



**SBERBANK CZ  
YOUR RELIABLE BUSINESSES  
PARTNER  
IN THE CZECH REPUBLIC AND  
CEE**

| Vladimír Šolc, CEO, Chairman of the  
Board

| 8th October, 2013

**1**

**About Us**

**2**

Strategic partnership between Rosatom and Sberbank

**3**

Partnership between Sberbank and Czech exporters

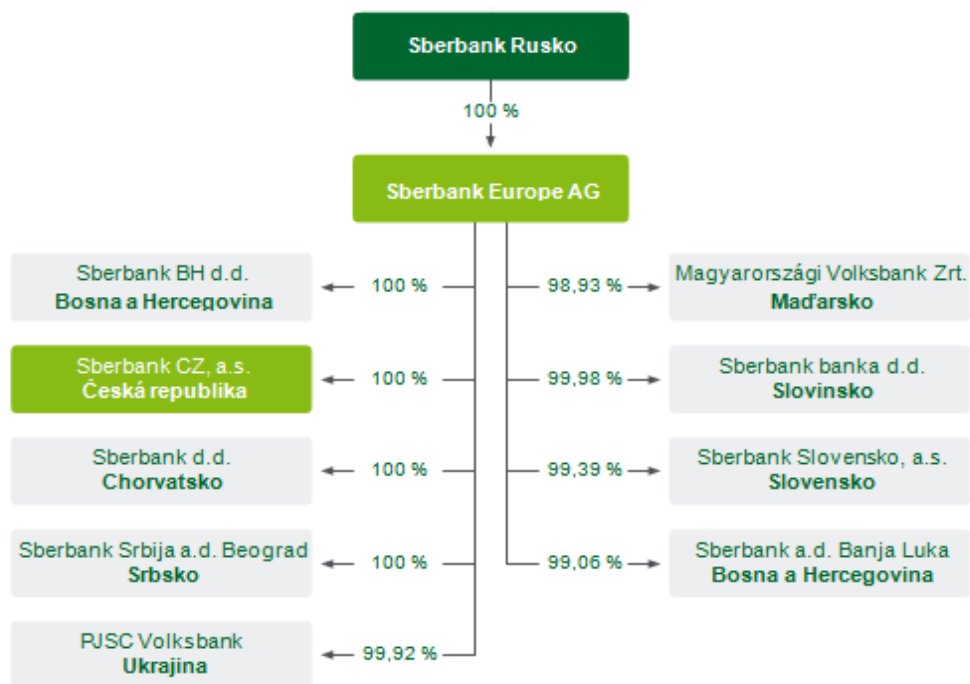
**Sberbank CZ** (known as Volksbank until February 2013) has been operating in the Czech market since 1993; since 1st January 1997 as an independent joint stock company with the CNB banking license.

**Sberbank CZ** is a commercial bank with an extensive portfolio of financial products and services for **corporate as well as retails clients**.

We want to be a **trustworthy financial advisor** to our clients. Having a profound understanding and knowledge of our clients' needs, we are able to provide our clients with an individual solution.

