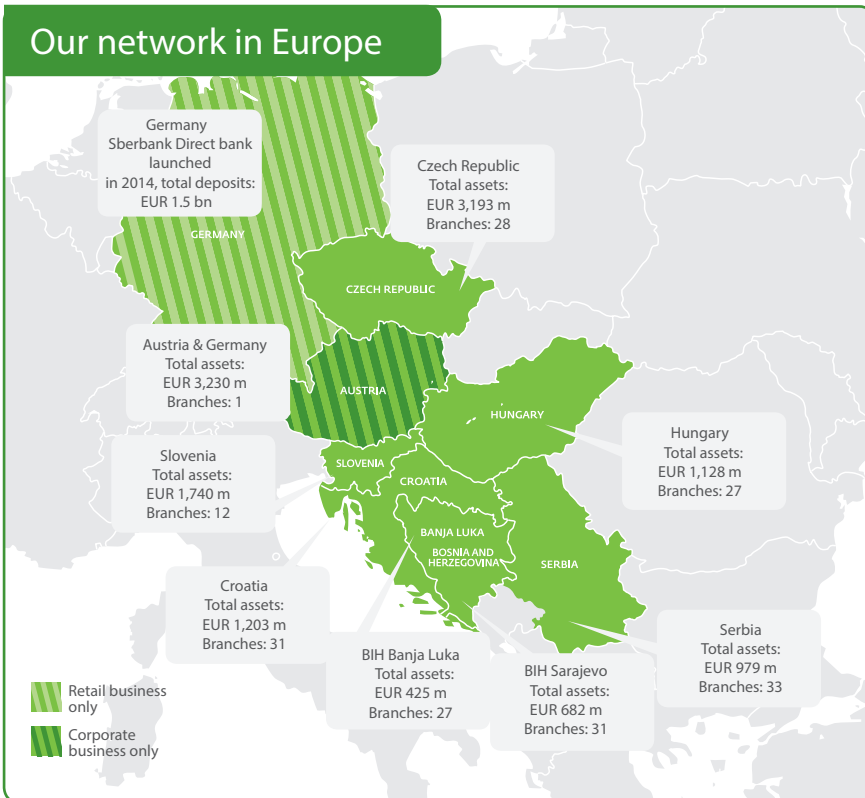


Sberbank Europe

Who we are

Sberbank Europe AG, headquartered in Vienna, is a banking group that is 100% owned by Sberbank Russia. Since Sberbank Russia acquired Volksbank International (VBI) in 2012 and rebranded it into Sberbank Europe, major steps have been taken to gradually transform Sberbank Europe into a fully-fledged, self-funded and profitable universal bank with a strong focus on retail and corporate customers in CEE. Sberbank Europe is present in 8 markets in Central and Eastern Europe:

Austria, Bosnia and Herzegovina (Sarajevo and Banja Luka), Croatia, Czech Republic, Germany, Hungary, Slovenia and Serbia. Sberbank Europe operates 190 branches and has over 4,000 employees across CEE. As an integral part of one of the largest, and most dynamic financial providers in the world, Sberbank Europe aims to build sustainable bridges between Russia and the European markets.



What we do

Retail business	Large corporate & investment banking	SME business
Mortgage and consumer loans	Corporate financing	Liquidity financing (Working Capital/Overdraft)
Current accounts and savings products	Trade finance	Investment financing (Equipment/Business facilities)
Credit cards	Transaction banking	Treasury and trade finance products
Focus on digital banking & partnership programs	Acquisition financing	Transaction business support
Sberbank Direct in Germany: online retail bank offering term deposits, saving accounts and instant loans	Real estate financing	Real estate financing

Sberbank Europe at a glance

- ✓ More than 665,000 customers in 8 countries
- ✓ Over 4,000 employees
- ✓ 190 branches in CEE
- ✓ Total assets: EUR 12.6 bn

(as of YE 2017)

Strategic Positioning

Our business: Sberbank Europe is a fully-fledged universal bank. Our activities focus on retail banking customers, large corporates as well as on small and medium-sized enterprises.

Our markets: Sberbank Europe is a strong financial partner for retail clients in Central and Eastern Europe as well as for companies doing business in CEE, Russia, CIS and Turkey. We aim to be the gate to Russia and CEE.

Our customers: Sberbank Europe manages a retail banking network in Bosnia and Herzegovina (Sarajevo and Banja Luka), Croatia, Czech Republic, Hungary, Serbia and Slovenia. In Germany, Sberbank Europe focuses on retail clients only, offering them deposit and current accounts products via Sberbank Direct. Since 2018, Sberbank Direct offers instant loans to its clients. In Austria, Sberbank Europe serves corporate clients with business focus on Russia and CEE markets.

Management Board



Sonja Sarközi
CEO &
Chief Retail Banking Officer



Arndt Röchling
CFO



Stefan Zapotocky
Chief Corporate &
Investment Banking Officer

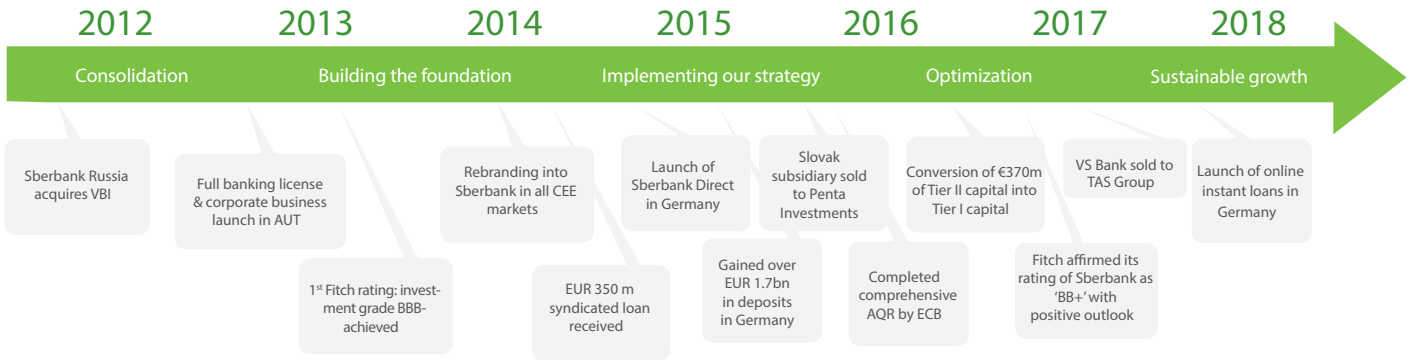


Alexander Witte
CRO



Aleksei Mikhailov
CTO

Our milestones



About Sberbank Group

Sberbank Russia, founded in 1841, is Russia's largest bank and a leading global financial institution. Sberbank holds almost one third of the aggregate assets of the Russian banking sector, is the key lender to the national economy and the biggest deposit taker in Russia.

domestic and international investors.

Sberbank has the largest banking network in Russia with more than 14,300 branches, and its international operations include UK, US, CIS, Central and Eastern Europe and Turkey. Sberbank Group has more than 145 million customers in more than 20 countries.

The Central Bank of the Russian Federation is the founder and principal shareholder of Sberbank, owning 50% of the bank's authorized capital plus one voting share, with the remaining 50% held by

~ EUR **72** bn
market capitalization

