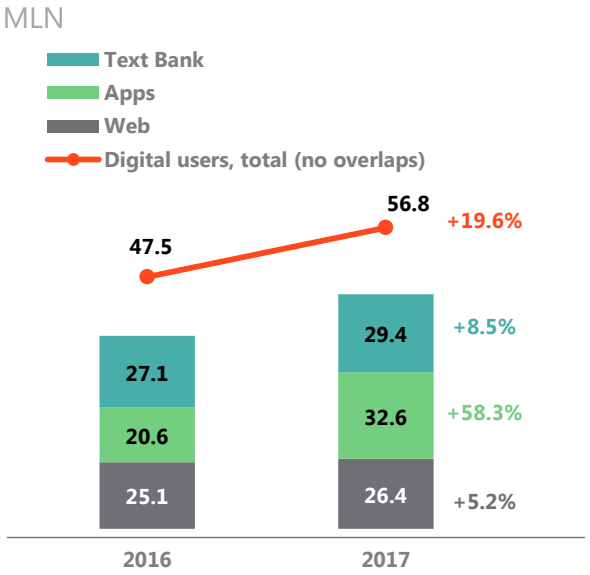
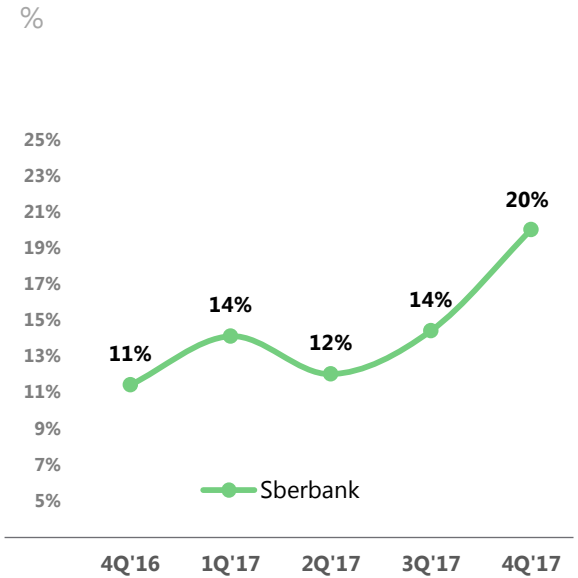
SBERBANK ONLINE ACTIVE USERS (90 DAYS)



SHARE OF RETAIL PRODUCT SALES DIGITALLY



Targets 2020

Share of digital sales

Retail: 20% (YE2017) > 45% (2020)

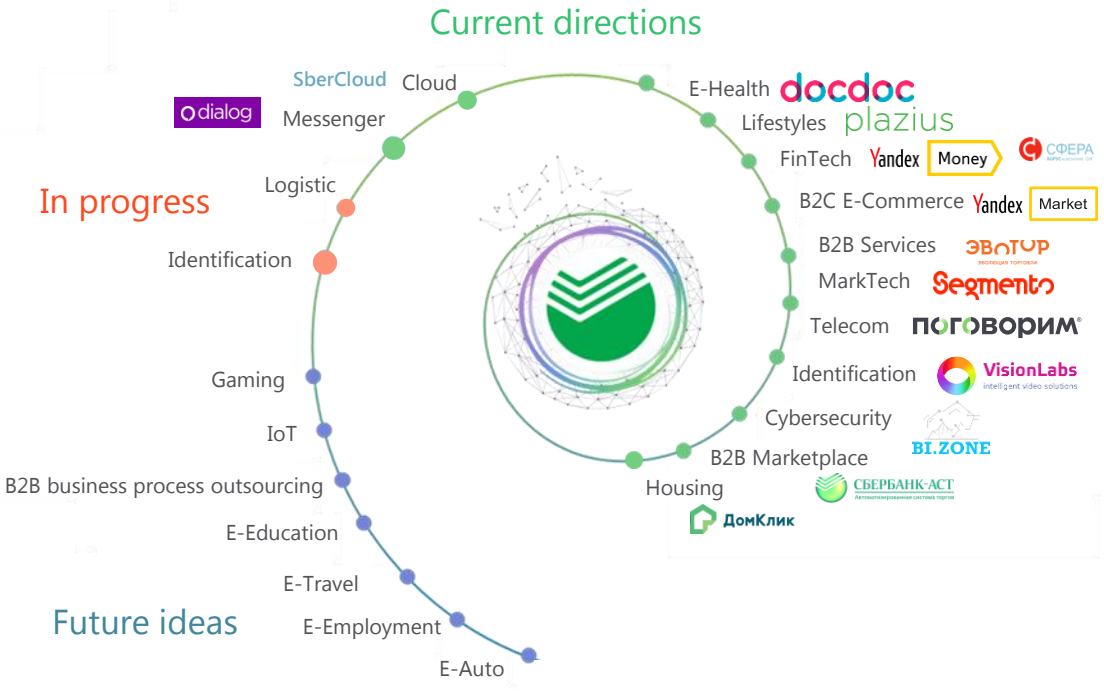
DAU/MAU

Retail: 29% (YE2017) > 50% (2020)

Corporate: 48% (YE2017) > 80% (2020)

Source: management accounts

SBERBANK ECOSYSTEM:
FOCUS ON GROWING DIGITAL SYSTEMS



Criteria for Investments

- ✓ Orchestrate economic activity
- ✓ Growing industries with high potential
- ✓ Long-term ROE accretive
- ✓ Focused investments: 8-10 industries
- ✓ Synergies with Sberbank
- ✓ IPO (unicorn) potential within 5 years

3 TOP player in **4** Industries on **5** Year horizon

HOUSING ECOSYSTEM
PEOPLE WANT HOMES – NOT MORTGAGES

ДомКлик DomClick

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Yesterday: 2 years ago client interacted with 6 various entities

Today: all steps are in one window

2 bn RUB annual income from new services

ДомКлик DomClick

Tomorrow:
DomClick to become a nation-wide housing ecosystem

12,4% Russian mortgage market CAGR to 2020

Share of DomClick in mortgage applications

10% > 25% 2020

New services:

- Renovation
- Furniture
- Relocation
- Utilities

B2C E-COMMERCE

Yandex Market

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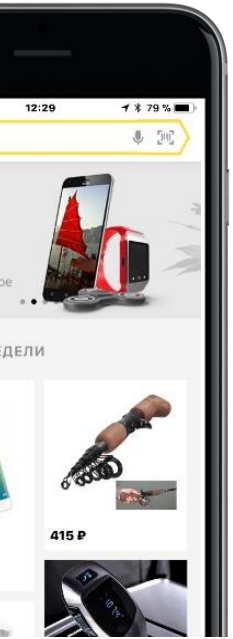

2017

GMV

150 bln RUB

DAU 3 mln customers

Mainly CPC model

25.000 E-Commerce Stores

How we achieve targets

Superior content
CPA
O2O

1P/3P E-Commerce

X-Border E-Commerce

Partnership with Global
and Local E-Commerce players

Target 2020

In 3-4 years

500+ bln RUB

GMV

E-HEALTH docdoc

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15 cities in Russia

2600+ clinics

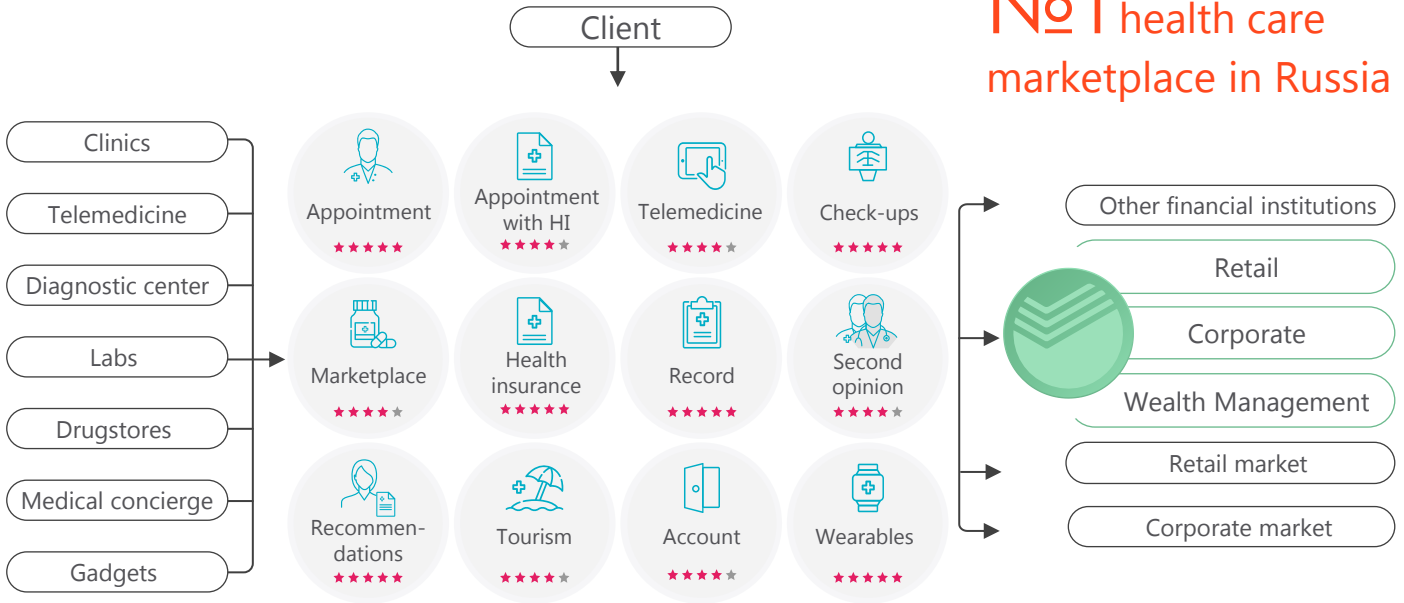
38600+ doctors

661k clients serviced

Share of commercial market

70% in Moscow

40% in Saint-Petersburg



№1 health care marketplace in Russia

PROFESSIONAL SERVICES ЭВОТОР

a mobile tool to replace an office

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Value proposition

The most functional checkout terminals for SME

Affordable solutions for large, middle and small companies

Best Ecosystem for SME

2017

"Evotor" online checkout terminals sold — **140k** (8% market share)

Number of online checkout terminals in the Ecosystem, — **450k** (26% market share)

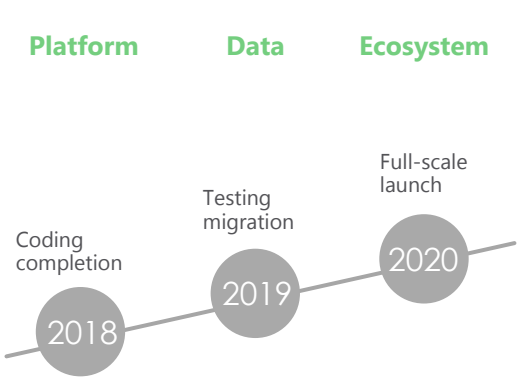
External developers registered — **1,2k**

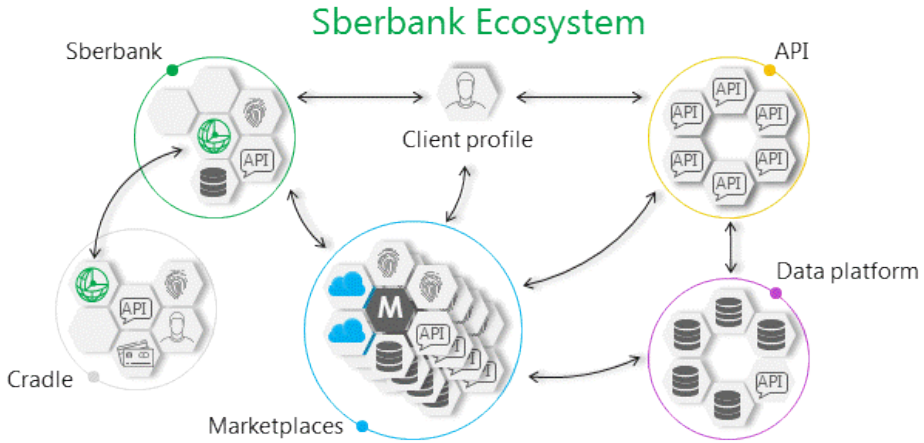
2020

"Evotor" online checkout terminals sold — **1M** (20% market share)

Full range of analytics products based on Big Data

COMPLETING CUTTING EDGE TECHNOLOGICAL PLATFORM





	UFS*	Business hub	Product factory	Data factory	Core
	"Single point" of contact with client	"Intelligence" – decision making logic and system	"Production" – products, transactions, accounting	"Experience" – accumulation of customer experience and new knowledge	"Core" applied and technological services – basis of the platform
Status of development:	**80%**	**70%**	**50%**	**50%**	**60%**

*Unified Front-End System

INCREASING EFFECTIVENESS, IMPLEMENTING BEST AGILE & DEVOPS PRACTICES INTO BANK'S WORKFLOWS

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>11k Employees

46 Competence centers

>550 Active projects

#1 IT software developer

>17k Implementations a year

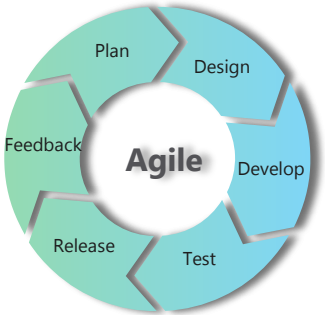
SBERBANK TECHNOLOGY
established in 2011

Share of own developments

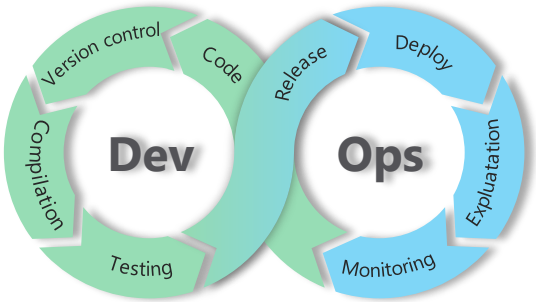
2011 → 2017

8% → **>80%**

2017
1300 agile teams



2018
100% DevOps in 80% systems



By 2020

100%

employees developing products and services for external and internal clients work **in Agile**

AI TRANSFORMATION OF SBERBANK: DS & AI PROJECTS

SBERBANK

DATA & TECHNOLOGY

- A large number of data sources
- Mature data management function
- Model developers use up-to-date tools & technologies
- High-end hardware for AI

PROCESS

- DS function is embedded in all business units
- Process meets best international practices
- DS & AI community

MODELING

- Data Scientists use up-to-date methods
- AI laboratory was created

DECISION MAKING

- All business processes are using the models
- All developed models are used in business processes

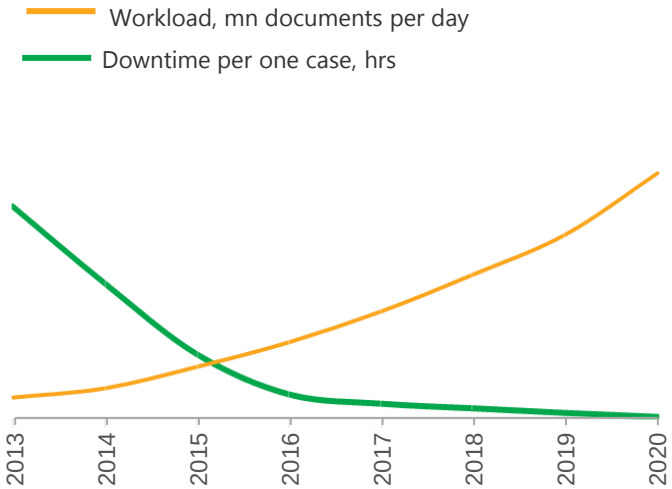
~650 DS & AI PROJECTS by 2020

~250 AI INITIATIVES by 2018

Core AI engine development of AI methods	'Smart' assistants Chatbots	Conversational agents AI management for processes
Common cross-functional tasks	Credit process '7M' HR Management PFM 'Smart' advice Next Best Action	HR Performance analytics Smart public services (social card)
Localized tasks of a specific block	Identification of regulatory risks Risk-return optimization AML.Cash-optimization	Profile of the retail client Cyber security Adaptive credit scoring Smart credit White scoring zone
Ad-hoc high priority and/or urgency	GridGain Reasonable power	Management in data centers