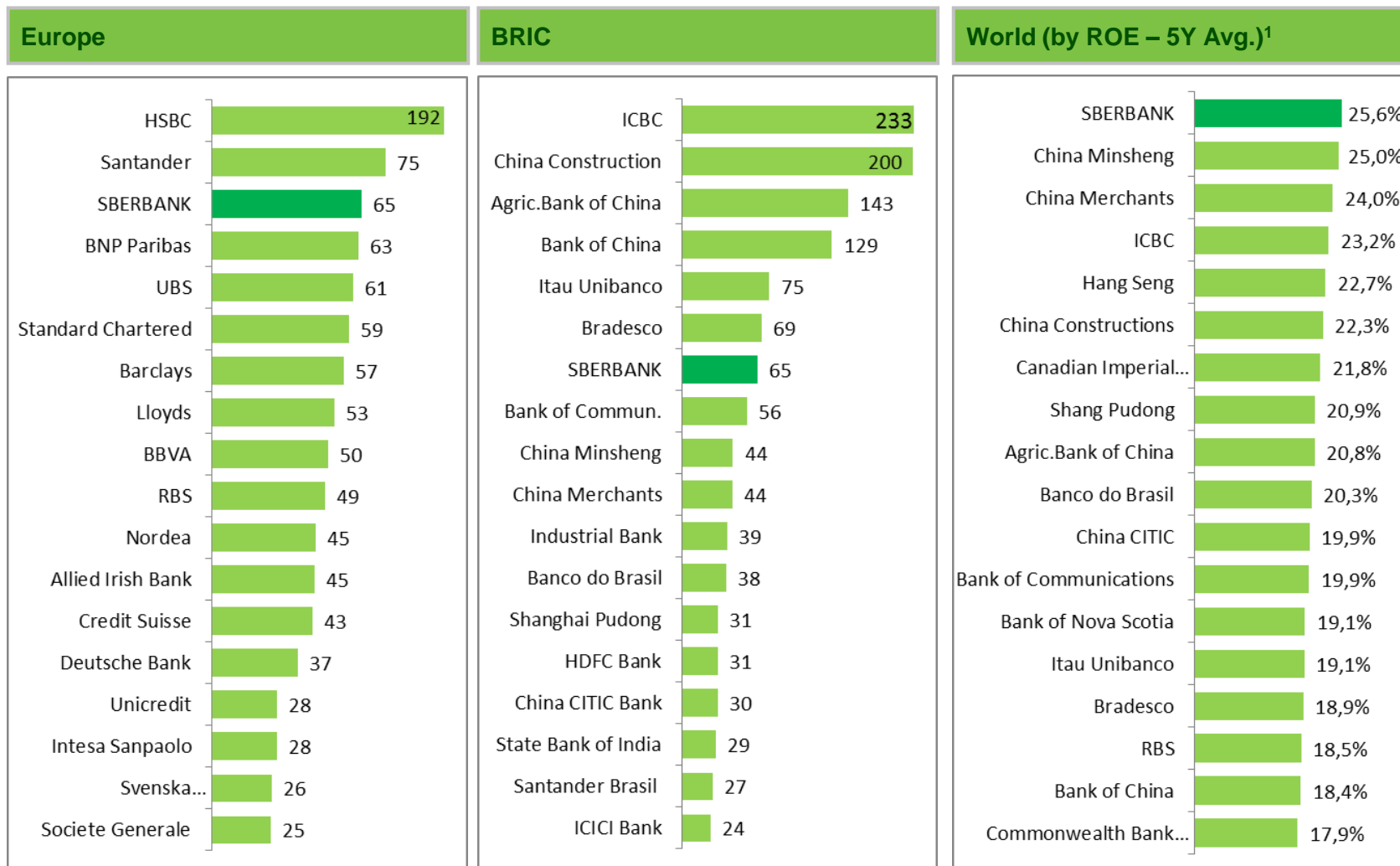


# INFORMATION ON RELATIONS



# SBERBANK - ONE OF THE LARGEST BANKS

MARKET CAPITALIZATION AS OF APRIL 2013. US BILLION



1) Among top 50 world banks by market capitalization as of April 23, 2013; Average ROE for the past 5 years.

SOURCE: Bloomberg as of April 8, 2013, latest audited IFRS financial statements, except local GAAP for Indian banks and Banco do Brazil

- **Sberbank of Russia is the largest bank in Russia that accounts for almost one third of all Russian banking sector assets.**
- In February 2012, Sberbank completed the acquisition of Volksbank International AG.
- In September 2012, Sberbank completed the acquisition of DenizBank AS which is ranked 6th among private and 9th among all Turkish banks by consolidated total assets.

## Central & Eastern Europe

### Sberbank Europe AG

- 100% stake (2,2% of Group's assets)
- Headquartered in Austria; 291 branches in 8 countries: Croatia, Czech Republic, Slovakia, Bosnia-Herzegovina, Hungary, Slovenia, Serbia and Ukraine

