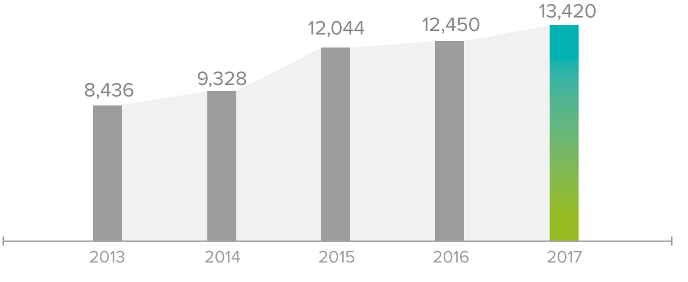
Attracting funds from individuals

Sberbank's share in the Russian deposit market

	2013	2014	2015	2016	2017
Total share in the deposit market, %	46.7	45.0	46.0	46.6	46.1
— in roubles, %	50.6	50.1	49.6	49.1	47.7
— in foreign currency, %	28.2	30.4	37.3	38.6	40.0

The portfolio funds due to individuals (the Group, IFRS), RUB billion



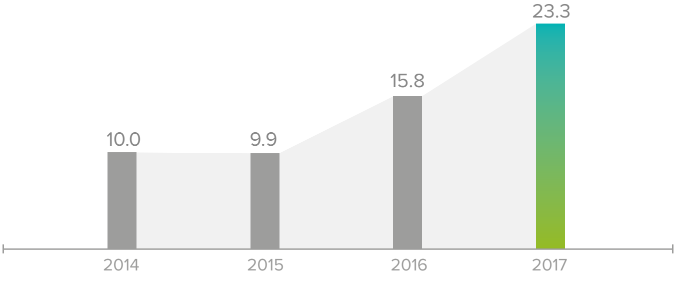
The portfolio of individual funds increased by RUB 971 billion in 2017 (compared with RUB 406 billion in 2016) and reached RUB 13,420 billion. During 2017 Sberbank's total market share had contracted by 0.5 percentage points, and equaled 46.1%. The reduction in Sberbank's market share is primarily attributable to the deterioration of its position on the market for rouble liabilities.

We continued to actively develop our line of savings products and services. In February 2017 a new banking product for individuals called "Nominee account for deposit of social benefits" was launched in all regional banks. The innovative feature of this account is that the social benefits deposited on it may be spent by the owner of the nominee account without restriction, that is, Sberbank does not require the permission of the guardianship and trusteeship authorities for this. By the end of 2017, Sberbank had already opened more than 205 thousand nominee accounts, the balances on which exceeded RUB 3.2 billion.

The expansion of the list of currencies accepted by a Savings Account was an important innovation in 2017. In addition to the standard currencies (roubles, US dollars and euros), starting in October Savings Accounts can be opened in Hong Kong dollars, Canadian dollars, Chinese yuan, Singapore dollars and pounds sterling. By the end of 2017, 1.8 thousand accounts worth a total of 331 million in rouble equivalent had been opened in rare currencies.

In 2017 we continued to implement the Strategy for attracting the funds of individuals through remote channels. A promo event was held in the first quarter of 2017 on the opening of "New Level" deposits with a higher interest rate and the additional option to increase the interest rate by up to 0.5 percentage points by entering the promo code. The promo code was available in the VKontakte social network, and the deposit could only be opened in the Sberbank Online system.

Share of sales of fixed-term deposits in remote service channels (in terms of quantity), %



Sberbank Premier and Sberbank First

Since 2017 Sberbank has started to routinely offer the owners of service packages (Sberbank Premier, Sberbank First, Private Banking) more favorable conversion rates with narrow fixed spreads (the difference between the purchase and sale prices of foreign currency) for US dollars and euros in the Sberbank Online system.

Starting in November, for the first time on the banking market Sberbank offered clients enrolled in the Sberbank Premier and Sberbank First service packages the chance to complete their 3-NDFL income tax declarations free of charge, saving clients time and freeing them from this mundane task. Based on the totals for 2017, the number of clients enrolled in the "Sberbank Premier" service package increased by 22% to 265 thousand clients. The number of owners of the "Sberbank First" service package grew by 17% to 35 thousand clients.