



Sberbank – always by your side, 180+ years

Major shareholder (50%+1 share) –
Ministry of Finance of the Russian Federation



90% ^{>14} years old

of Russians are Sber's customers

109 mln

retail customers



Market shares

44 - 47%

share of retail deposits and loans

90%

share of p2p-payments in Russia



43%

of corporate customer base in Russia (out of total of 7 mln)

~3.2 mln

corporate customers



\$65+ bln

market capitalization

\$646+ bln

total assets



#1

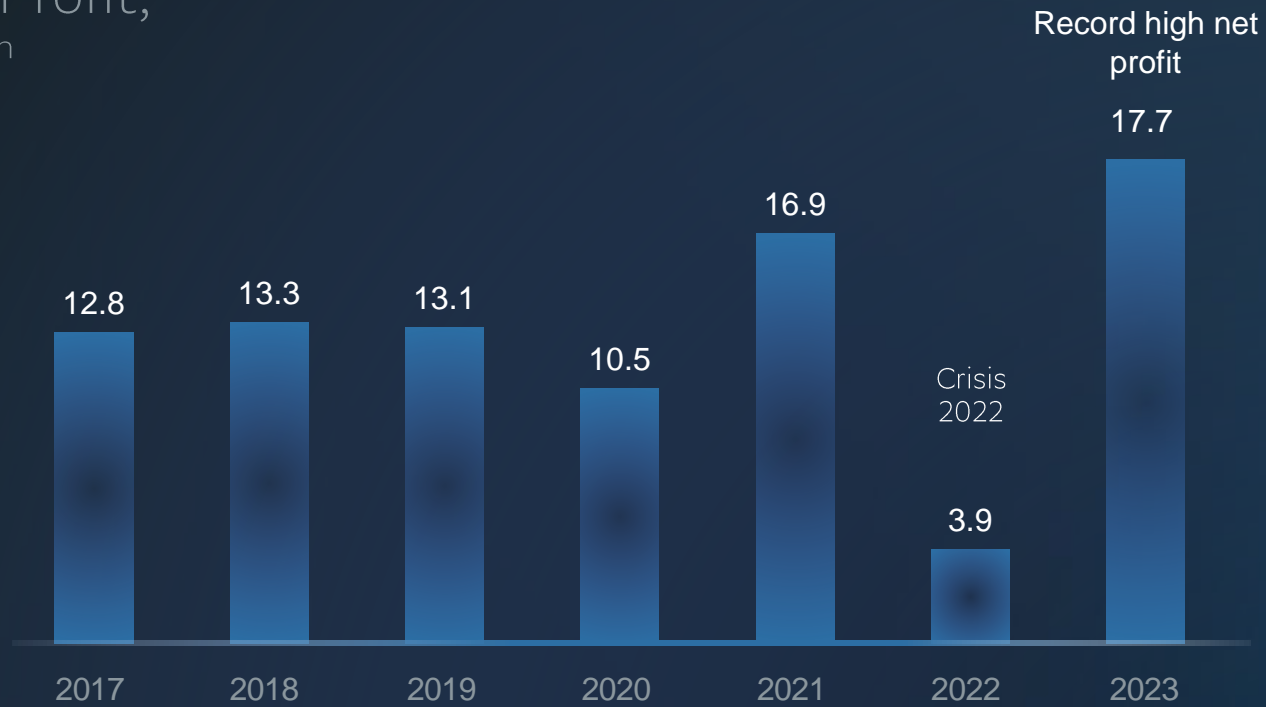
by the market capitalizations in Russia

41%

share of retail investors portfolio in Russia

Financial results

Net Profit,
USD bln



ROE, %

24.2

23.1

20.5

16.2

24.2

5.2

25

Sber achieved the best results
among industry peers in 2023

Net Profit, 2023



Sber is not just a bank, it is also a leading Big Tech company



>42,000
IT engineers



Federal center for AI and
cybersecurity development



The first bank
to develop its own virtual assistant, operate
a cloud business, manufacture consumer
electronics and self-driving vehicles, design
a supercomputer



Platform V
Proprietary platform for development
of digital services for government and
business not relying on Western
vendors



AI is embedded in 85% of all
the processes
Fast loan origination:
Corporates – 7 minutes
Individuals – online



+10%
AI-driven incremental growth
in the Bank's operating
income

Sber for Russian exporters and Iranian importers



direct payment
with Iranian bank



ready to issue guarantees
under Iranian bank's counter-
guarantee (advance payment,
performance, etc.)



ready to confirm and
discount L/Cs issued by
Iranian bank



search for clients on
the Russian and
Iranian sides

By your side

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