## Ukraine

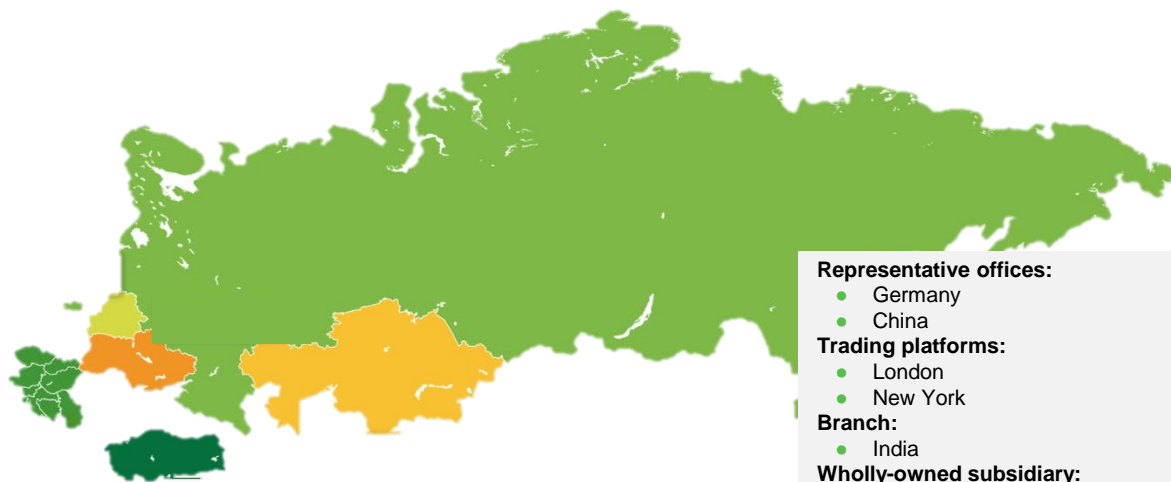
### Sberbank of Russia JSC

- 100% stake
- 0,6% of Group's assets
- 1,8% market share by assets

## Belarus

### JSC BPS-Sberbank

- 97,9% stake
- 0,8% of Group's assets
- # 3 by assets
- 9,8% market share by assets



### Representative offices:

- Germany
- China

### Trading platforms:

- London
- New York

### Branch:

- India

### Wholly-owned subsidiary:

- Sberbank (Switzerland) AG

## Kazakhstan

### SB JSC Sberbank

- 100% stake
- 1% of Group's assets
- # 6 by assets
- 4,6% market share by assets

## Turkey

### DenizBank AS

- 99,85% stake
- Headquartered in Turkey
- Nearly 600 branches; 2,370 ATMs; 110,324 POS terminals

