Payments and transfers

Share of noncash payments by individuals, %

	2014	2015	2016	2017
Share of noncash payments by individuals	48.1	66.2	77.4	81.6
including:				
— payments for housing and utilities services	49.1	62.0	74.1	79.0
— payments for mobile phone services	88.4	94.2	96.6	97.9

The average number of payments in 2017 increased by 15%, and equaled 11 million payments a day. In this regard, growth was seen in all the main types of payments. This solid growth was achieved thanks to the active development of noncash payments through auto payment, the Mobile Bank and Sberbank Online.

The stable growth in payments allowed the Bank to capture 50.1% of the market of payments for housing and utilities services in the fourth quarter of 2017. Sberbank remains the leader on the market of payments for mobile phone services, with a share of more than 60%.

In 2017 we continued to vigorously develop the Smart payment system, which automatically issues invoices to bank clients for payment. The system informs clients of the appearance of a new payment invoice for housing and utilities services or a reduction in the balance on a mobile phone, and offers the option for instantaneous payment. For the convenience of our clients, the system of payments through Sberbank has been integrated with the state housing and utilities services information system, where all information on executed payments is processed. During 2017 the number of Smart invoices issued equaled 71.6 million, with payment being made on 7.9% of them.

In September 2017 Sberbank began working with the portal of the Information Technology Department of the Government of Moscow – “Avtokod”.

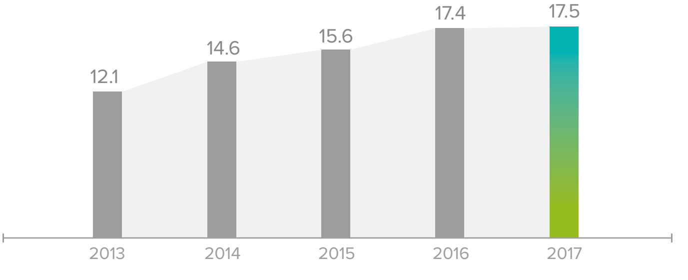
The use of QR code technology to accept payments continued to develop rapidly. At the end of 2017, the share of payments accepted through self-service machines using QR codes equaled 47% of all receipts eligible for payment in this way. In the mobile app the same indicator increased by 25 percentage points during the year, and equaled 30% of all receipts.

The total amount of transfers in 2017 increased by 47% year on year, and equaled RUB 23 trillion. The key factor in this momentous growth in the amount of transfers was the active use by Sberbank clients of card-to-card transfers.

Acquiring and bank cards

Sberbank credit cards

Sberbank's issued credit cards, million



Sberbank's share in the Russian market of credit cards by debt balance, %