SYSTEMS RELIABILITY & SECURITY

Reliability of all critical automated systems increased amid exponential growth of workload



99.99
reliability program will be completed in 2018

x20
decrease in downtime

Required productivity reserve and stable performance **provided**

Uninterrupted 24/7 functioning of all systems is priority of Strategy 2020

Goals for 2020:

24/7
availability

99,99%
reliability

0 RUB
bank losses from cyber attacks

BI.ZONE

№1 Marketplace in cybersecurity in Russia

- Fraud monitoring (FMaaS)
- Cyber risks insurance
- Cybersecurity portal
- Attacks simulator, diagnostics
- Consulting

HR TARGETS 2020

SBERBANK

Employee journey
convenient, easy to understand, personalized

Manager
inspiring, developing

Environment
encouraging self-development and maximizing performance (culture, organization)

Tools and technologies
AI, cloud, open APIs, Mobile

Processes and transactions
digital self-services

Role	Headcount dynamics
Tech Developers IT Risk Management CDS/CDO	+117% 2008 2013 2017 2020
Tech Consumers Sales Operations Services	-21% 2008 2013 2017 2020

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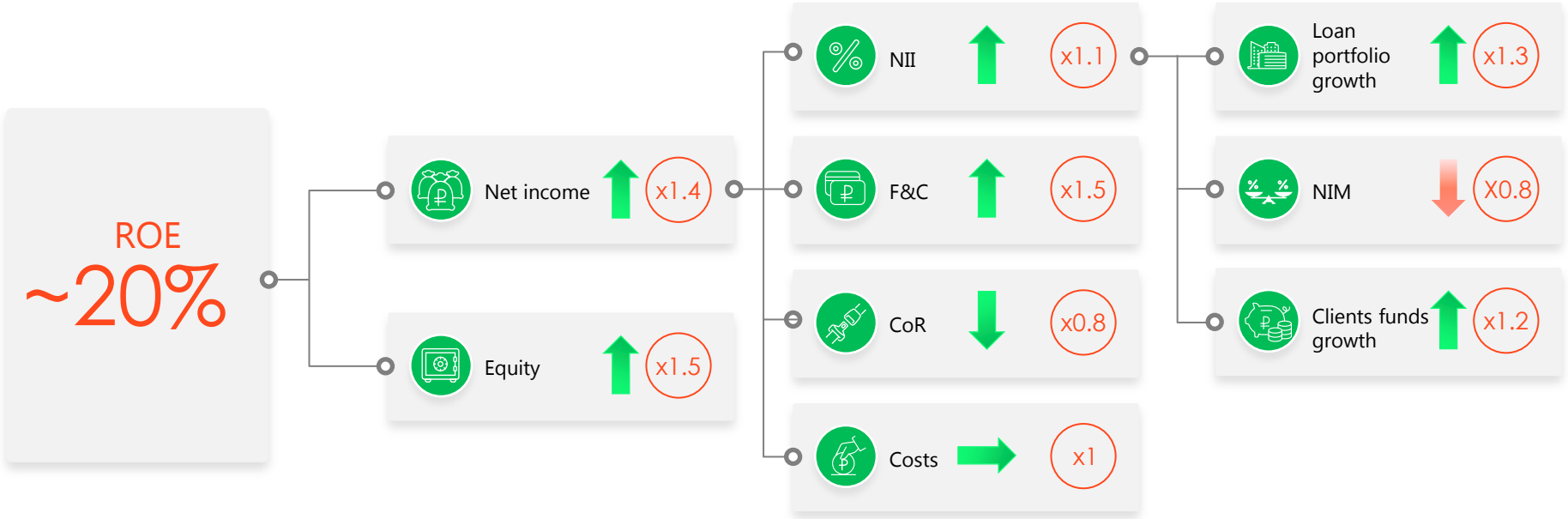
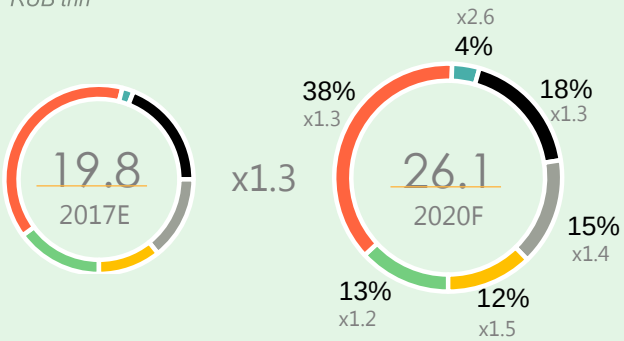


ACCELERATING GROWTH OF MARGIN ACCRETIVE PRODUCTS TO OPTIMIZE BALANCE SHEET EFFICIENCY

LOAN PORTFOLIO (GROSS)

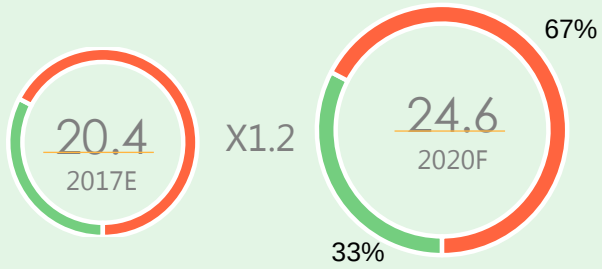
RUB trln



- Sberbank International
- CIB
- SME
- Corporate business
- Mortgages
- Consumer loans (incl. credit cards)

CLIENT FUNDS

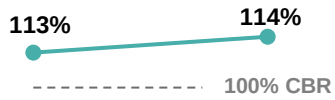
RUB trln



- Corporate deposits
- Retail deposits

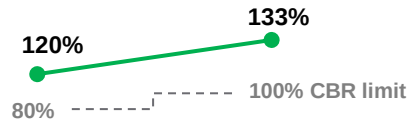
NSFR RATIO

%



LCR RATIO

%



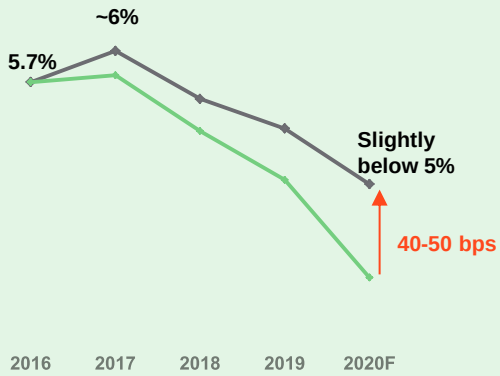
LDR (NET)

%

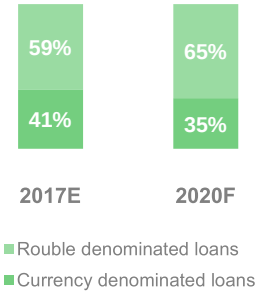
2017E 2020F

DYNAMIC AI-BASED ASSET & LIABILITIES MANAGEMENT IS PARTIALLY MITIGATING MARGIN COMPRESSION

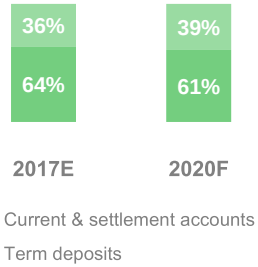
NET INTEREST MARGIN OPTIMIZATION



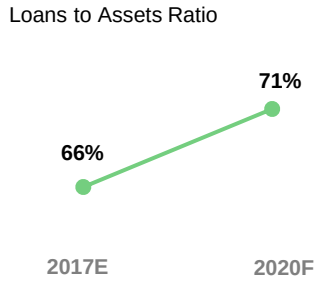
SHIFT TO MARGIN ACCRETIVE RUBLE LENDING



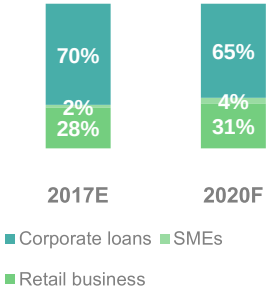
TRANSACTIONAL BUSINESS TO REDUCE COST OF FUNDING



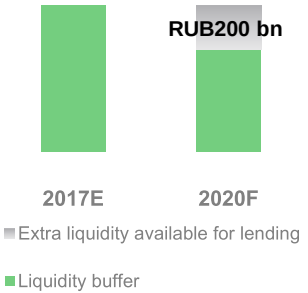
INCREASE SHARE OF LOANS IN TOTAL ASSETS



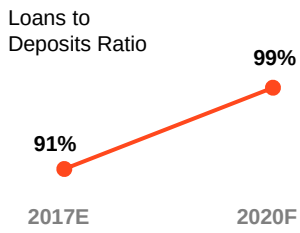
SHIFT TO MARGIN ACCRETIVE RETAIL AND SME LENDING



FORECAST ACCURACY IMPROVES ASSET STRUCTURE



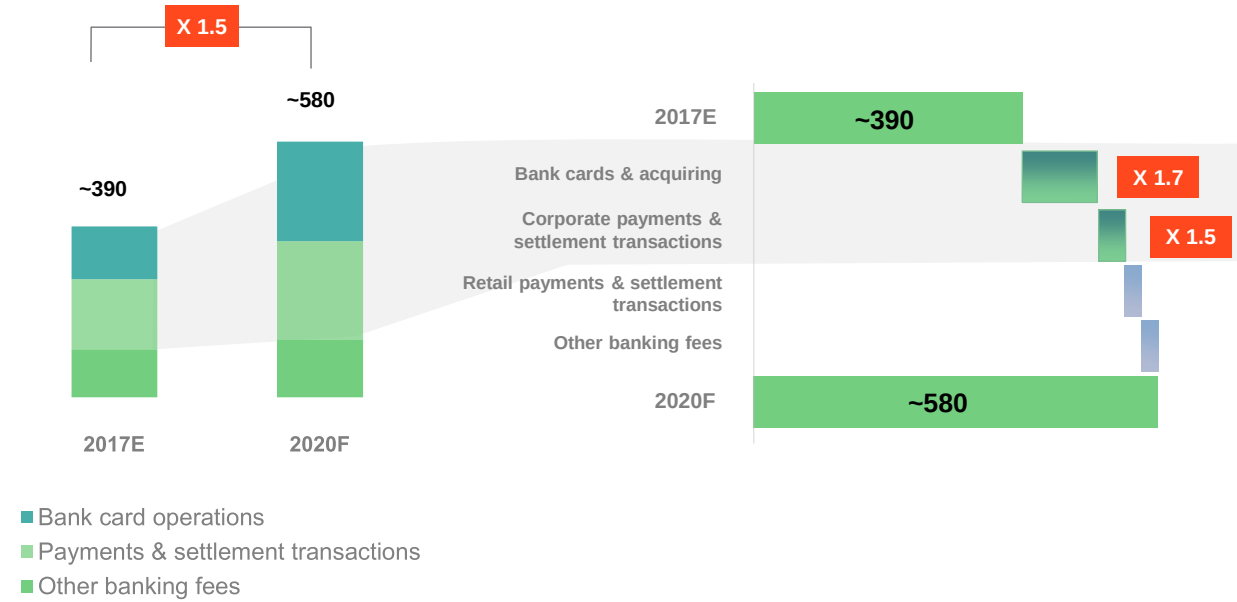
OPTIMIZE BALANCE SHEET STRUCTURE



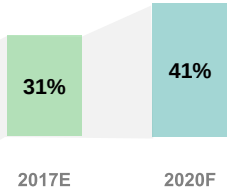
GROWING F&C INCOME DRIVEN BY CORE BANKING

NET F&C INCOME FROM CORE BANKING BUSINESS

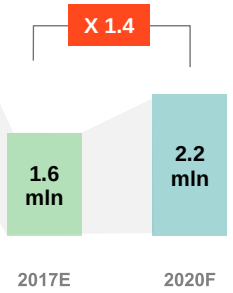
RUB bn



GROWTH OF CASHLESS TRANSACTIONS



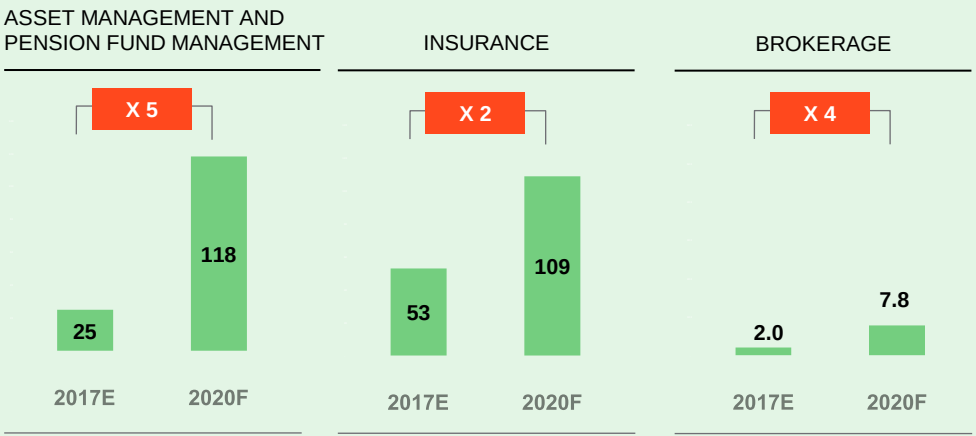
GROWTH OF SME CLIENTS



INCOME GROWTH OUTSIDE OF CORE BANKING BUSINESS

Non-banking financial business

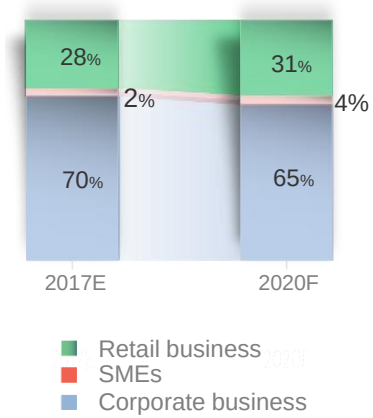
Operating income, RUB bln

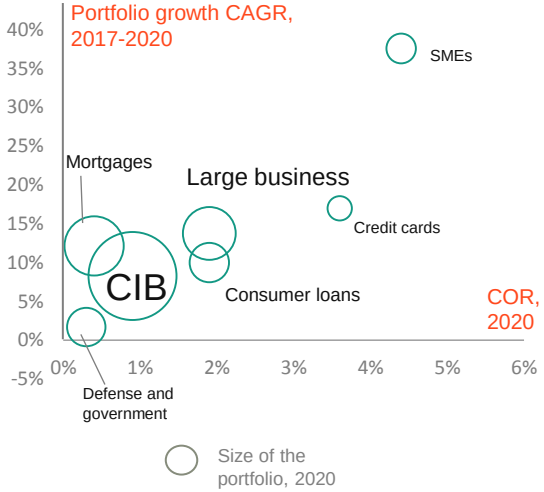


Revenue from new businesses

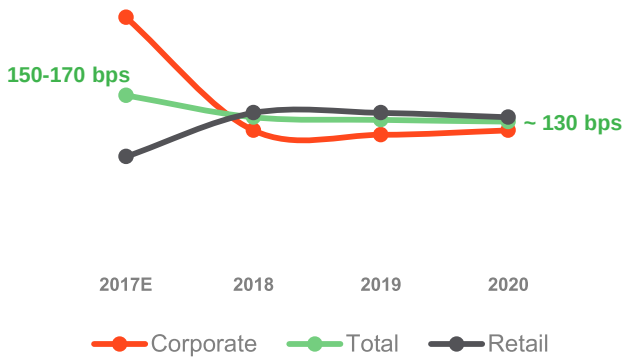
GRADUAL INCREASE IN RISK APPETITE ON BETTER ENVIRONMENT

SHIFT TOWARDS MARGIN ACCRETIVE RETAIL AND SME LENDING





COST OF RISK, %



IFRS 9

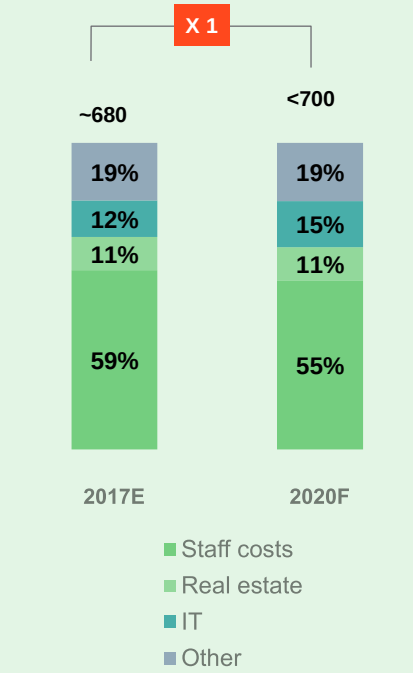
Estimated negative effect is below 40 bps on CET 1 CAR

