



SBERBANK

Sberbank Europe AG

A Russian banking leader tapping European markets

16 February 2017, Vienna, Webster University

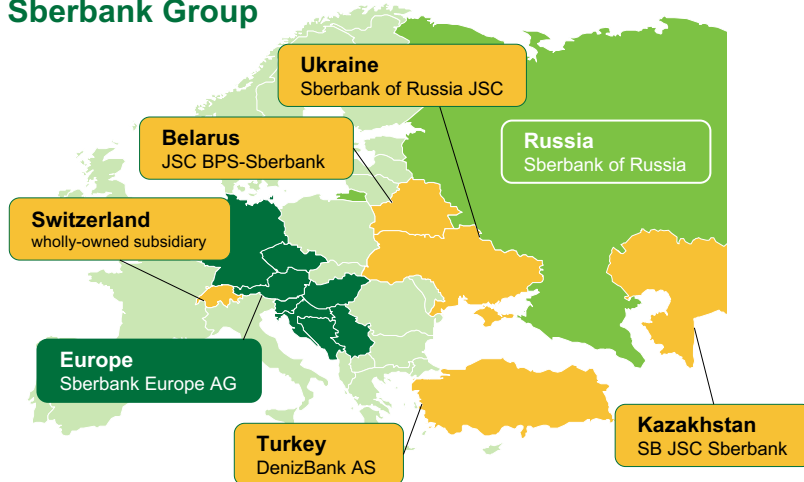
Anja Soffa, HR Group Lead Talent Management;
Linda Michalech, Corporate Communications Manager at Sberbank Europe AG



Sberbank of Russia overview



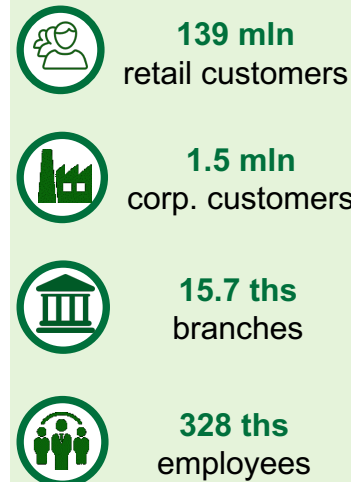
Sberbank Group



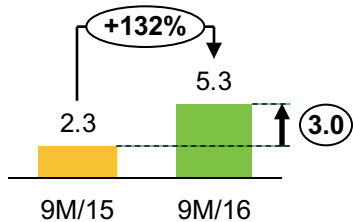
Sberbank of Russia

Sberbank Russia, established in 1841, is the largest bank in Russia servicing more than 70% of Russian population

