

Corporate clients

Main achievements of Sberbank in 2017

Corporate loan portfolio
(the Group, IFRS)

14,175 ▲ 4.0%
RUB billion

Index of satisfaction and
loyalty of corporate clients
(TRIM-index)

70 ▲ 2 points

Share in the market of loans
to small and microbusiness

13.3% ▲ 1.1 p. p.

Number of active clients

2,069 ▲ 18%
thousand

Number of products per
client

2.79 ▲ 0.53 units
units

Loans to legal
entities

11.4
RUB trillion ▲ 24.7%

90% of mass-market small
and microbusiness clients are
served remotely

30% of clients have a personal
remote Client Manager in the
Corporate Solutions Center;

Field work of Client Managers
has been set up for 90% of
clients of the high-income small
and microbusiness segment.

Client experience

Our goal is to ensure that clients see us as a reliable business partner. We pay special attention to the development of the business culture in Russia. In order to make the first steps in the business world for our clients as smooth as possible, Sberbank is implementing remote services for easy business startup, developing new financial products and non-banking services.

In order to create a qualitatively new level of client service we launched a remote client service channel – the Corporate Solutions Center (CSC). In 2017 regional sites for CSC were fully operational in Saint Petersburg, Tula, Stavropol, Togliatti, Ekaterinburg and Novosibirsk. CSC centralized key service and product functions such as: remote sales and telemarketing, support services, claims work, compliance support, support for transactional business and foreign trade, as well as reference information services.

Sberbank expanded the possibilities for clients to access the Bank's services in 2017 by launching new sales channels – remote Client Manager (via the Corporate Solutions Center), field Client Manager and a partner channel. The regional Togliatti Corporate Solutions Center also began its work in 2017. This new center performs telemarketing