COR estimates include IFRS 9 rolling effect

FROZEN OPEX – POSITIVE OPERATING LEVERAGE

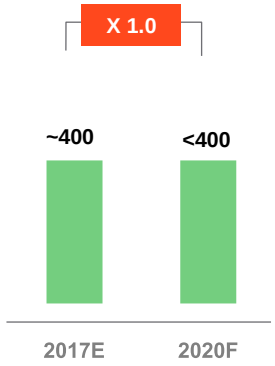
OPEX

RUB bn



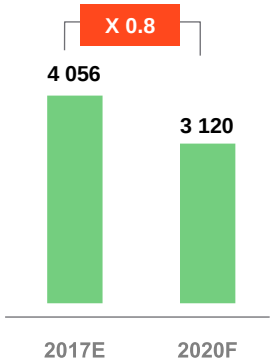
STAFF COSTS

RUB bn



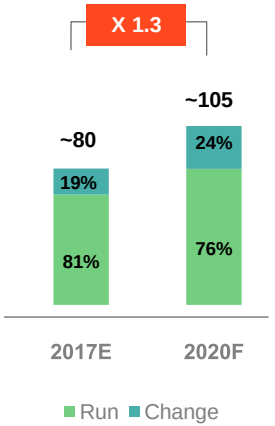
REAL ESTATE

000 m2

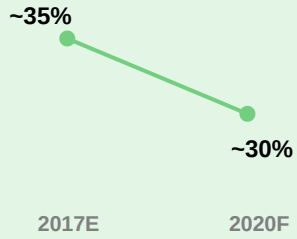


IT OPEX

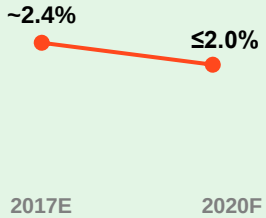
RUB bn



COSTS / INCOME RATIO

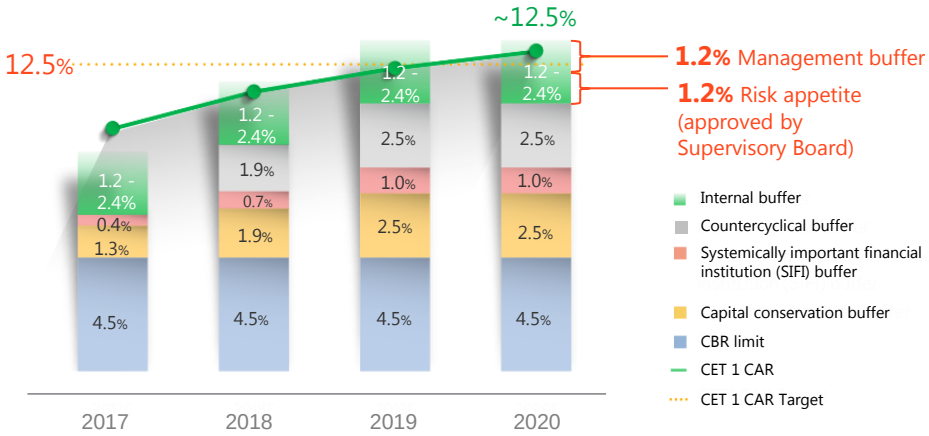


COSTS / ASSETS RATIO



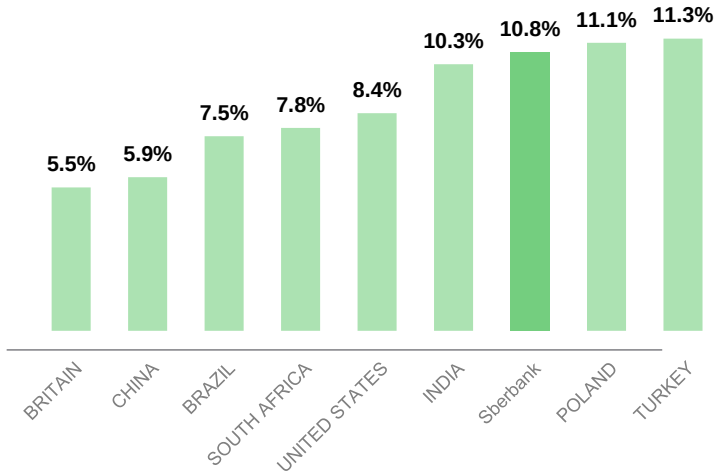
CAPITAL

CET 1 CAR IFRS (BASEL III)



TANGIBLE EQUITY TO TANGIBLE ASSETS*

AVERAGE FOR BANKS WITH MARKET CAPITALIZATION > $5 BN

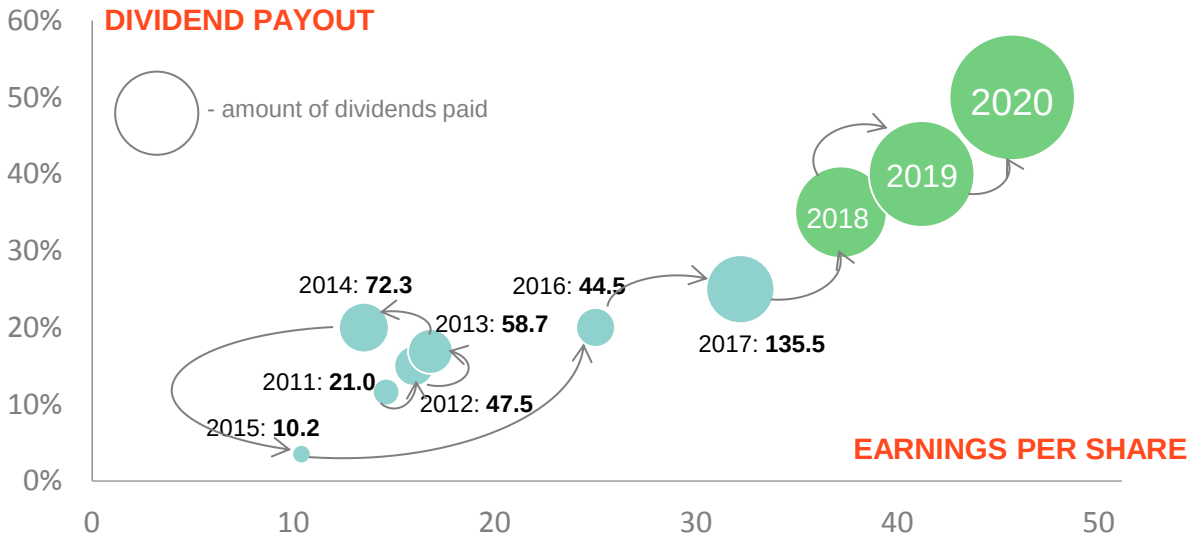


* as of 30/09/2017

SBERBANK FINANCIAL TARGETS 2020

		2020
EFFICIENCY	Cost income Ratio (CIR)	Around 30%
PROFITABILITY	NIM	Slightly below 5%
	Net Fees & Commissions Growth	Mid-teens
	Cost of Risk	Around 130 bps
	ROE (3Y average)	Around 20%
CAPITAL	CET 1 CAR under Basel 3 for the Group	Around 12.5%

DIVIDEND DISTRIBUTION: UP TO 50% PAYOUT FOR 2019 PROFIT



RUB 1 trln paid in dividends by 2020

SBERBANK IN BRIEF

SBERBANK STRATEGY 2020

FINANCIAL MODEL 2020

APPENDIX 1: IFRS FINANCIALS

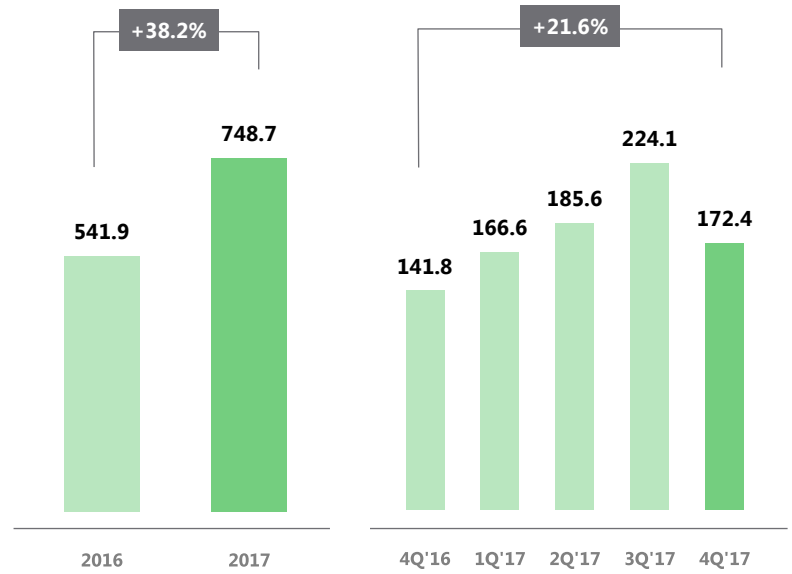
APPENDIX 2: RECENT DEVELOPMENTS

APPENDIX 3: GUIDANCE 2018

KEY FINANCIAL INDICATORS

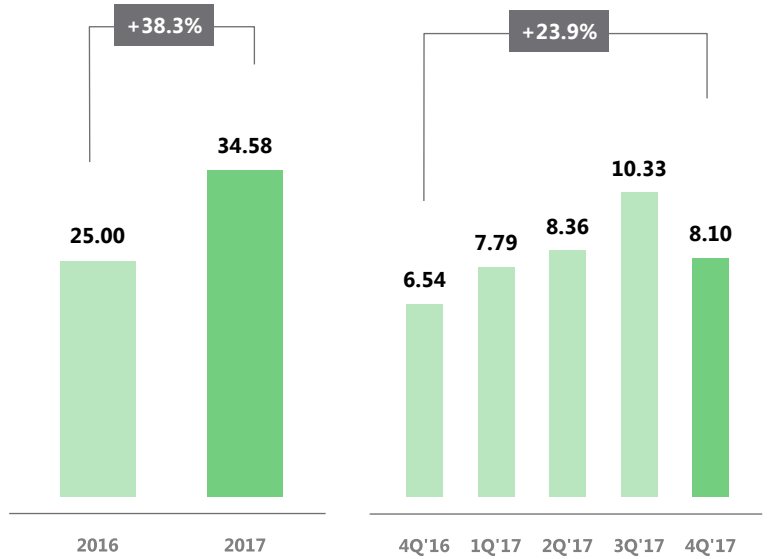
NET PROFIT

RUB bn



EARNINGS PER ORDINARY SHARE

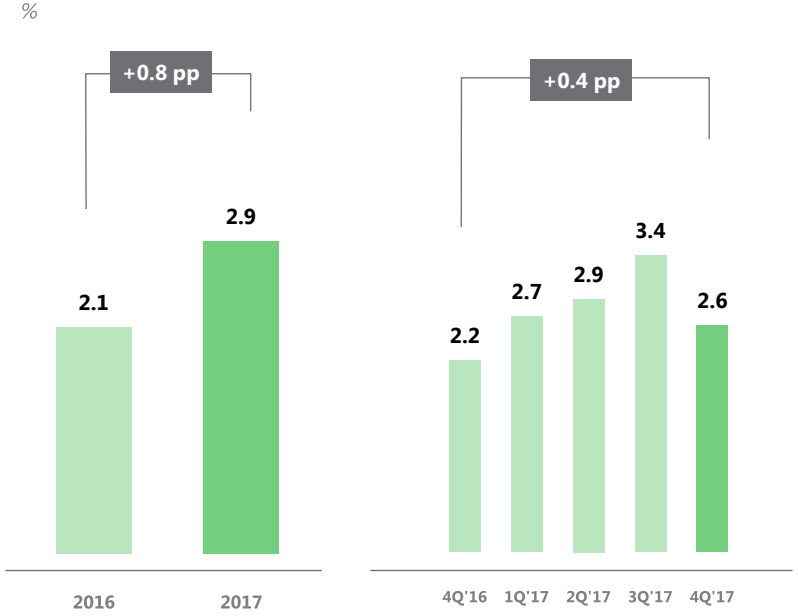
RUB



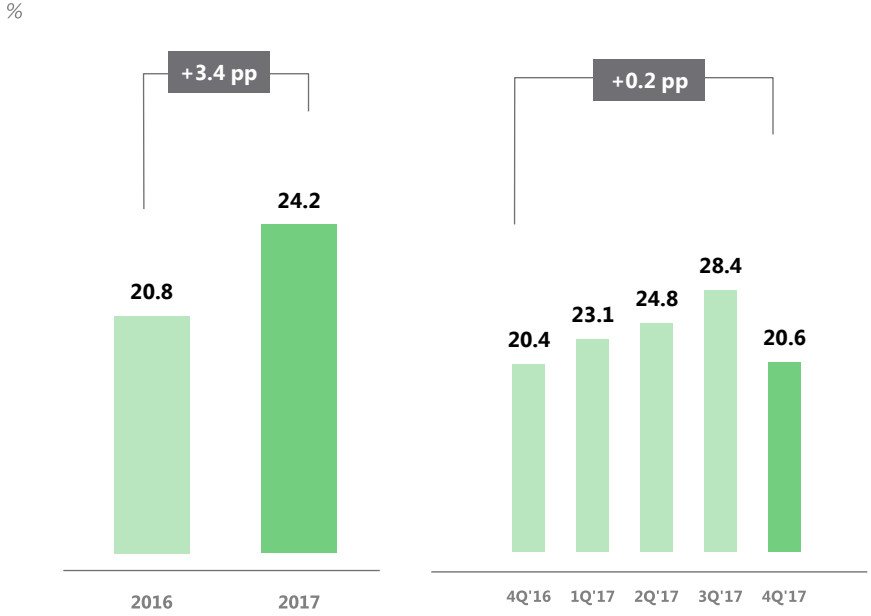
KEY FINANCIAL INDICATORS

SBERBANK

RETURN ON ASSETS (ROA)