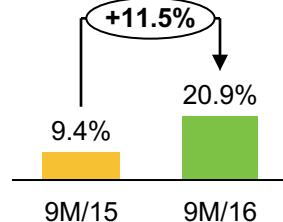
Presence in Russia



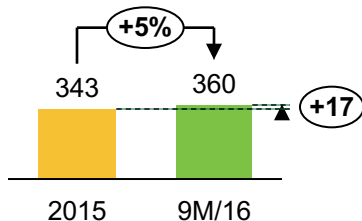
Net profit, €bn



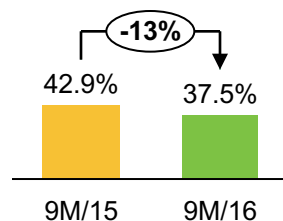
ROE



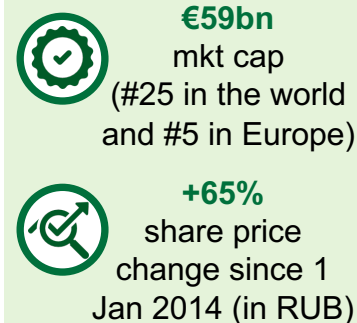
Total assets, €bn



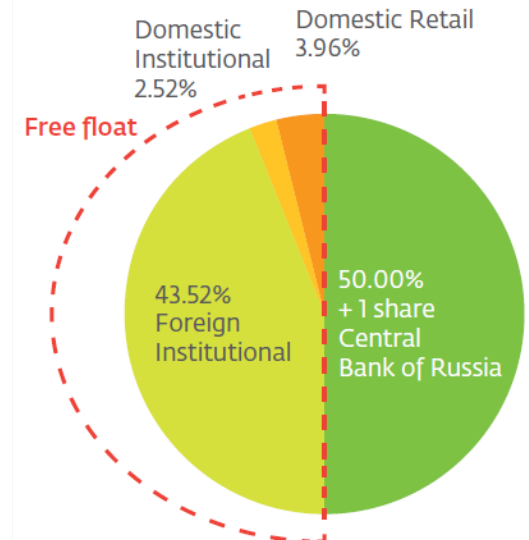
C/I ratio

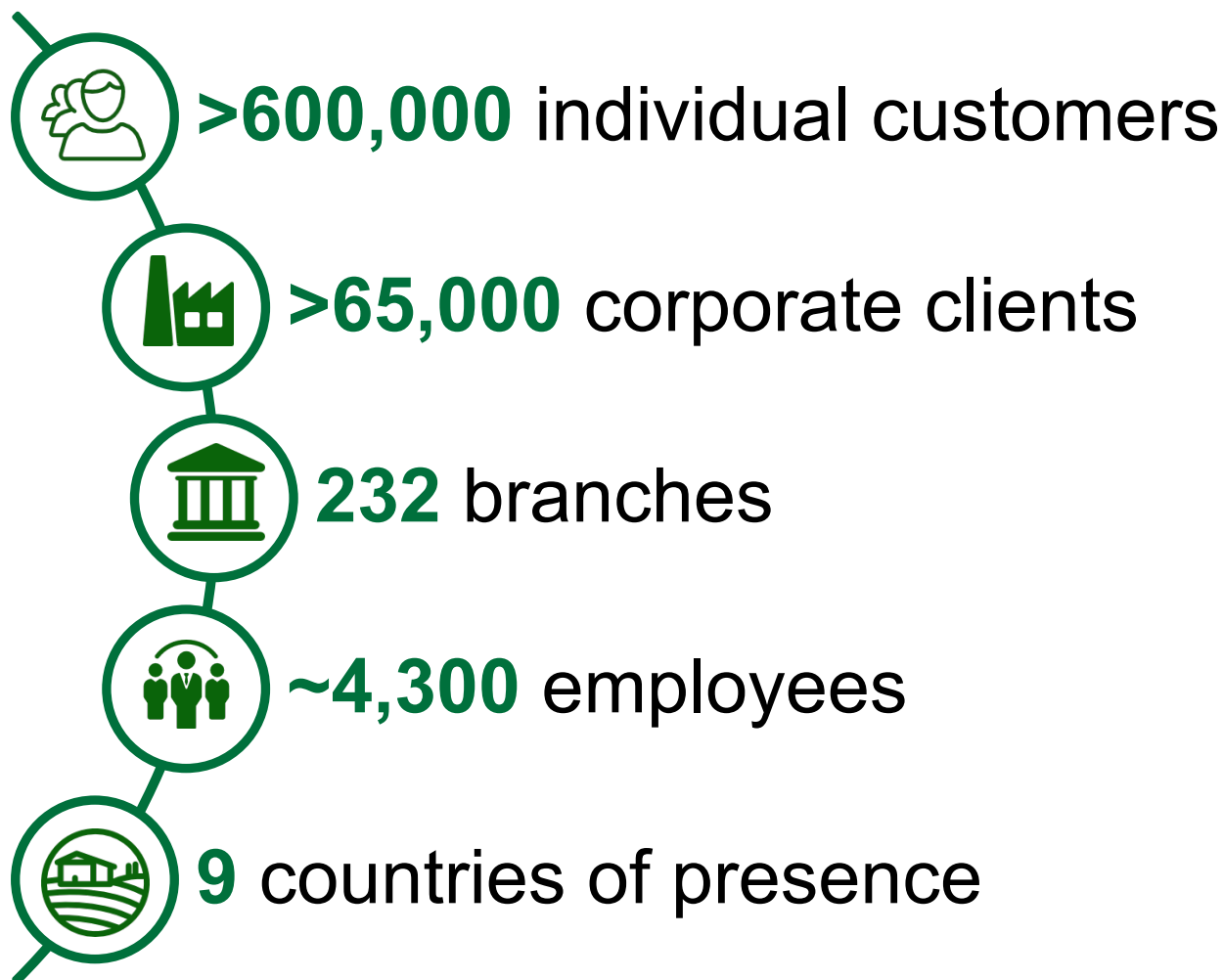


Market performance



Sberbank of Russia Ownership structure







Sberbank Europe's footprint



Sberbank Europe Group is 100% owned by Sberbank Russia

Czech Republic

- Assets: €2,656m
- Customers: ~107k
- Branches: 29

Austria and Germany

- Assets: €3,821m¹
- Customers: ~51k
- Branches: 1
- Sberbank Direct bank launched in 2014. Total deposits collected as of Q3/16 - €1.8bn