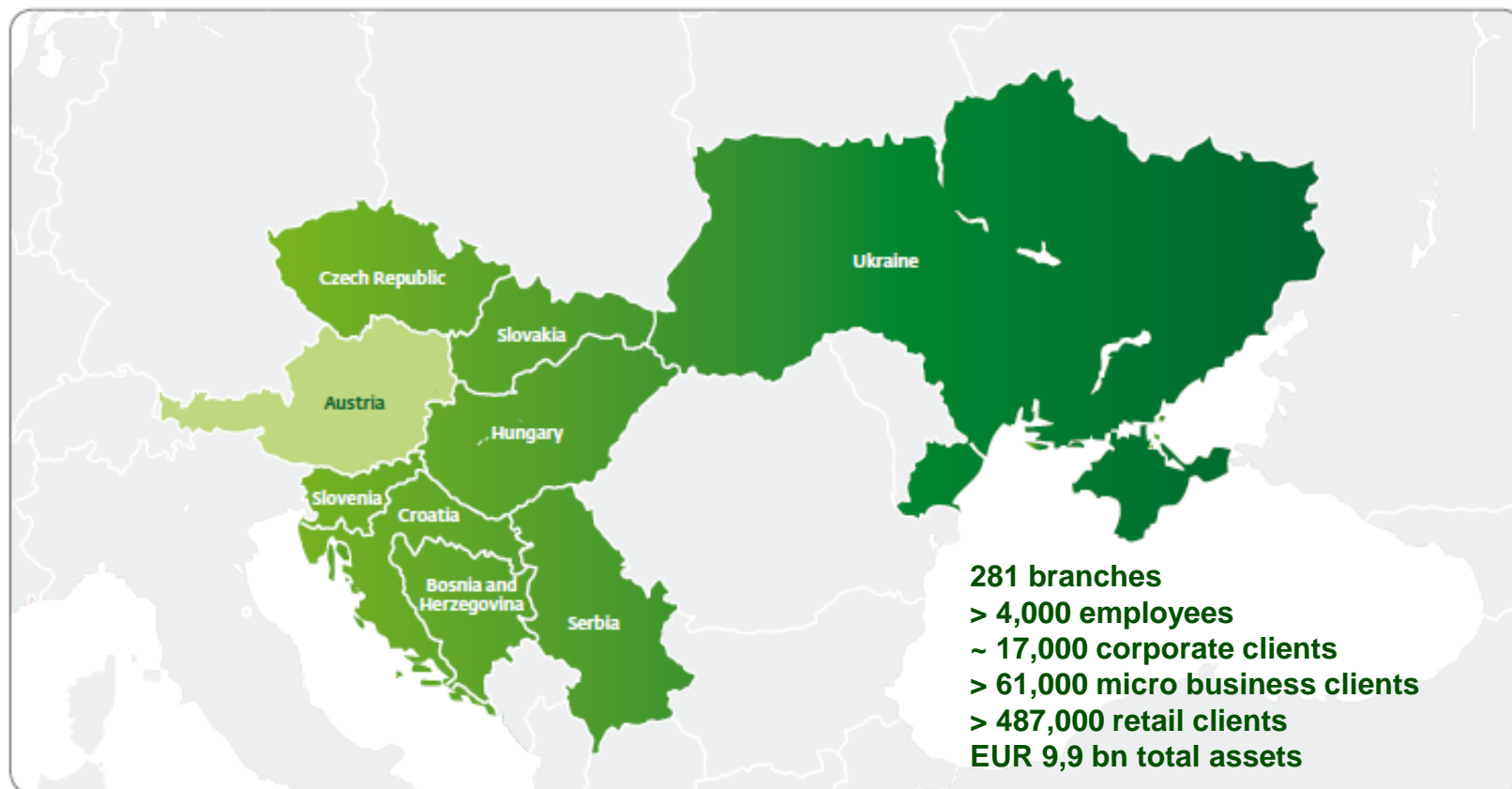


# SBERBANK EUROPE



## Building a bridge to Central and Eastern Europe, Russia and CIS

Sberbank Europe is a leading market player that delivers innovative products based on excellence and state-of-the-art technology. Combining the local expertise and customer focus of our employees, Sberbank Europe is a unique banking partner in building bridges to Eastern business in CEE, Russia and CIS.