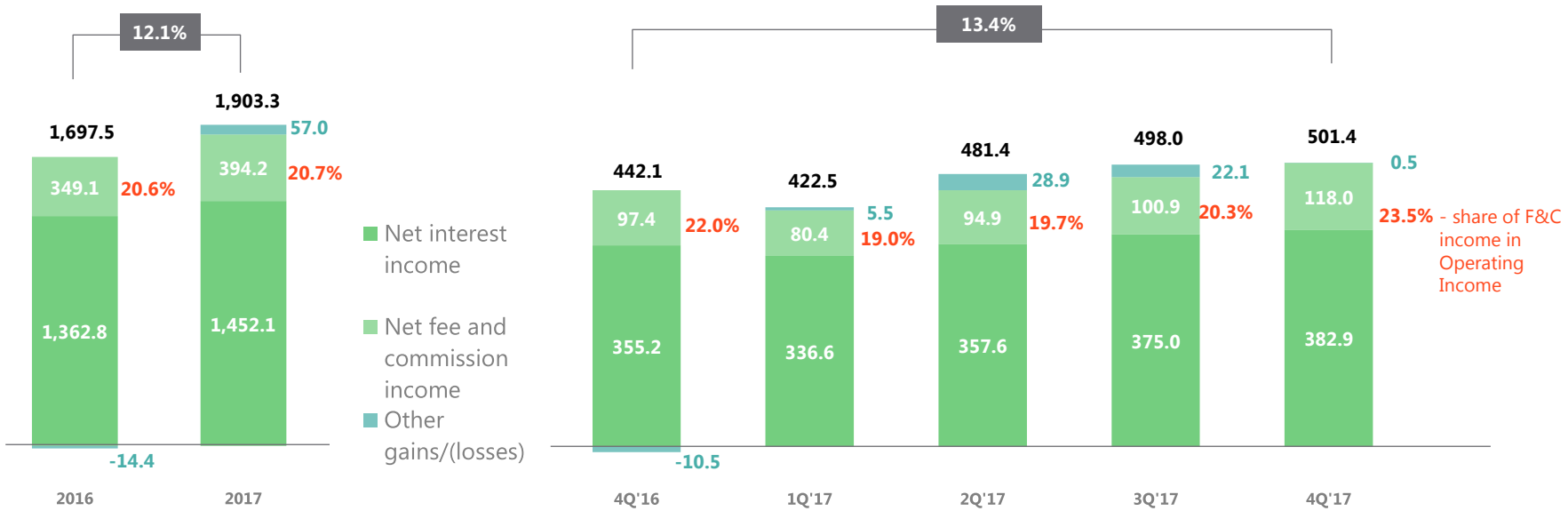
RETURN ON EQUITY (ROE)



OPERATING INCOME

OPERATING INCOME BEFORE PROVISION CHARGE FOR IMPAIRMENT OF DEBT FINANCIAL ASSETS

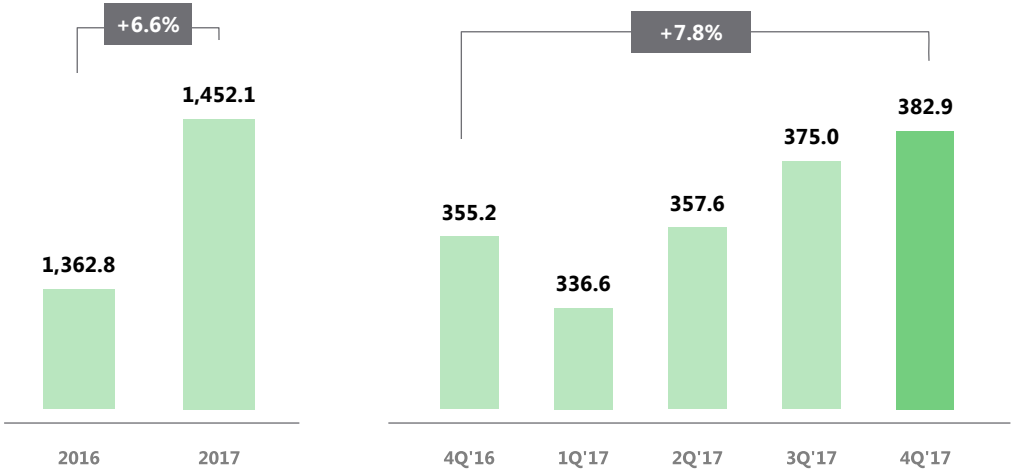
RUB bn



NET INTEREST INCOME

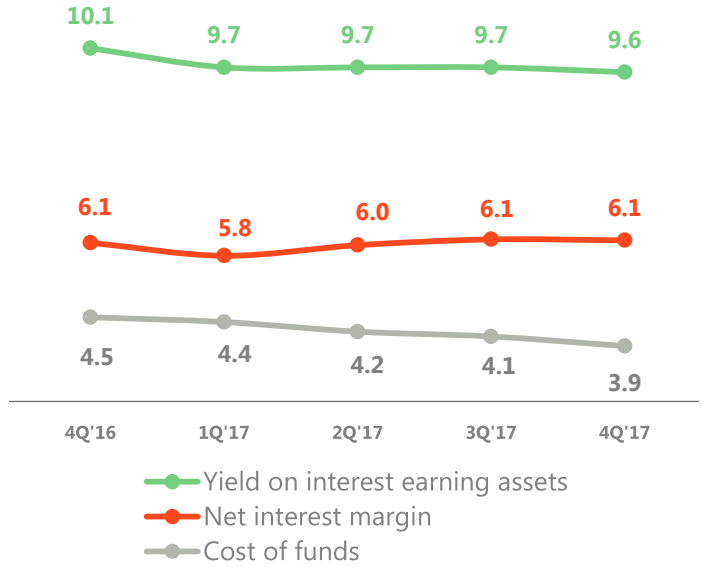
NET INTEREST INCOME

RUB bn



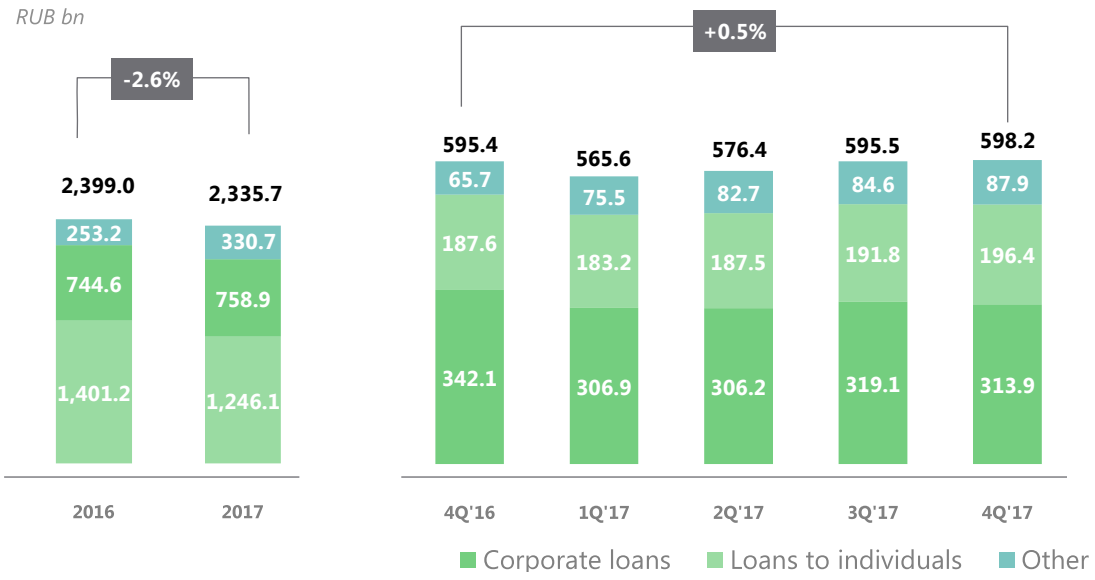
NET INTEREST MARGIN AND NET INTEREST SPREAD

%

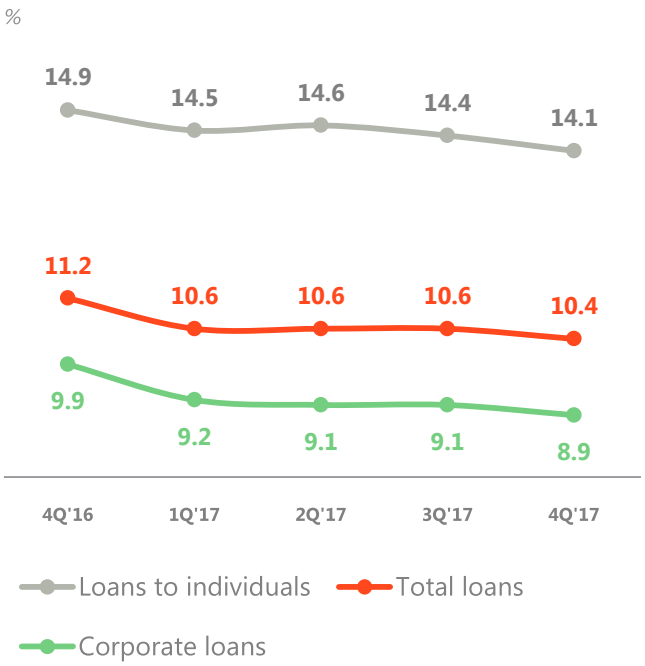


INTEREST INCOME

INTEREST INCOME

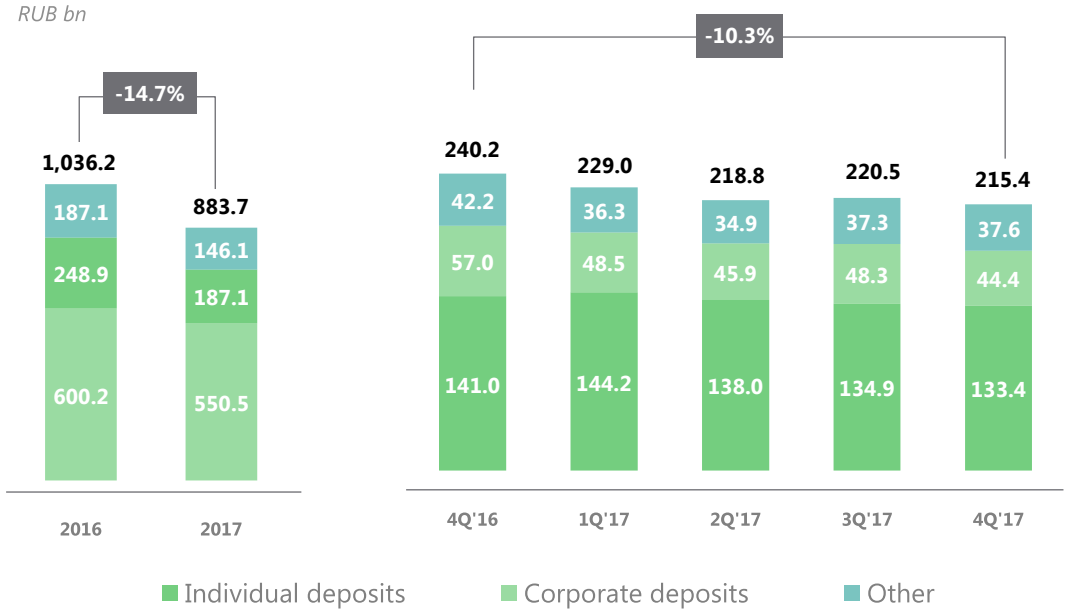


AVERAGE LOAN YIELDS

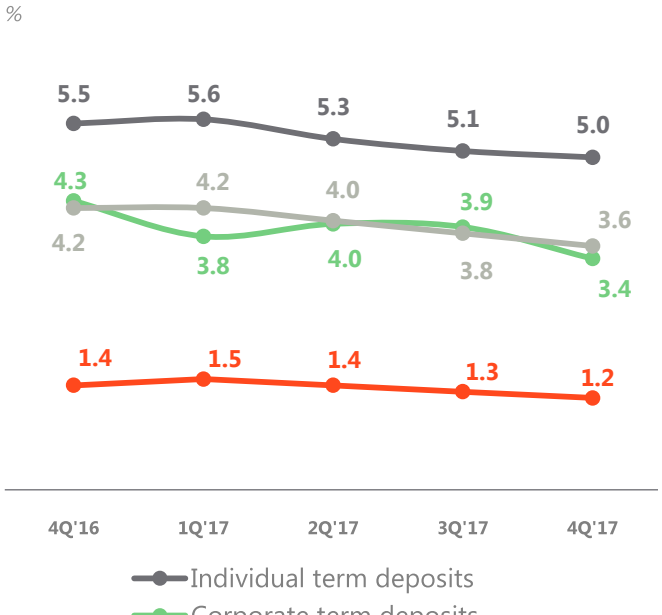


INTEREST EXPENSE

INTEREST EXPENSE



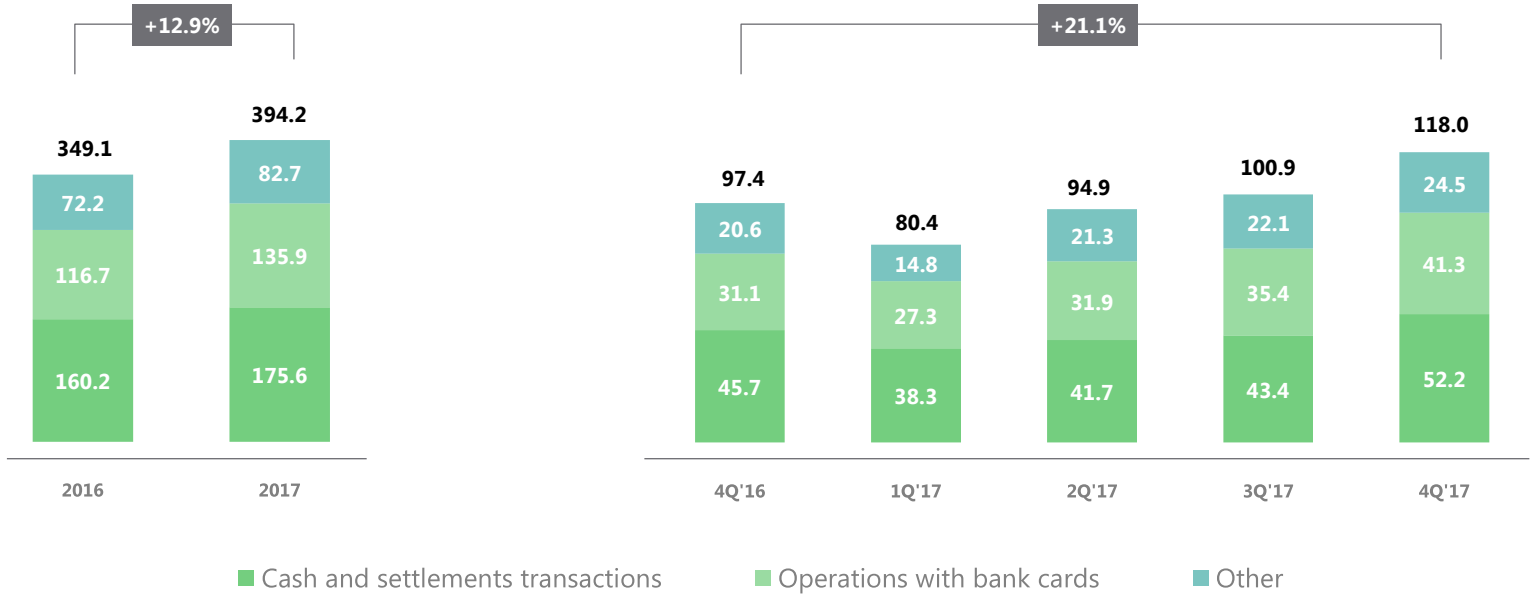
AVERAGE CUSTOMER DEPOSIT COSTS



NET FEE AND COMMISSION INCOME (1)

NET FEE AND COMMISSION INCOME

RUB bn



NET FEE AND COMMISSION INCOME (2)