Slovenia

- Assets: €1,807m
- Customers: ~40k
- Branches: 12

Croatia

- Assets: €1,264m
- Customers: ~72k
- Branches: 31

Bosnia and Herz.

- Assets: €584m
- Customers: ~96k
- Branches: 31

Banja Luka

- Assets: €435m
- Customers: ~88k
- Branches: 27

Serbia

- Assets: €832m
- Customers: ~125k
- Branches: 33

Sberbank Europe Group

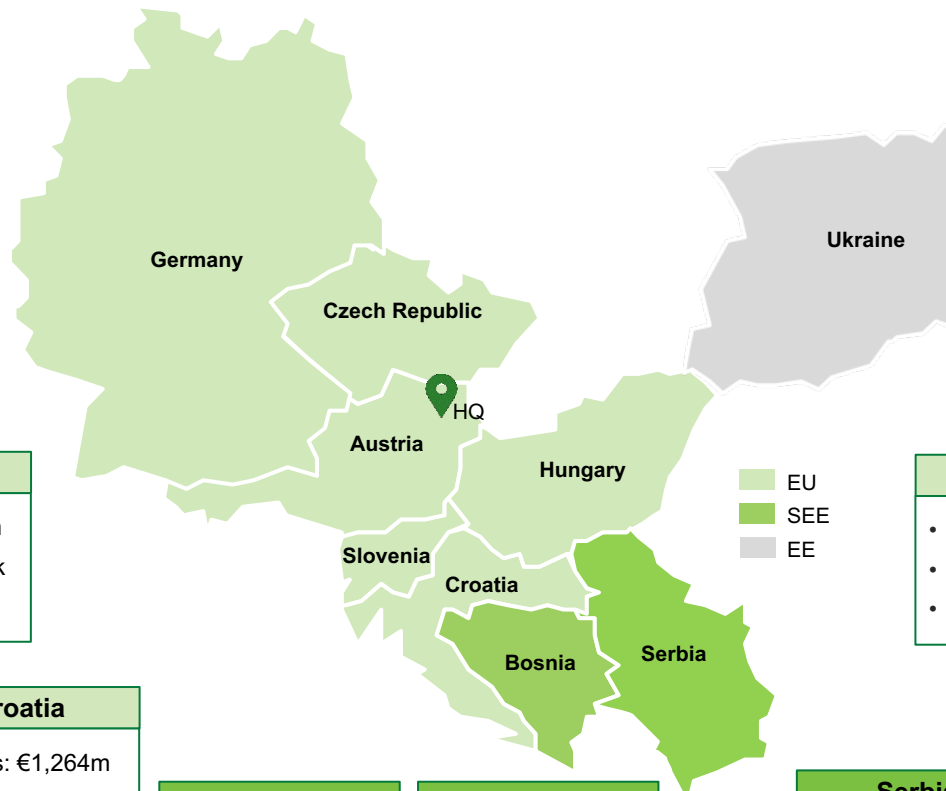
Assets: €12,605m
Gross loans: €9,019m
Deposits: €7,684m

Ukraine

- Assets: €125m
- Customers: ~30k
- Branches: 38

Hungary

- Assets: €1,080m
- Customers: ~57k
- Branches: 30





Quiz question...

What do you think, how old is our youngest and our oldest Board Member?



