

53%

of small and microbusiness clients receive a decision on pre-approved loan offers within one hour.

More than 500 thousand clients used non-banking and state services on Sberbank's platform in 2017.

Small and microbusiness

Sberbank pays 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.

During 2017 the total number of active small and microbusiness clients using Sberbank's services increased by 17% compared to the previous year, and equaled 1,822 thousand active clients. Starting in November 2016, small and microbusiness clients with accounts in Sberbank but that had previously never received a loan from the Bank were given the opportunity to apply for a pre-approved SMART loan. This was possible through the use of a predictive analysis of client accounts, their accounting systems, and their credit histories. Pre-approved loans can be arranged on the day the offer is received, in less than an hour. In 2017 the amount of SMART loans equaled RUB 28 billion, or 8% of all loans issued to small and microbusiness

Development of non-banking services

Sberbank actively developed various non-banking services for small and microbusiness in 2017. The main purpose of this is to offer clients convenient digital services to make doing business easier and grow their efficiency. By the end of 2017 Sberbank clients had about 30 such services available to them. All of them can be accessed through the Internet bank.

In order to support entrepreneurs at all stages of development of their businesses Sberbank expands the line of solutions that allow entrepreneurs to simplify standard processes as far as possible. In 2017 a new free online service that helps with preparation of the set of documents required to register business was launched. The Bank also introduced a service that fully automates the payment of taxes and contributions and frees clients from the performance of routine accounting operations.

Non-banking services are based on a proprietary technological platform that makes use of open interfaces and code, machine learning, cloud technology and big data analysis with a set level of security to allow real-time formation of the best offers for the client both from our own services and partner services.

Now with the help of the 30 available services Sberbank clients are able to:

- establish electronic document management with counterparties and the state authorities;
- resolve accounting issues of any level of complexity;
- promote their businesses in the internet without any specialized knowledge;
- regulate and control client relations in the free CRM system;
- enlist the support of a professional team of lawyers 24 hours a day;
- organize turnkey retail trade and payment acceptance from clients.