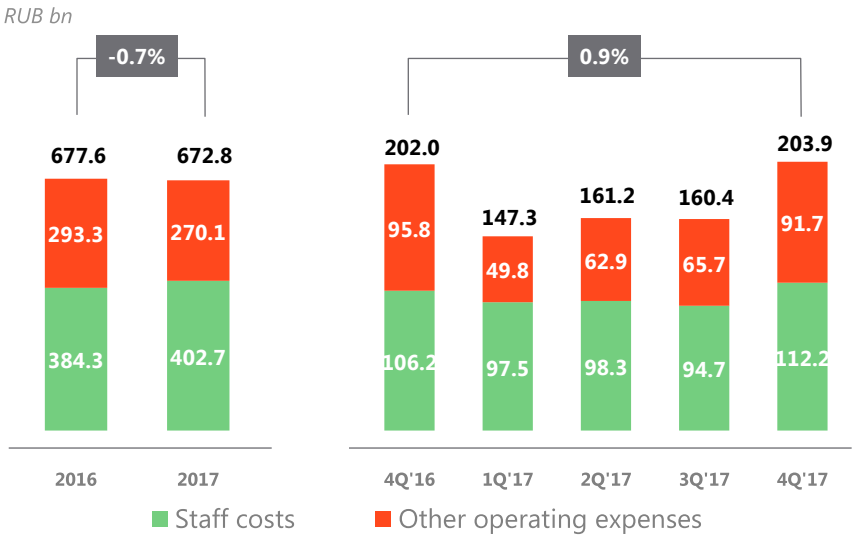
	4Q 2016	4Q 2017	4Q 2017/ 4Q 2016	2016	2017	2017/ 2016
Net operations with bank cards:	31.1	41.3	32.8%	116.7	135.9	16.5%
Net acquiring, commissions of payment systems and other similar commissions	*25.6*	*31.6*	*23.4%*	*92.2*	*110.5*	*19.8%*
Service fees	*12.7*	*15.2*	*19.7%*	*43.5*	*52.3*	*20.2%*
Expenses on loyalty programs	*-7.1*	*-1.8*	*-74.6%*	*-18.9*	*-19.7*	*4.2%*
Other (net)	*-0.1*	*-3.7*	*-*	*-0.1*	*-7.2*	*-*
Cash and settlements transactions	45.8	52.2	14.0%	160.2	175.6	9.6%
Client operations with foreign currencies and precious metals	4.2	6.1	45.2%	21.6	27.6	27.8%
Securities & commodities brokerage, custodial & investment banking (including syndications)	2.0	1.6	-20.0%	4.7	5.5	17.0%
Documentary commissions	7.2	6.2	-13.9%	25.7	26.1	1.6%
Agent commissions	5.5	7.8	41.8%	12.5	16.9	35.2%
Other	1.6	2.8	75.0%	7.7	6.6	-14.3%
Net fee and commission income	**97.4**	**118.0**	**21.1%**	**349.1**	**394.2**	**12.9%**

OPERATING EXPENSES

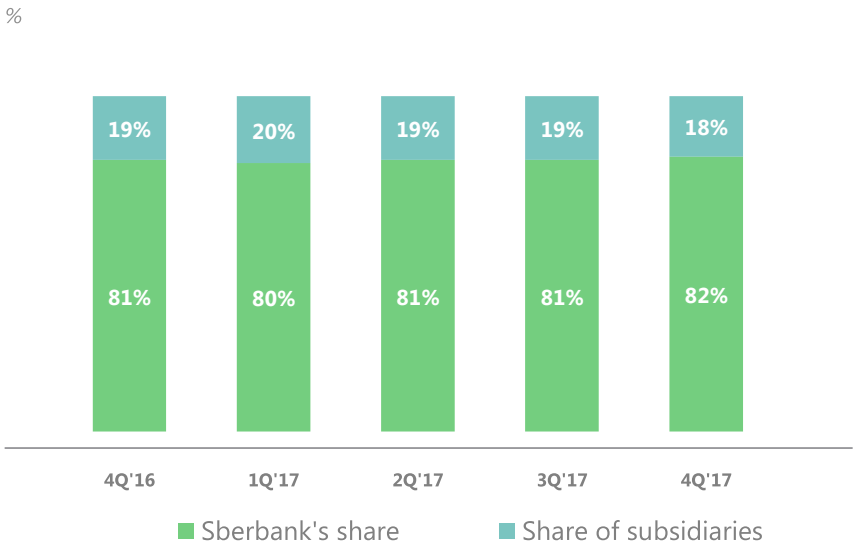
Staff costs increased only by 4.8% in 2017 compared to 2016 due to the indexation of salaries

Changing of the Bank's estimates on remaining useful life of some fixed assets as well as some methodology changes and decrease in expenses from foreign subsidiaries due to FX effect supported the positive trend in Operating expenses

OPERATING EXPENSES

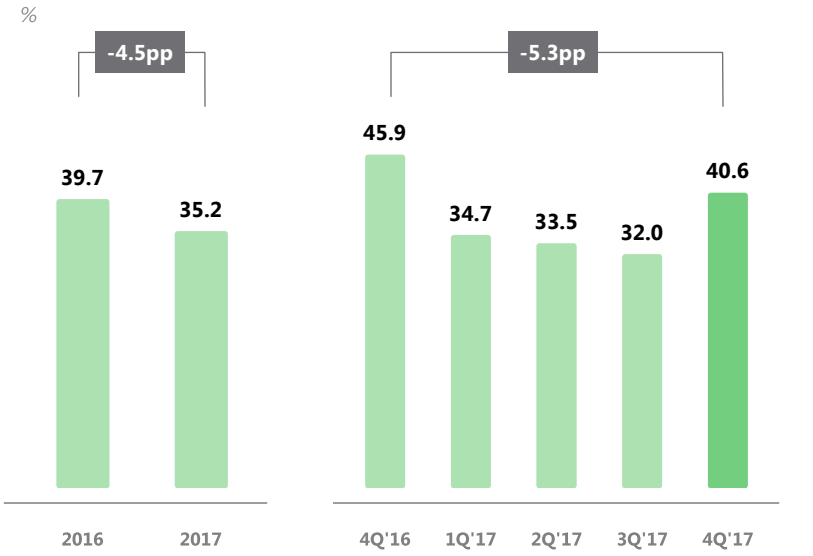


SHARE OF SBERBANK AND ITS SUBSIDIARIES IN OPERATING EXPENSES

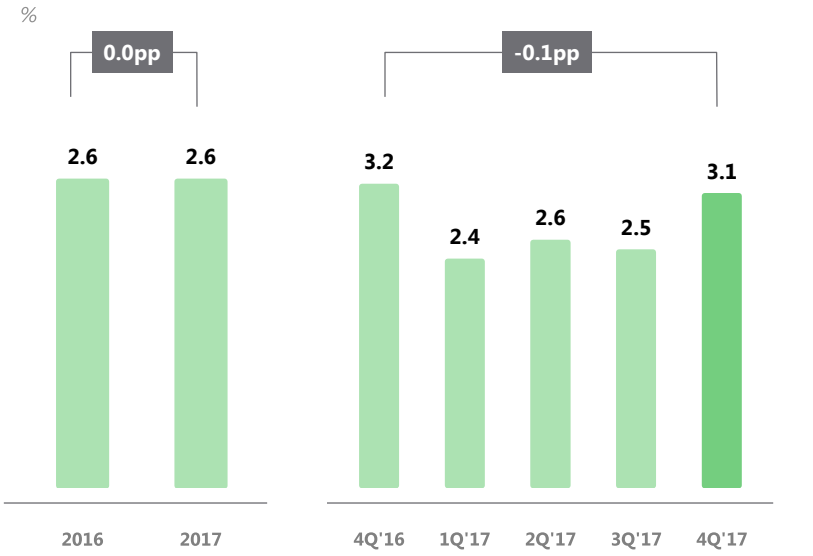


EFFICIENCY RATIOS

COST TO INCOME RATIO (CIR)



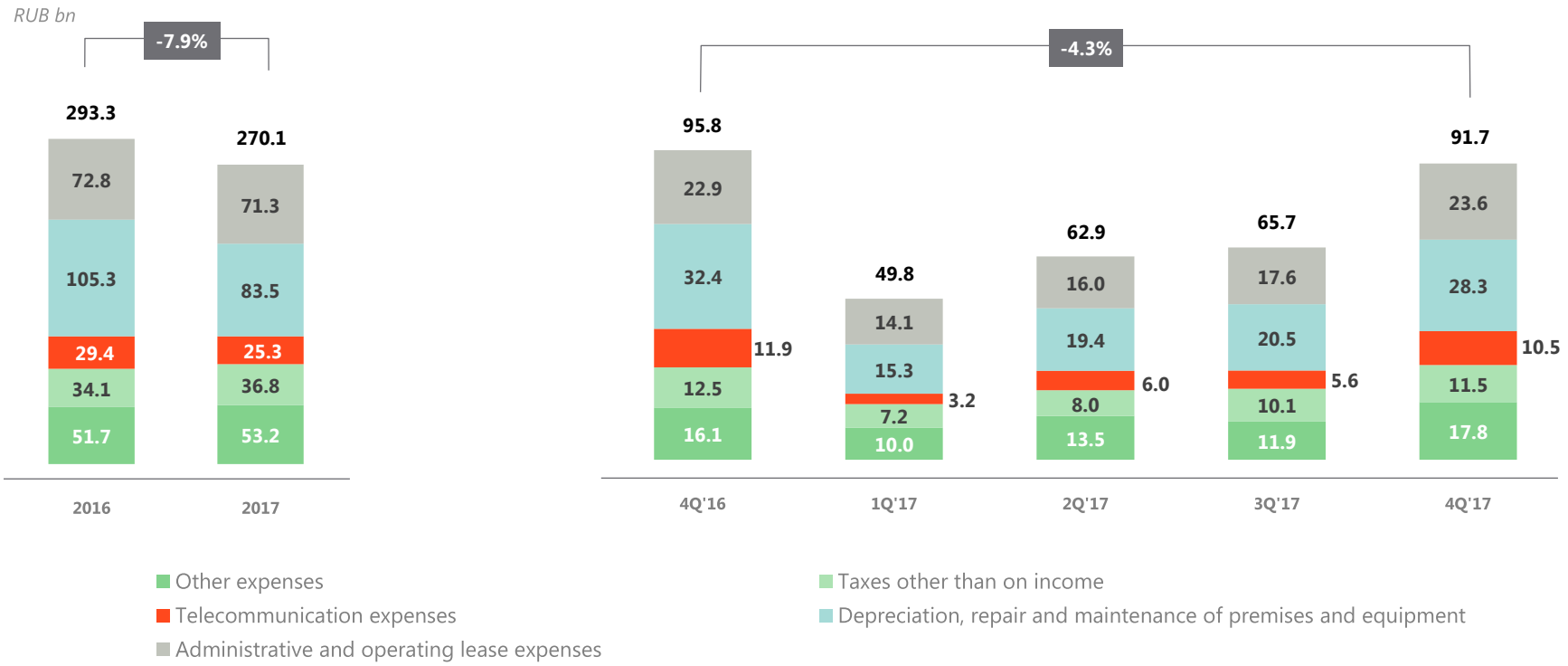
COST TO ASSETS RATIO (CAR)



OTHER OPERATING EXPENSES

SBERBANK

OTHER OPERATING EXPENSES



OPERATING EXPENSE STRUCTURE & ACTUAL HEADCOUNT

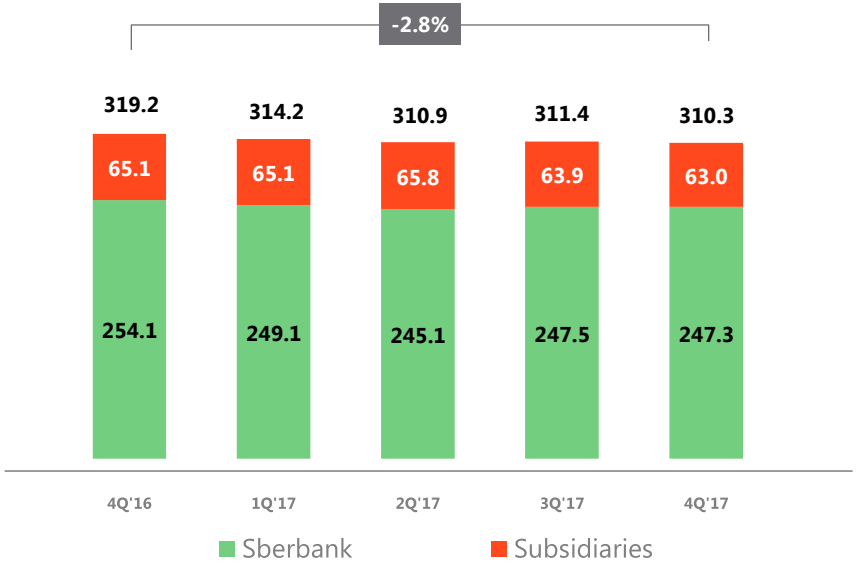
OPERATING EXPENSES SPLIT

RUB bn

	4Q'16	1Q'17	2Q'17	3Q'17	4Q'17
Staff costs, Sberbank	84.0	82.9	82.2	78.3	93.9
Staff costs, subsidiaries	22.2	14.6	16.1	16.4	18.3
Other operating expenses, Sberbank	80.5	35.3	48.4	52.2	78.0
Other operating expenses, subsidiaries	15.3	14.5	14.5	13.5	13.7

