

Sberbank has been recognized as the strongest banking brand in the world by Brand Finance

- For the first time in history, the Russian banking brand is recognized as the strongest in the world.
- The brand strength index increased from 90 to 93 pp. which ensured Sberbank 1st place among banks and 2nd place among all companies participating in the world rating Brand Finance 500.
- The cost of Sberbank's brand for 2018 increased from 11.6 to 12.4 billion US dollars which allowed the Bank to enter the TOP 20 largest banks in the world.
- Similar to last year, the Bank once again became the most expensive and strongest brand in Russia, Central and Eastern Europe.

January 28, 2019, Moscow - Brand Finance, an international rating agency, has prepared a ranking of leading brands for the year 2018. Over the past year, the brand strength index increased from 90 to 93 points - as a result, Sberbank has become the strongest banking brand in the world. In addition to leadership in the banking category, Sberbank entered the TOP 3 strongest global brands giving place only to Ferrari. The cost of Sberbank's brand for 2018 increased from 11.6 to 12.4 billion US dollars.

Second consecutive year, Sberbank has been recognized as the most expensive and strongest brand in Russia and the countries of Central and Eastern Europe.

Herman Gref, President, Chairman of the Management Board of Sberbank:

“For the first time in history, the Russian banking brand has taken the lead in the global rating of Brand Finance. Such a high assessment of the professional community is a well-deserved result of a team that every day works to make Sberbank one of the best technology companies in the world. Many innovations and technologies were developed and first introduced in Sberbank. Now banks and companies all over the world use these technologies. And, of course, global leadership for us is an important confirmation of the correctness of our chosen strategy for technological leadership, development of an ecosystem of products and services to provide our clients with a full range of financial and non-financial services in all life situations.”

A key factor in increasing the strength of Sberbank's brand was investment in development projects made over the preceding year.

Innovative services created by Sberbank set trends for different areas of life: Sberbank was the first to introduce instant money transfers by mobile phone number in the Russian market. Today, Sberbank is the leader of the Russian market in terms of P2P transfers. In 2018, Sberbank became №6 acquirer in the world and the largest Russian acquirer (according to The Nilson Report) with more than 1.7 million POS terminals and 15 million monthly payments of transport by bank cards in the bank's acquiring. Sberbank is also the leader in terms of NFC payments.

Sberbank is the Russian leader in terms of the volume of transactions in the Russian mortgage lending market - more than 2 million registered clients on the Domclick website. In 2018, the Bank was the first to offer users of Sberbank Online application the opportunity to open Visa Digital, a full-functional digital card.

In 2018, Sberbank expanded the RATM fleet (ATM with cash recycling function) by 10,000 devices. Sberbank services the largest network of self-service devices with NFC technology - 55,000 devices accept contactless cards and conduct transactions using mobile devices. The entire fleet of ATMs is used to collect consent for processing biometric data, 400 ATMs collect a biometric template. This year, it is planned to update a quarter of the ATM fleet and replace them with RATM ATMs. ATM transactions using biometric data will be available in the second half of 2019.

Since the beginning of the year, the share of Sberbank in the corporate lending market has grown up to 32.8%, and the number of active clients is now about 2.5 million. In 2018, a number of transactions with the largest clients were closed: every second structured transaction in the market was financed by Sberbank. In addition, last year the Bank conducted the world's first over-the-counter triangular REPO transaction under blockchain technology and the first ICO transaction in Russia in the “regulatory sandbox” of the Central Bank. The Bank is actively developing the strategy of paperless customer interaction - about 1 million clients regularly sign contracts and financial documentation in Sberbank Business Online internet banking system using e-invoicing technology. Sberbank has created an online lending technology for large businesses based on AI-models, which has no analogues in the country - the decision on lending is made in 7 minutes without requesting the client's documents.

David Haig, Managing Director of Brand Finance:

“High client focus and a wide range of financial products offered by Sberbank make it possible to build long-term relationships with clients and rely on their loyalty to the brand. Sberbank holds a unique position in the Russian market, actively interacts with clients, develops its products and expands the ecosystem. ”

Good business performance had a positive effect on brand value, but exchange rate fluctuations had a negative impact on the value assessment in US dollars. Brand Finance estimates the relative strength of brands based on 19 factors, such as marketing investments, awareness, preference, employee satisfaction, corporate reputation and others. Along with income level, brand strength is a decisive factor in brand value. In compiling the rating, the company relies on the ISO 10668 standard of the International Organization for Standardization.

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Sberbank PJSC is the largest bank in Russia and one of the leading global financial institutions. Sberbank accounts for about a third of the assets of the entire Russian banking sector. Sberbank is a key lender for the national economy and holds the largest share in the deposit market. The founder and main shareholder of Sberbank PJSC is the Central Bank of the Russian Federation which owns 50% of the authorized capital plus one voting share. The other 50% of the Bank's shares are owned by Russian and international investors. Sberbank's services are used by more than 145 million clients in 22 countries around the world. The Bank has the most extensive branch network in Russia: about 15 thousand service points. The Bank's foreign network consists of subsidiary banks, branches and representative offices in the UK, USA, CIS, Central and Eastern Europe, India, China, Turkey and other countries.

The Bank of Russia General License for Banking Operations No.1481.

The Bank's official websites: www.sberbank.com (the site of Sberbank Group), www.sberbank.ru.

Brand Finance is a leading independent consulting company in the field of appraisal, strategy and branding with offices in more than 20 countries. Brand Finance joins the gap between marketing and finance by quantitative assessment of the financial value of brands. Based on experience in strategy, branding, market research, visual identification, finance, taxes and intellectual property, Brand Finance helps brand owners and investors make the right decisions to maximize brand and business value. Official website: <http://brandfinance.com/>.