# SBERBANK EUROPE NETWORK IN CEE



**2012**

Branches 24  
Assets EUR 2.438 m  
Year of foundation 1993



**2012**

Branches 41  
Assets EUR 1.748 m  
Year of foundation 1991



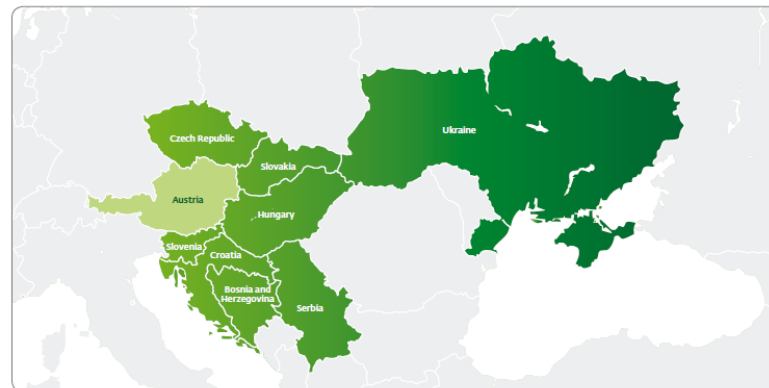
**2012**

Branches 48  
Assets EUR 227 m  
Year of foundation 2007



**2012**

Branches 12  
Assets EUR 1.340 m  
Year of foundation 1993



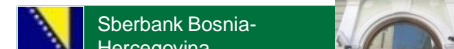
**2012**

Branches 31  
Assets EUR 1.092 m  
Year of foundation 1997



**2012**

Branches 21  
Assets EUR 256 m  
Year of foundation 2007



**2012**

Branches 25  
Assets EUR 348 m  
Year of foundation 2000



**2012**

Branches 53  
Assets EUR 1.882 m  
Year of foundation 1993



**2012**

Branches 26  
Assets EUR 897 m  
Year of foundation 2003

Note: Figures as of 31 December 2012



# SBERBANK IN CZECH REPUBLIC



Throughout the Czech Republic:  
22 retail branches, 10 corporate centres



1

About Us

2

**Strategic partnership between Rosatom and Sberbank**

3

Partnership between Sberbank and Czech exporters

# STRATEGIC PARTNERSHIP ROSATOM AND SBERBANK

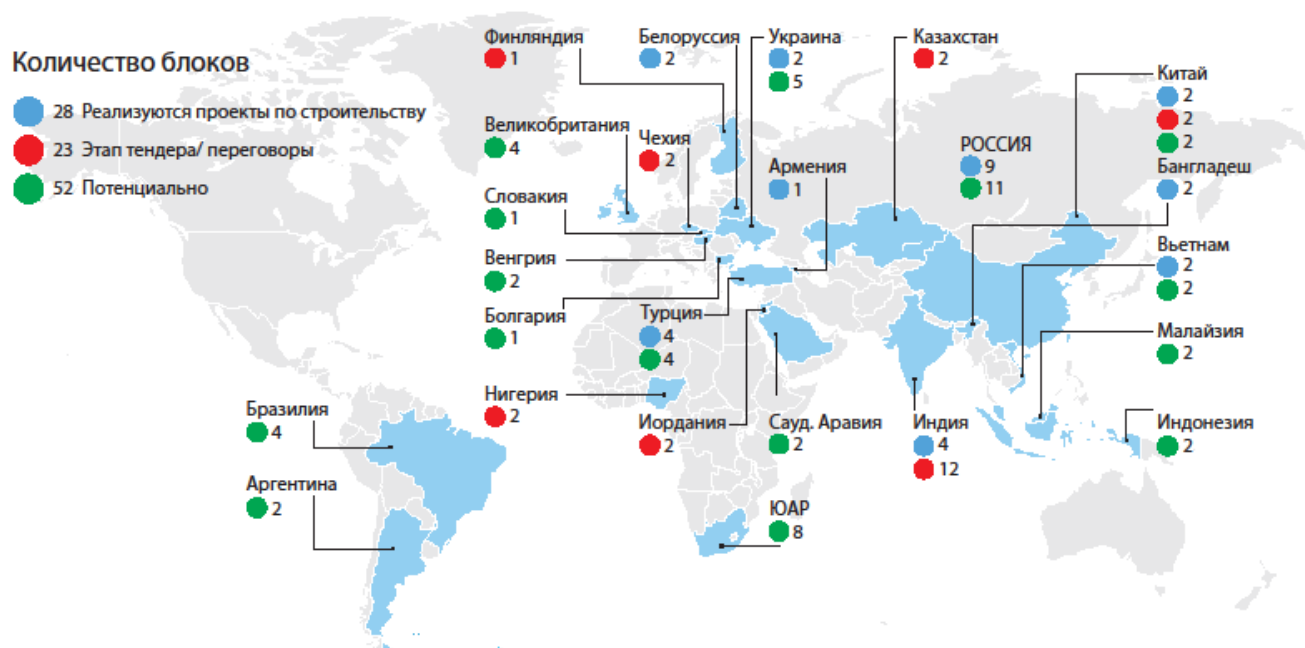
---

- ☐ Development of strategic partnership, cooperation and support concerning the financing of the international projects
- ☐ Support of export and import operations
- ☐ Innovative and effective banking technologies

# PROJECTS OF ROSATOM

## АЭС РОСАТОМА востребованы во всем мире

**Росатом сегодня реализует 28 проектов по строительству АЭС**



Перспективный портфель зарубежных заказов Росатома до 2030 года – более 80 энергоблоков.