ACTUAL HEADCOUNT

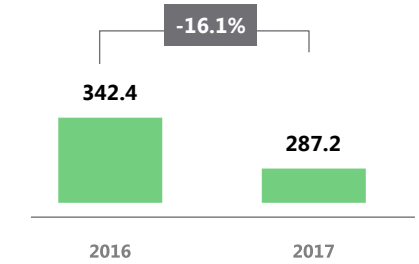
thousands

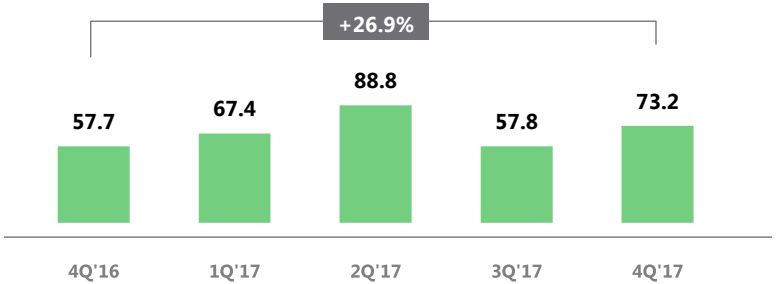


NET PROVISION CHARGE FOR LOAN IMPAIRMENT

NET PROVISION CHARGE FOR LOAN IMPAIRMENT

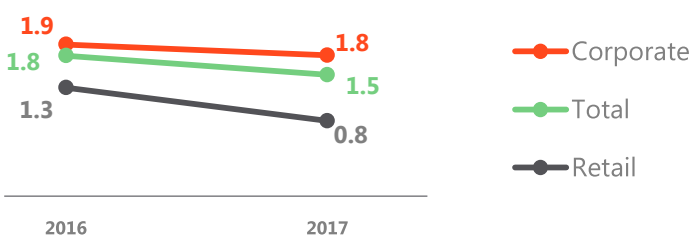
RUB bn

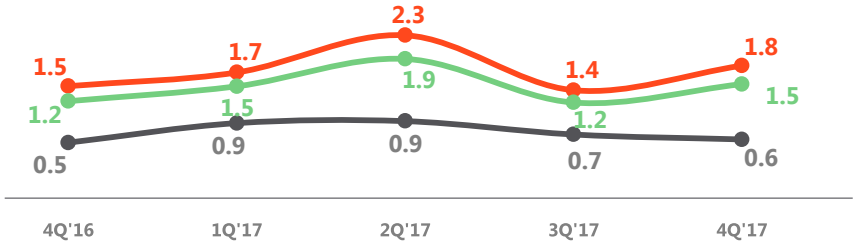




COST OF RISK

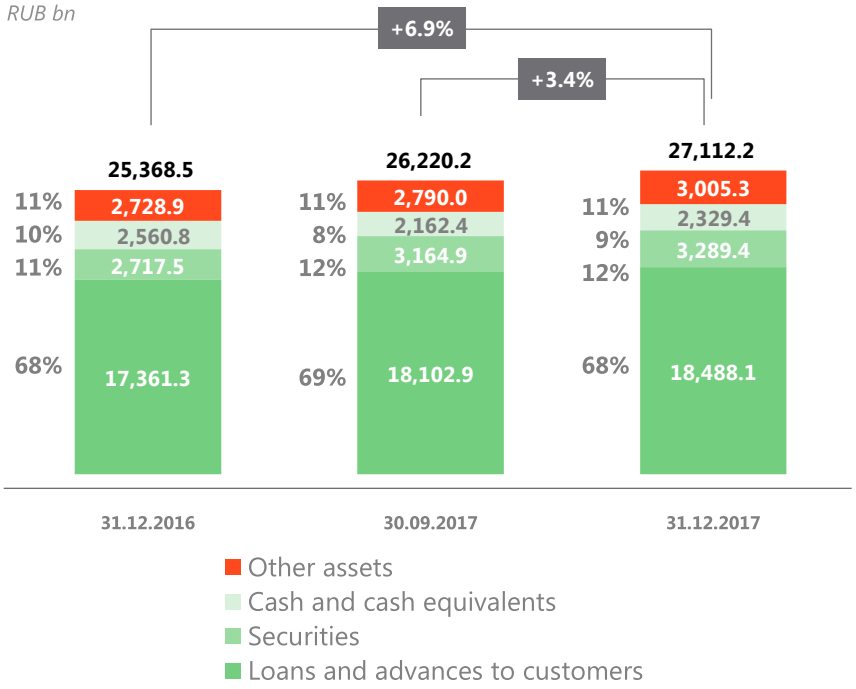
%



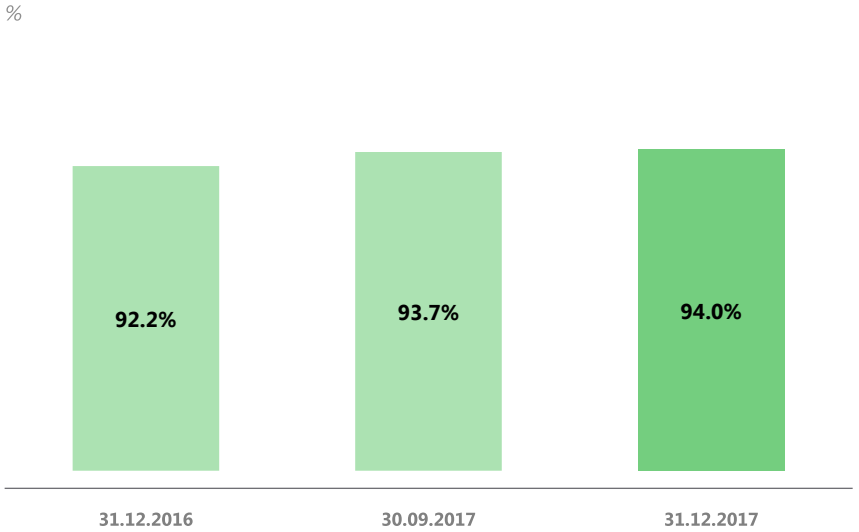


ASSET DYNAMICS AND STRUCTURE

ASSETS



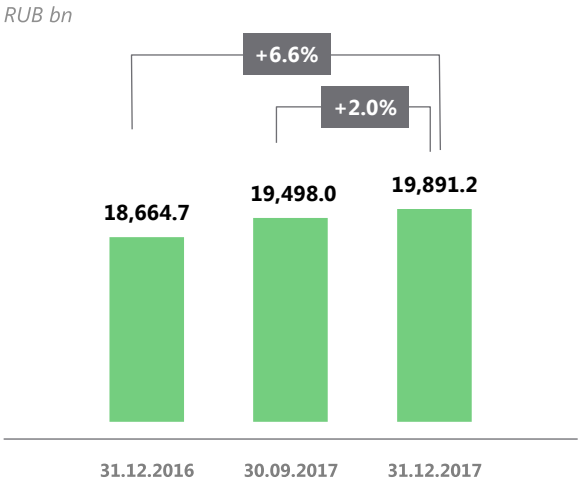
SHARE OF INTEREST-EARNING ASSETS IN THE GROUP`S TOTAL ASSETS



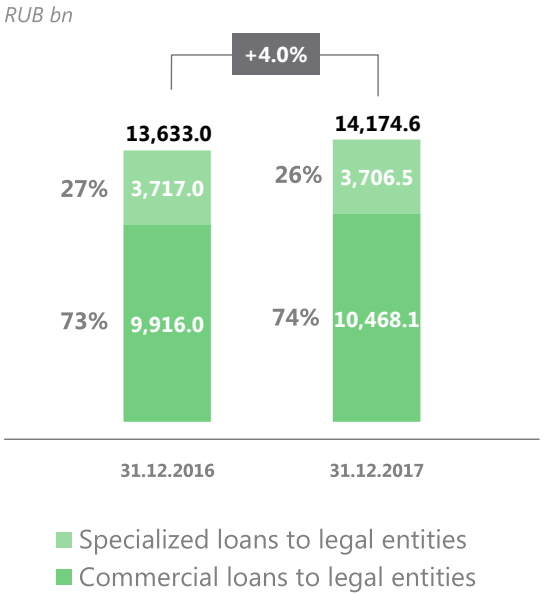
LOAN PORTFOLIO (1)

Mortgage loan portfolio grew up by 16.0%, while credit cards increased by 15.7%

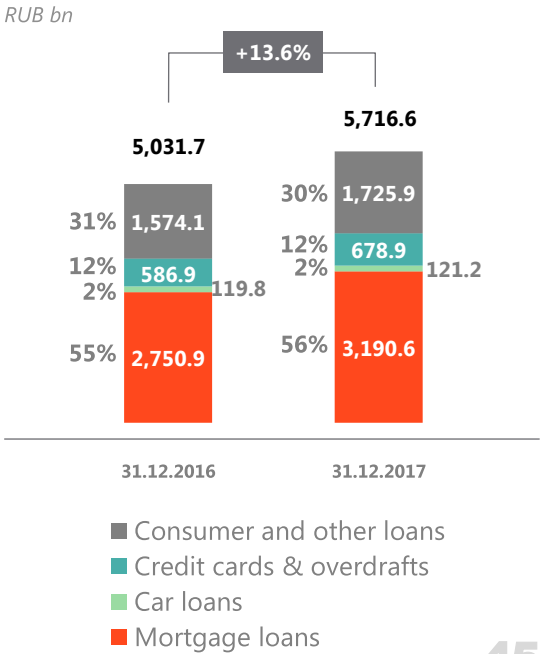
LOAN PORTFOLIO BEFORE PROVISIONS FOR LOAN IMPAIRMENT



CORPORATE LOAN PORTFOLIO STRUCTURE

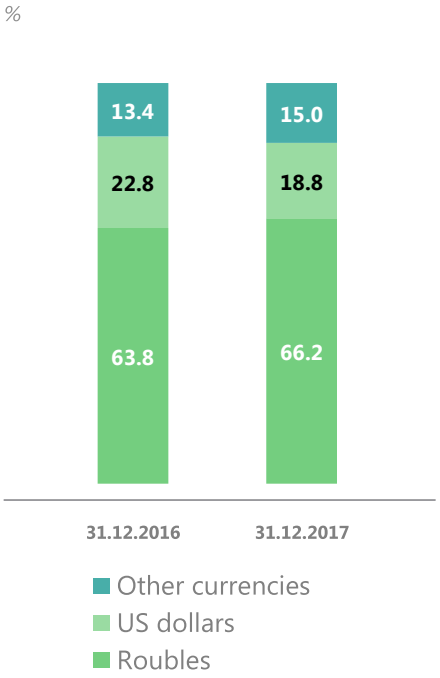


RETAIL LOAN PORTFOLIO STRUCTURE

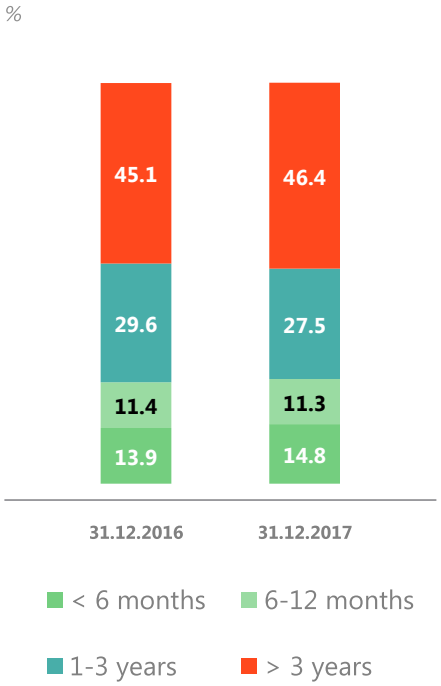


LOAN PORTFOLIO (2)

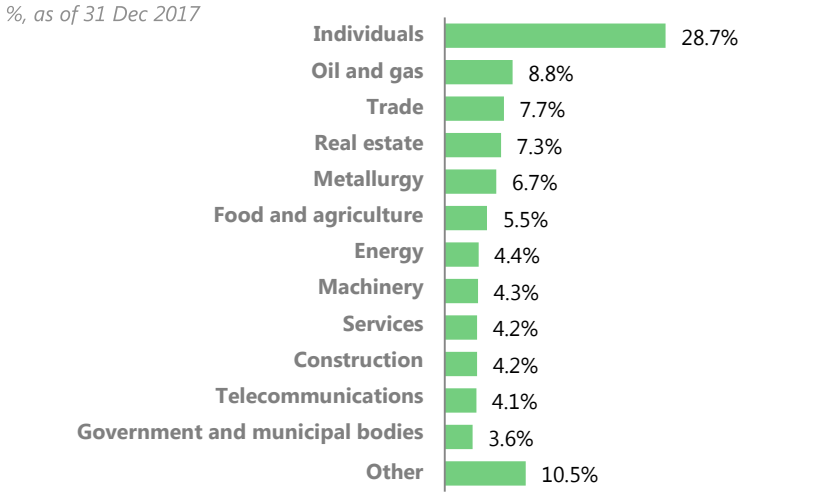
CURRENCY BREAKDOWN



MATURITY BREAKDOWN



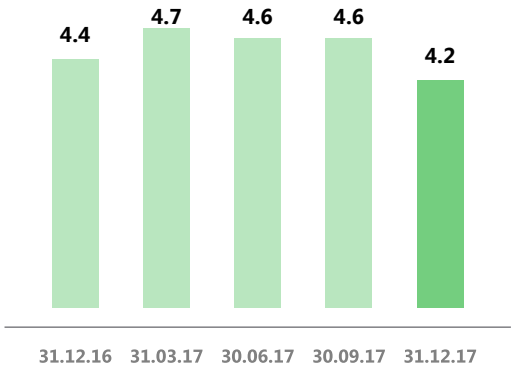
INDUSTRY BREAKDOWN



LOAN PORTFOLIO QUALITY (1)

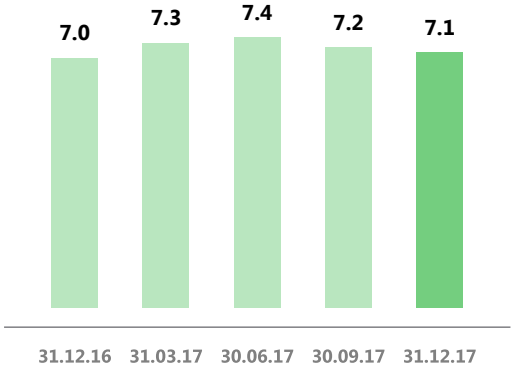
NON-PERFORMING LOANS IN LOAN PORTFOLIO

%

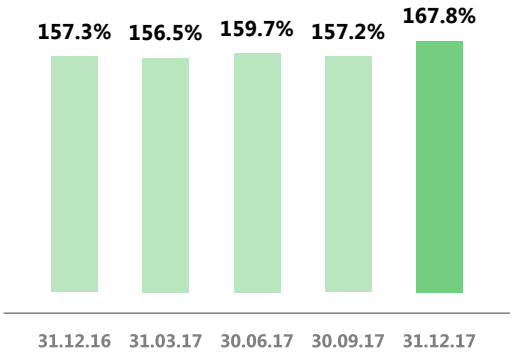


PROVISIONS FOR LOAN IMPAIRMENT (PLI) TO TOTAL LOANS

%



NPL COVERAGE RATIO (PLI TO NON-PERFORMING LOANS)



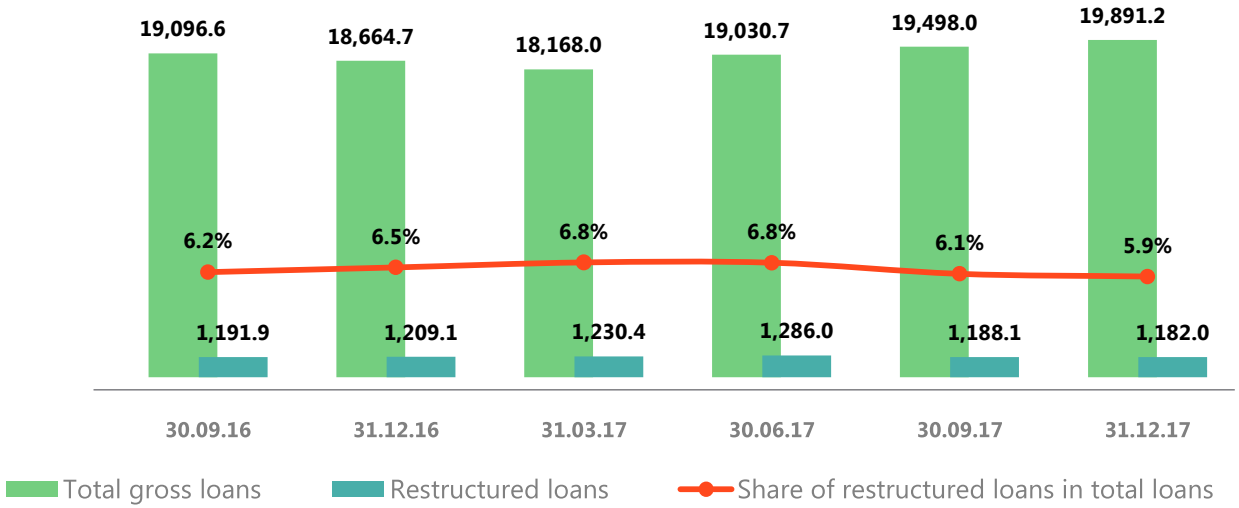
Non-performing loan comprises total exposure, should there be any payments (principal and/or interest) overdue more than 90 days as of the reporting date

LOAN PORTFOLIO QUALITY (2)

