### New launches

On February 1, 2018, the Business Environment platform of knowledge and services for entrepreneurs was launched. This helps to realize the "one-stop shop" principle in the digital space for services to small business (educational, banking and non-banking services, and government services in the digital space). The platform is built on the principle of an aggregator; at the first stage, it will work as a knowledge platform, and is planned to later host services required by entrepreneurs.

With the support of the Ministry of Economic Development, the Federal Tax Service, and the Ministry of Communications, we launched Russia's first online service for business registration and opening of a settlement account. It is now possible to become a sole proprietor without leaving home. Registration proceeds in five simple steps and takes no more than 30 minutes. As a pilot project, the service will be available from February 15 for entrepreneurs in Kaluga, Tula and Tver Oblasts.

In March 2018 Sberbank launched an applications store for users of cash registers jointly with the largest operator of fiscal data in Russia, the OFD Platform. This service is available from Sberbank Business Online. The OFD store has useful services for retail and catering outlets, enterprises in the services sector and in other business areas where the processing of fiscal data is required. The services on offer include:

- analytical tools (monitoring, control, analysis of sales indicators);
- financial statements (reconciliation with the Federal Tax Service, Z-reports);
- recommended services (recommendations on prices, locations);
- synchronization with the business automation systems and loyalty store programs;
- retail insurance services.

Both professional agencies and also stores and other interested companies may develop and post applications within the framework of open cooperation.

### Major clients (CIB)

Sberbank CIB was recognized as the best investment bank on the equity capital market in Central and Eastern Europe, and the best investment bank in Russia according to the rating of Global Finance magazine (The World's Best Investment Banks 2017).

In 2017 the CIB team carried out a large number of major structured transactions. The number of transactions on the equity capital market (ECM), the ruble and foreign-currency debt capital market (DCM), and also mergers and acquisitions (M&A) rose substantially compared to the previous year. In 2017 Sberbank took part in five of six Russian IPOs on the ECM, including En+ (the largest IPO of a Russian company in the past five years), Polyus, Detsky Mir, Phosagro, and Obuv Rossii.

During the year we held one of the leading positions on the ruble DCM, with a market share of around 25%, taking part in 46 issues (to a total volume of RUB 286 billion). On the foreign-currency DCM the number of eurobond issues involving Sberbank doubled (volume of USD 2.4 billion). The largest projects were placements by