1

About Us

2

Strategic partnership between Rosatom and Sberbank

3

**Partnership between Sberbank and Czech exporters**

# PARTNERSHIP- SBERBANK AND CZECH EXPORTERS

---



- ❑ Support of the business activities on other local markets of Sberbank Group
- ❑ Searching for new business opportunities
- ❑ Access to an extensive client base through a wide network of branches and business locations in Russia (20,000 branches), Central and Eastern Europe (almost 5,000), Turkey (600) and other countries
- ❑ Effective financing of export contracts
- ❑ Comprehensive offer of products and services for exporters



# RUSSIAN FEDERATION AND CZECH REPUBLIC— THE MOST IMPORTANT ECONOMICS IN CEE



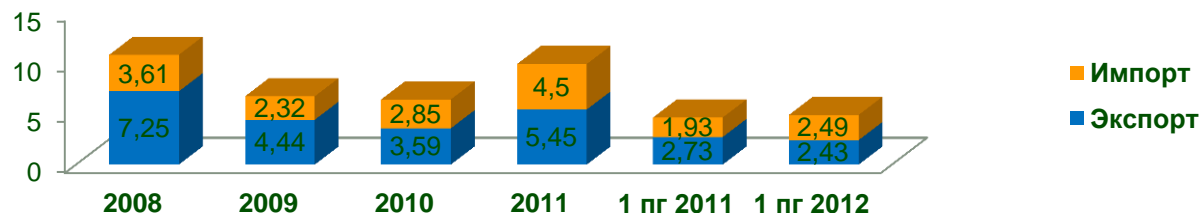
**SBERBANK**

## Key economics indicators

	CR	RF*
Population (million)	10,5	142,9
GDP volume (bil. USD)	220,3	1 852,4
GDP per capita (USD)	20 925	12 966,3
Increase of GDP	1,8 %	4,3 %
Unemployment rate	6,7 %	6,6 %
Inflation	1,8 %	6,1 %
Rating	AA/ S&P A1/ Moody's A+/ Fitch	BBB+ (S&P) Baa2 (Moody's) BBB+ (Fitch)