SBERBANK

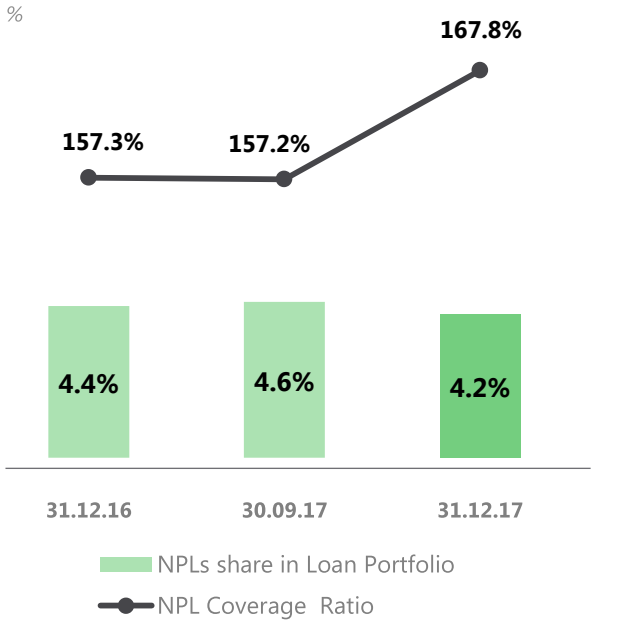
RESTRUCTURED LOANS &
THEIR SHARE IN TOTAL LOANS

RUB bn, %

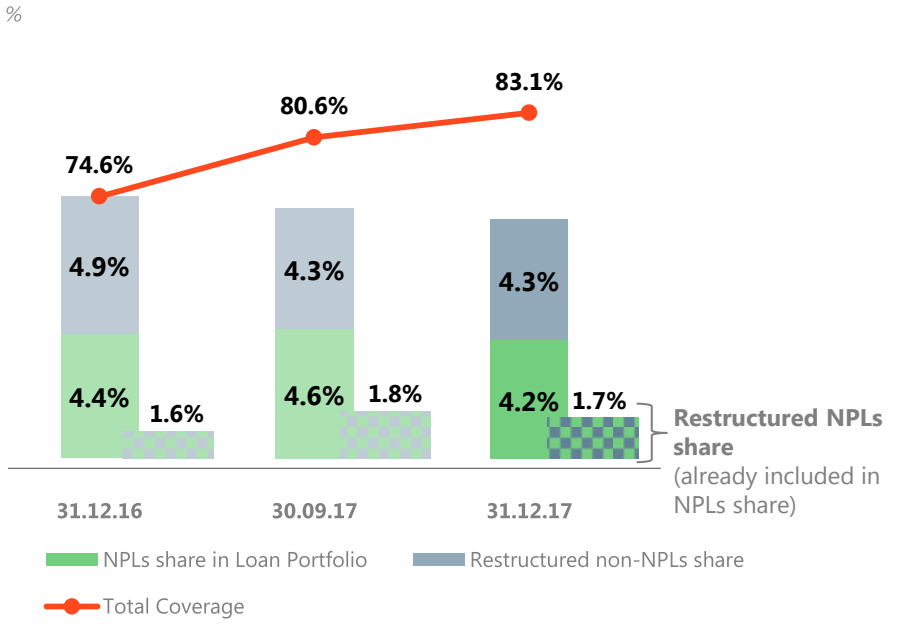


TOTAL PROVISION COVERAGE OF NPLS & RESTRUCTURED NON-NPLS

NPL COVERAGE RATIO
(PLI TO NON-PERFORMING LOANS)



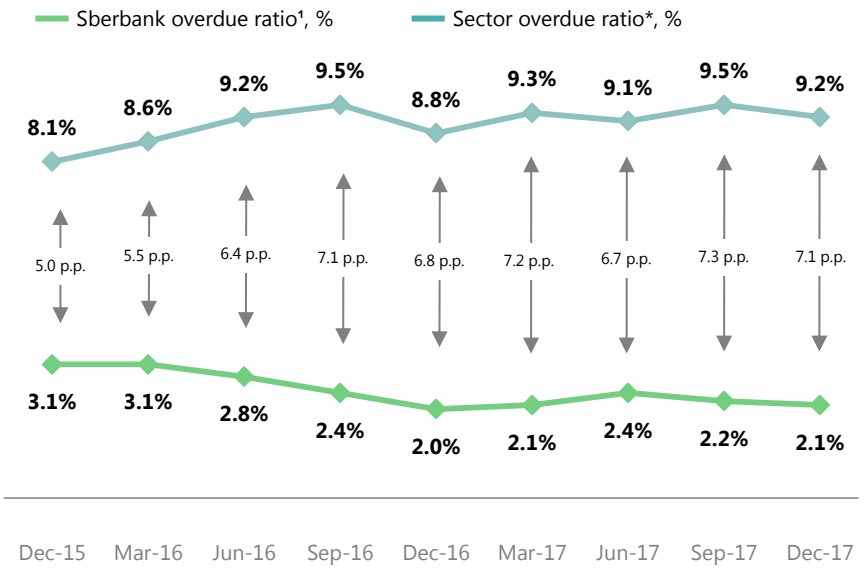
TOTAL PROVISION COVERAGE OF NPLS &
RESTRUCTURED NON-NPLS



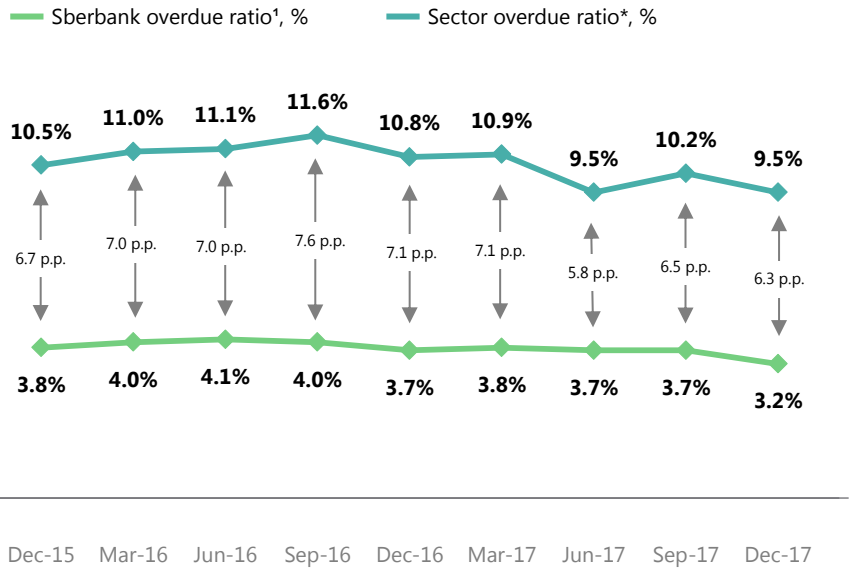
SURPASSING THE SECTOR ON ASSET QUALITY

(OVERDUE LOANS)

CORPORATE OVERDUE LOANS (DOMESTIC ONLY)



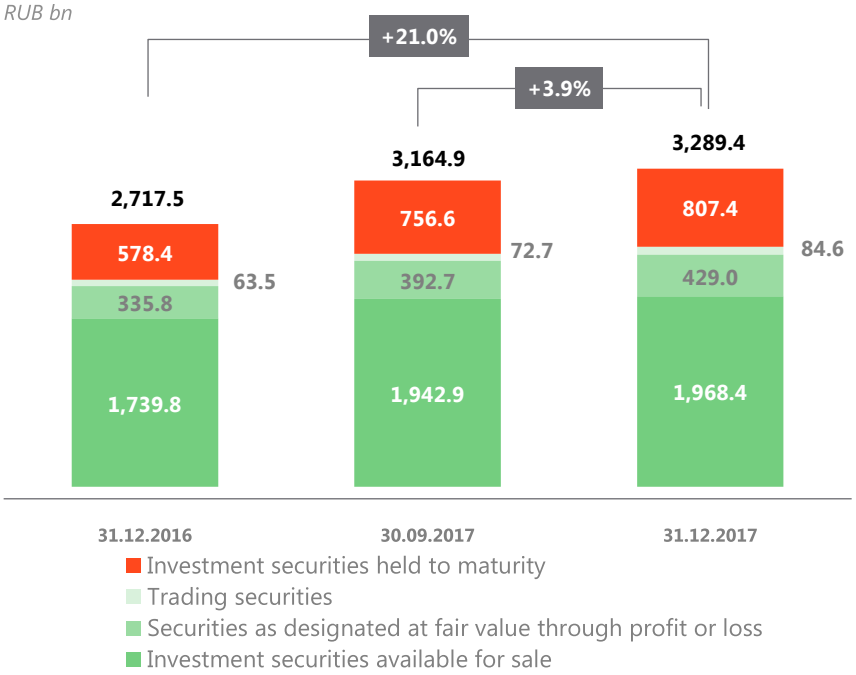
RETAIL OVERDUE LOANS (DOMESTIC ONLY)



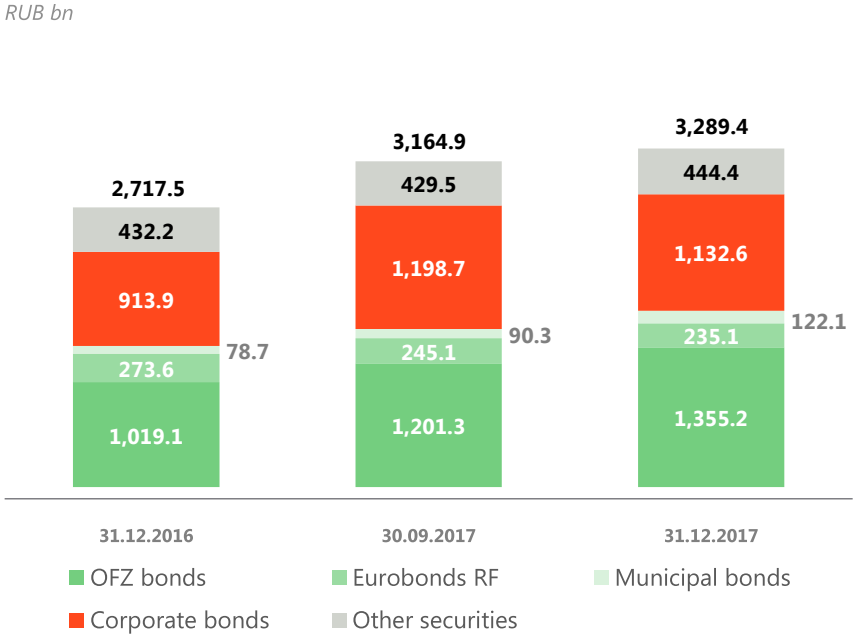
Source: CBR, Sberbank`s Center for Macroeconomic Research
*excluding Sberbank
Notes: (1) Sberbank standalone only.

SECURITIES PORTFOLIO

SECURITIES BY PORTFOLIO

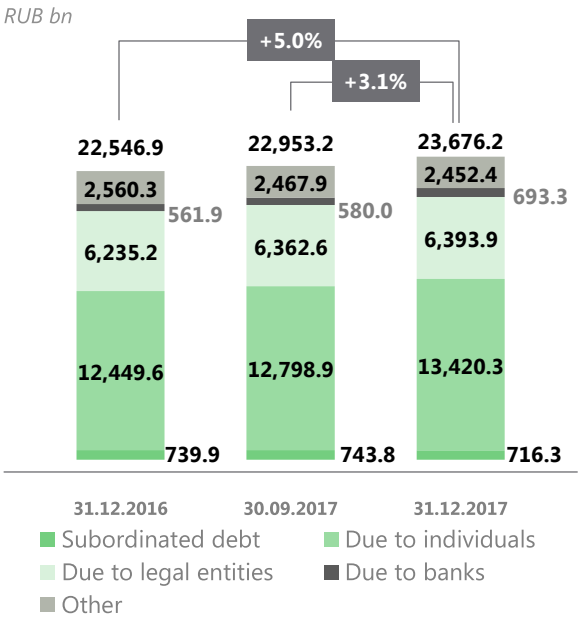


SECURITIES BY TYPE

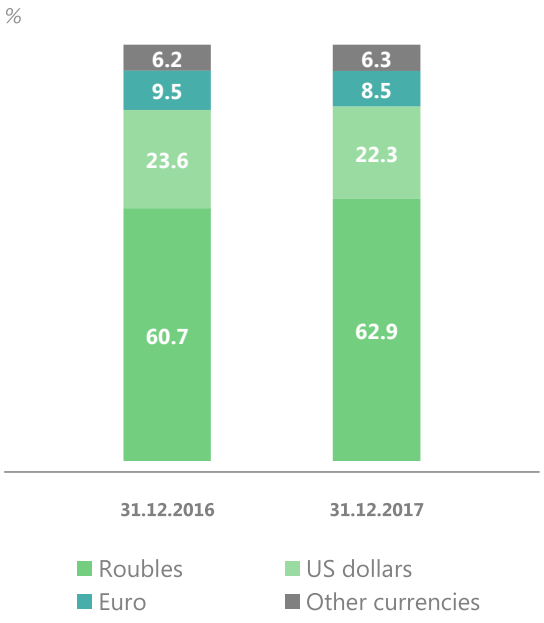


LIABILITIES DYNAMICS AND STRUCTURE

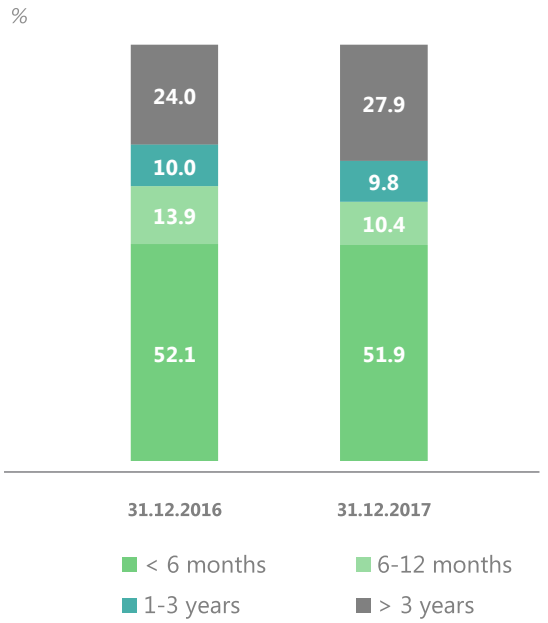
LIABILITIES



CUSTOMER DEPOSITS BY CURRENCY

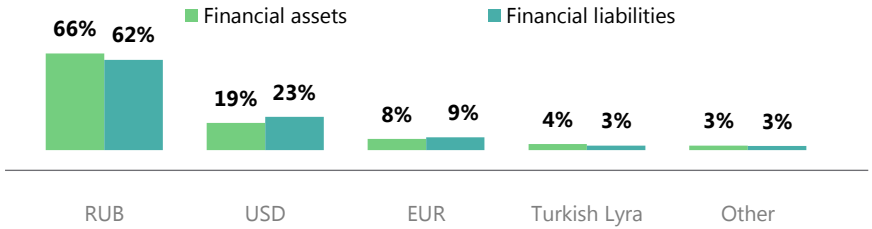


CUSTOMER DEPOSITS BY MATURITY

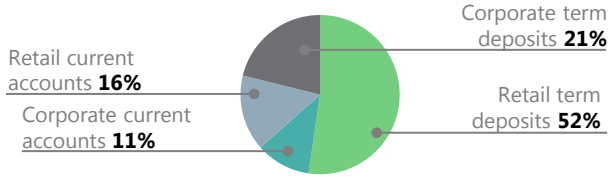


CURRENCY AND MATURITY MATCH

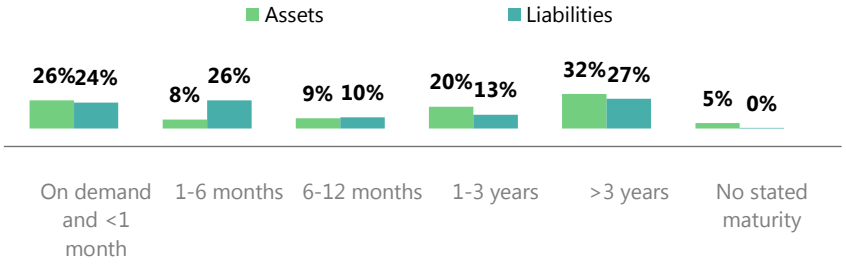
FOREIGN CURRENCY RISK EXPOSURE



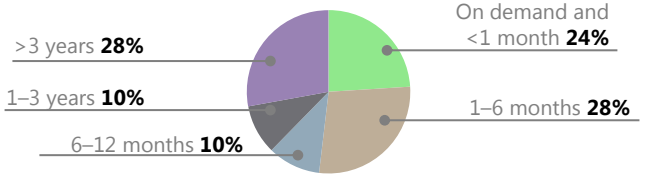
DEPOSITS STRUCTURE BY INSTRUMENT



LIQUIDITY RISK



DEPOSITS STRUCTURE BY MATURITY

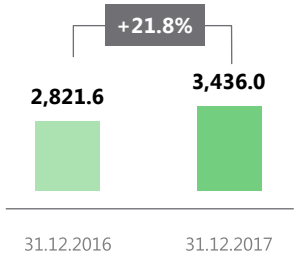


SHAREHOLDERS' EQUITY AND CAPITAL ADEQUACY

SBERBANK

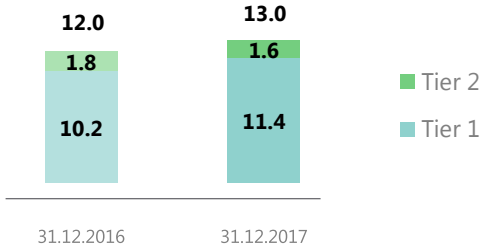
GROUP'S EQUITY

RUB BN



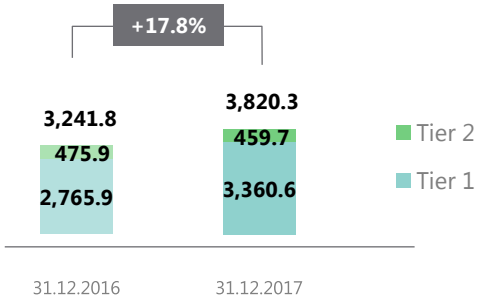
CAPITAL ADEQUACY RATIO, BASEL III

%



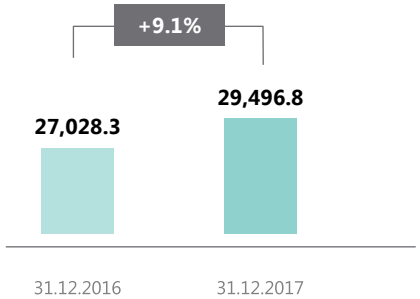
CAPITAL, BASEL III

RUB BN



TOTAL RISK WEIGHTED ASSETS (RWA)