CEO: Gerhard Randa

73 years



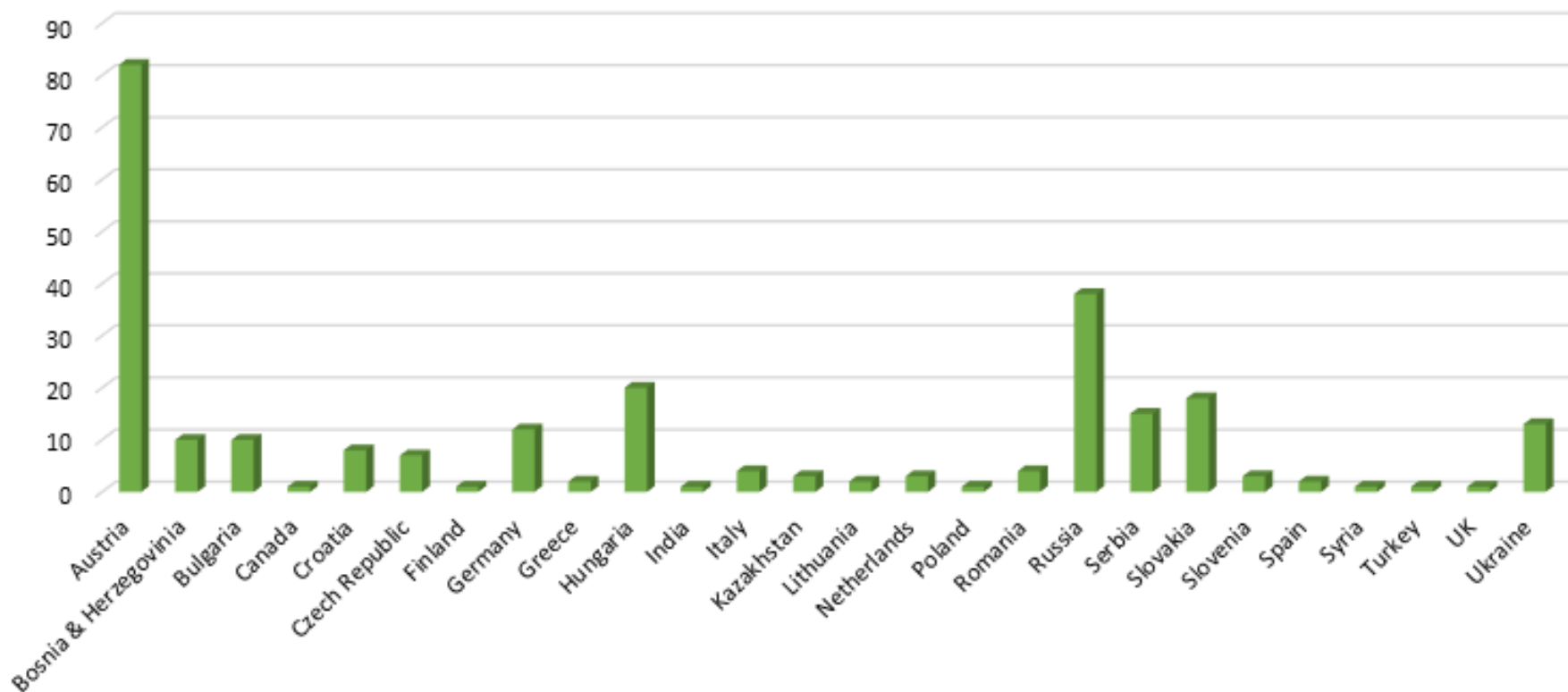
CRO: Alexey Bogatov

35 years



Our employees are from 26 different countries

Nationalities in Vienna





Sberbank Europe's „Mobile Team“

24 Top Talents in intense Development Program

11 different nationalities

6 countries

3 Board Members

4 B-1 Managers

16 Senior Experts

1 Junior Expert

➔ **6 Members of the Mobile Team promoted**
within one year into Leadership positions

Promotions of Interns to fixed positions 2016/2017

9 interns out of 14 got promoted into fixed positions





Current Internships and Junior Positions

Junior IT Systems Manager (m/f)

Internship - SME Banking (m/f)

Internship – ALM Treasury (m/f)

Operational Risk Internship (m/f)

Retail Banking Internship (m/f)

For all open positions please visit: www.sberbank.at/careers



- Corporate Banking
- Business and Product Support
- Financial Institutions and Trade Finance
- Retail Products Management
- Marketing
- SME
- Integrated Risk Management
- Operational Risk Management
- Controlling
- IFRS/ Group Accounting
- Accounting
- Tax
- IT
- Banking Operations
- Real Estate & Facility Management
- Security

Sberbank Europe offers standard internships of 6 months, full-time (38.5h) with flexible working hours

Salary for Interns is EUR 1,100 gross