## Trade between RF a CR (bil. USD)\*\*\*

### Товарооборот России с Чехией, млрд. USD\*\*\*



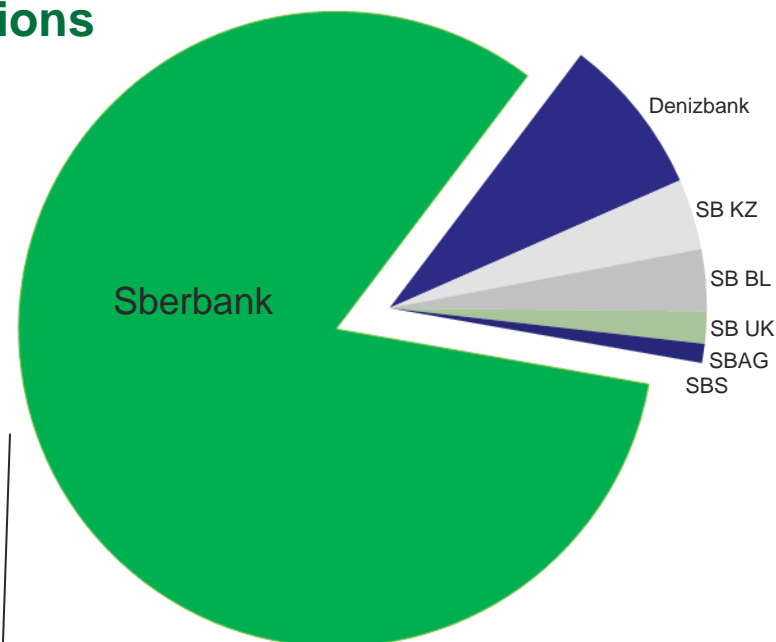
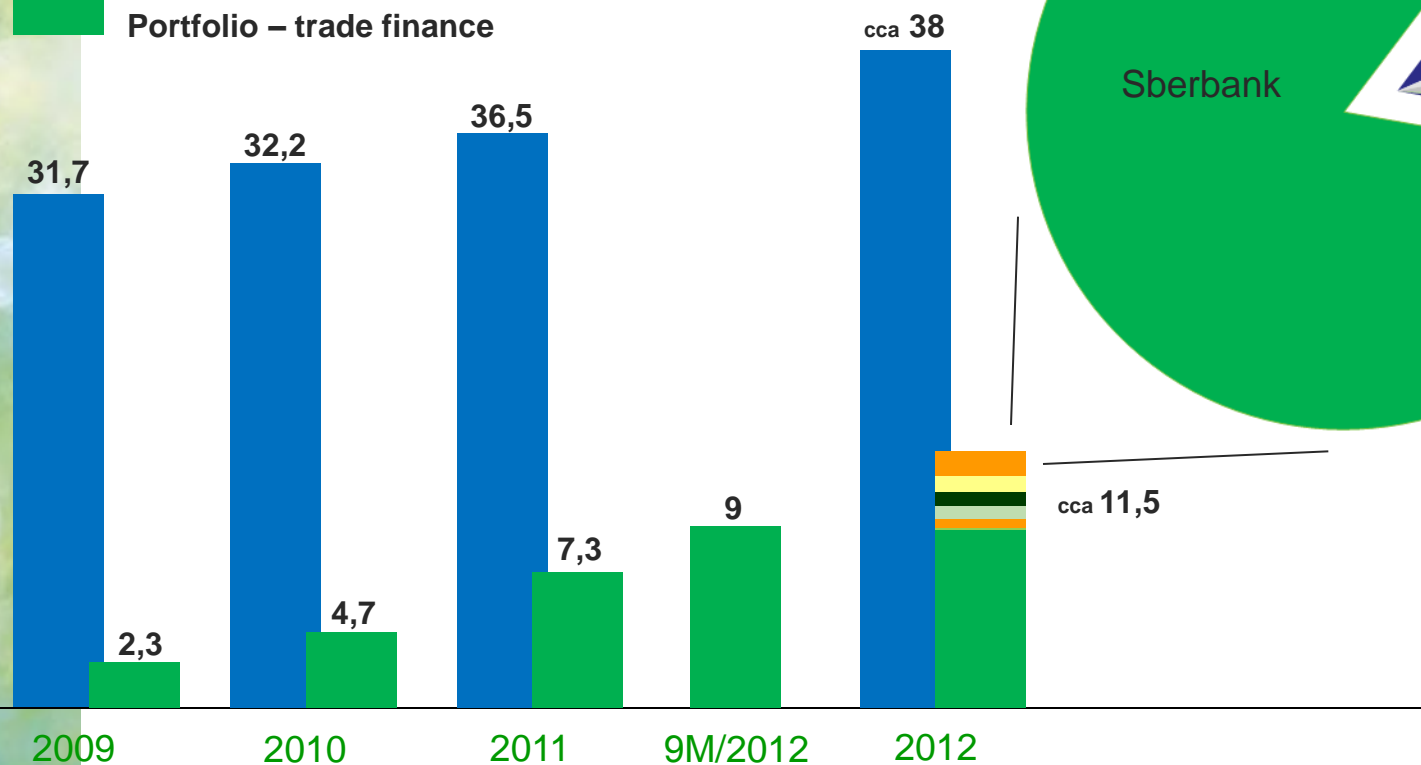
# EXPORT AND TRADE FINANCE

## SBERBANK RUSSIA



### Trade finance and documentary operations (bil. USD)

■ Volume of trade finance and documentary operations  
■ Portfolio – trade finance



- Trade finance and documentary operations of the Sberbank group are continuously increasing (volumes, income, profit)
- Unified policy and common standards
- Effective risk management and cost management
- Client oriented approach and excellent services



# EXPORT AND TRADE FINANCE MISSION

---



Being a part of one of the biggest, the most dynamic and fast growing banking institutions in the world, Sberbank CZ want to be a significant player on the trade finance market in the CEE region and want to continuously grow and be appreciated in Western Europe.

## Contact person:

Pavel Svěrák

Head of Export & Trade Finance

T: +420 234 706 941

M: +420 602 383 341

[sverak.pavel@sberbankcz.cz](mailto:sverak.pavel@sberbankcz.cz)

# CONTACT US

---



**+420 800 133 444**



**[www.SberbankCZ.cz](http://www.SberbankCZ.cz)**



**[www.facebook.com/SberbankCZ](https://www.facebook.com/SberbankCZ)**