RUB BN



WHY SBERBANK

SBERBANK STRATEGY 2020

FINANCIAL MODEL 2020

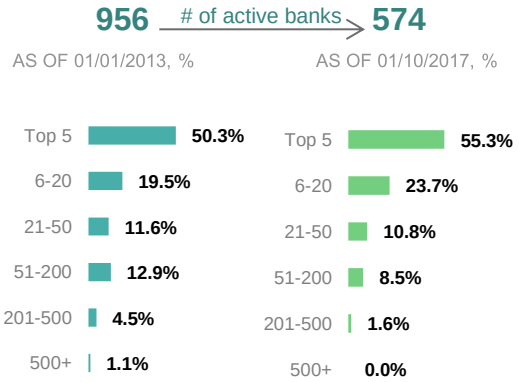
APPENDIX 2: IFRS FINANCIALS

APPENDIX 3: RECENT DEVELOPMENTS

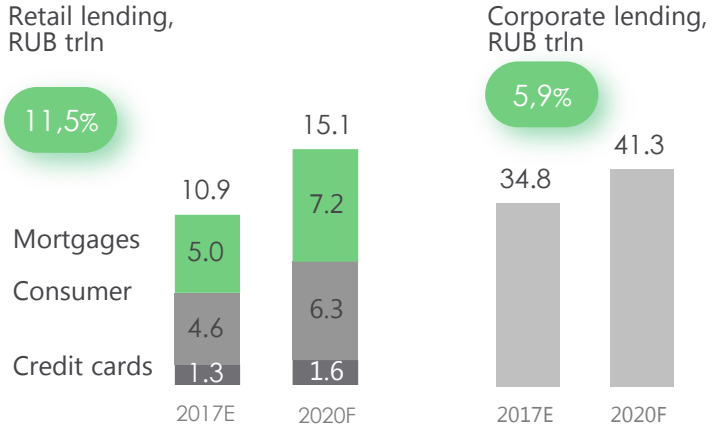
APPENDIX 4: GUIDANCE 2018

RUSSIA – A WINDOW OF OPPORTUNITY

Consolidation strengthens banking system



Retail lending – main driver



Digital opportunities

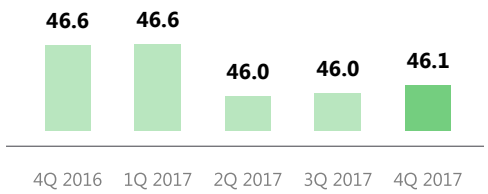
76% (2016) > 90% (2020)
Internet penetration

55% (2016) > 75% (2020)
Smartphone penetration

SBERBANK MARKET SHARES IN 2017

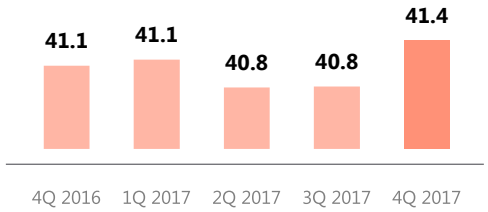
RETAIL DEPOSITS

%



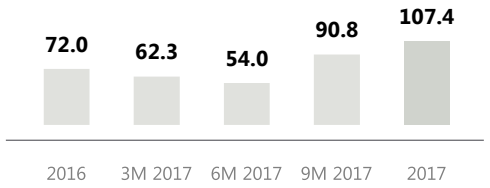
RETAIL LOANS

INCL. CETELEM BANK, %



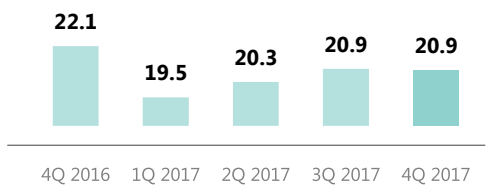
PRE-TAX PROFIT OF THE SECTOR

%



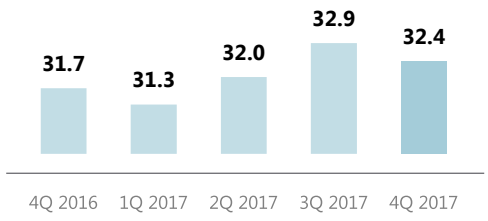
CORPORATE DEPOSITS

%



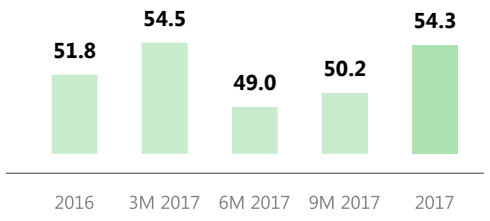
CORPORATE LOANS

%



PRE-TAX PROFIT OF PROFITABLE BANKS

%



SBERBANK MONTHLY NUMBERS UNDER RAS

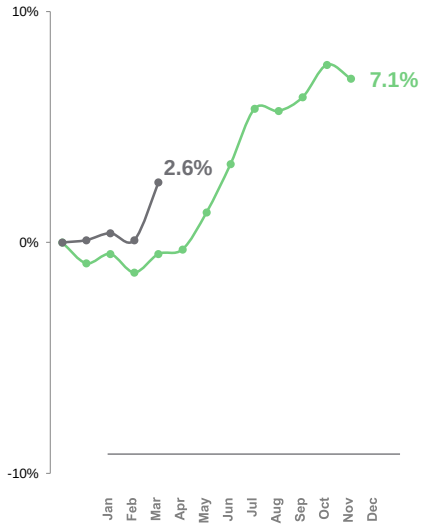
RUB, mln	4M 2018	4M 2017	4M 2018 vs. 4M 2017
Net interest income	403 830	376 801	7.2%
Net fee and commission income	129 349	104 951	23.2%
Net gain / (loss) from FX revaluation and trading operations	44 156	19 397	127.6%
Total provision (charge)/gain	-89 725	-92 102	-2.6%
Cost of risk	*1.59%*	*1.81%*	*-0.22 pp*
Operating costs	-165 195	-153 030	7.9%
Cost-to-income ratio	*28.2%*	*29.9%*	*-1.7 pp*
Pre-tax Profit before provisions	420 084	359 072	17.0%
Net profit	**262 153**	**207 062**	**26.6%**
Return on assets (ROA)	*3.4%*	*2.9%*	*0.5 pp*
Return of equity (ROE)	*22.9%*	*21.5%*	*1.4 pp*

SBERBANK`S MONTHLY NUMBERS UNDER RAS

Real growth dynamics (currency adjusted, cumulative YTD)

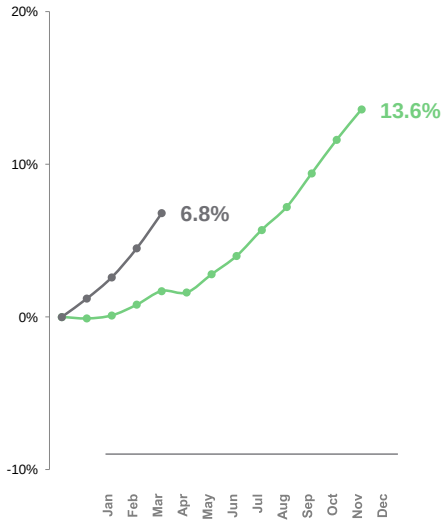
CORPORATE LOANS

RUB bn



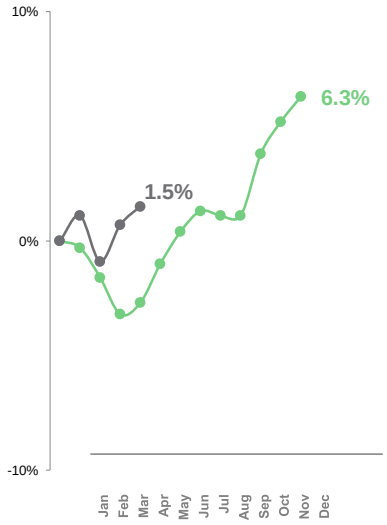
RETAIL LOANS

RUB bn



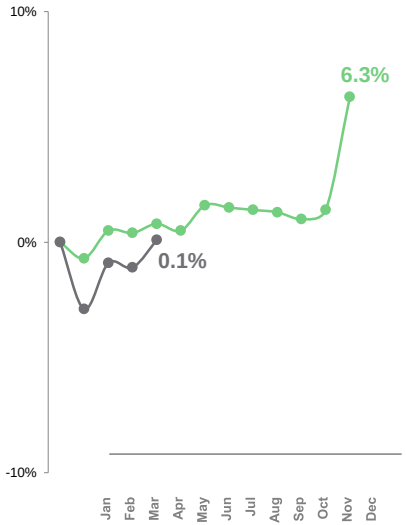
CORPORATE DEPOSITS

%



RETAIL DEPOSITS

%

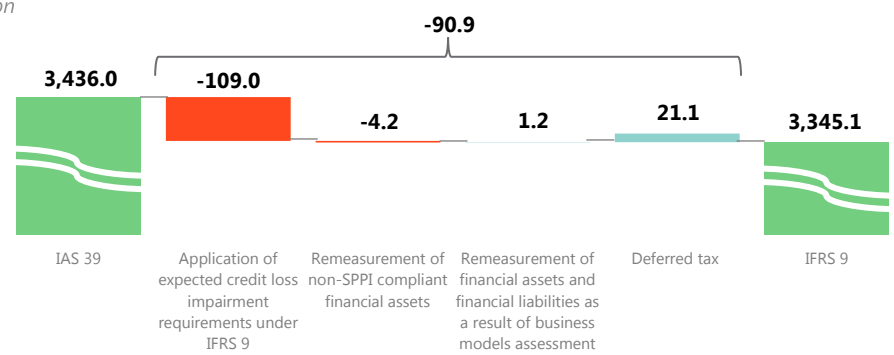


- 2018 - 2017

TRANSITION TO IFRS 9 –
ESTIMATED IMPACT

IMPACT ON EQUITY

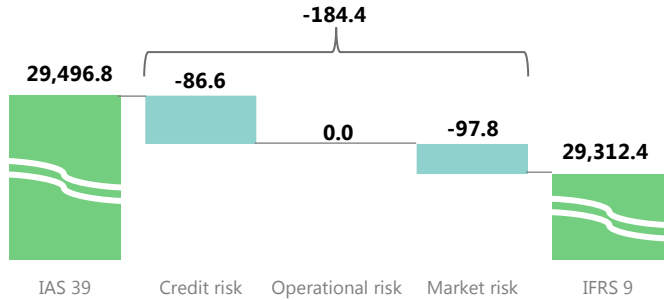
RUB bn



Additional increase in provisions for loan impairment with the adoption of IFRS 9 is expected at 7.6%

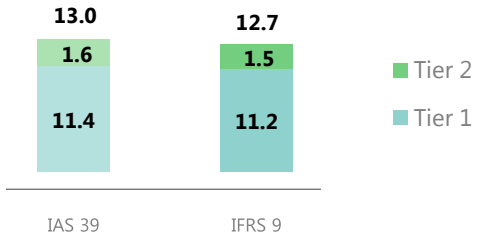
IMPACT ON RWA

RUB bn



IMPACT ON CAPITAL ADEQUACY RATIOS

%



SBERBANK

SBERBANK IN BRIEF

SBERBANK STRATEGY 2020

FINANCIAL MODEL 2020

APPENDIX 1: IFRS FINANCIALS

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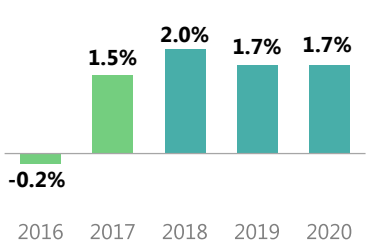
APPENDIX 3: GUIDANCE 2018

MACRO AND SECTOR FORECASTS

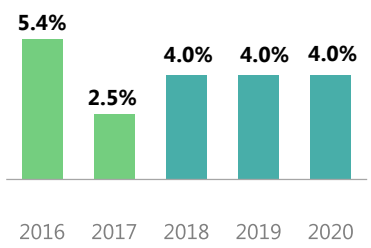
SBERBANK

BASIC SCENARIO: Urals $62

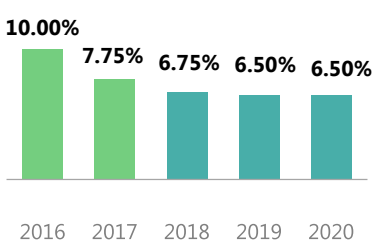
ECONOMIC GROWTH



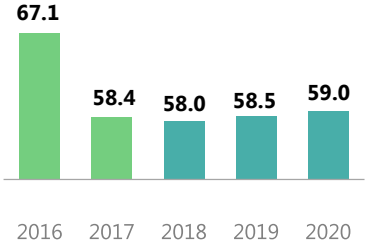
INFLATION



CBR KEY RATE



RUB/US$



Previous forecast (Urals $55)	1.8%	1.7%	1.7%		4.0%	4.0%	4.0%		7.5%	7.5%	7.0%		59.0	59.5	60.0

Nominal growth dynamics 2018

	CORPORATE LOANS	RETAIL LOANS	CORPORATE DEPOSITS	RETAIL DEPOSITS
SECTOR	6-8%	10-12%	5-8%	6-9%
SBERBANK	In line with the sector	In line with the sector	In line with the sector	In line with the sector

Source: Rosstat, Ministry of Economic Development, Sberbank's Center for Macroeconomic Research

SBERBANK GUIDANCE 2018

		2018 (December 2017)	2018 (February 2018)
EFFICIENCY	Cost to income Ratio (CIR)	Below 35%	Below 35%
PROFITABILITY	NIM	Around 5.5%	Around 5.5%
	Net Fees & Commissions Growth	Mid-teens	Mid-teens
	Cost of Risk	Around 130 bps	Around 130 bps
	ROE	Around 20%	Around 20%
CAPITAL	CET 1 CAR under Basel 3 for the Group	Around 11.5%	**Over 11.5%**

IR CONTACT DETAILS

SBERBANK

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Grand prix for best overall investor relations, large cap 2017

Best Investor Relations App 2017

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