

Sberbank CZ

Who We Are



We offer financial products and services aimed at private individuals, small and medium-sized enterprises and large corporations, with customer satisfaction being our top priority.

We pride ourselves on the fair approach we take and responsive services we deliver underpinned by our FAIR pricing scheme. We respect and appreciate our clients and believe that money does

Total Assets:

**CZK
80 billion**

Net Profit:

**CZK
377 million**

Clients:

117,000

matter to them. We promote all our prices transparently and make certain that our terms and conditions are clear and unambiguous. Our rates are completely transparent – our clients always know precisely how much they can borrow and at what rate before they disclose their personal details to us. We treat all our clients fairly, whatever amount they wish to borrow. We take pride in and insist on modern services and the highest standard of customer care.

We provide our core portfolio of products and services complemented by FX, structured finance, export finance, cash management, liquidity management, short- and long-term financing, global markets, trade finance, real estate finance and project finance services designated for corporate clients.

We take pride in employing outstanding people who work together in a friendly and informal atmosphere encouraging each team member to share their talents and interests. We want our employees to enjoy and have fun at work.

We are present in the Czech market since 1993 (operating as an independent joint stock company since 1 January 1997). Our majority stakeholder is Sberbank Europe AG headquartered in Vienna. We are a member of the largest and the most dynamically evolving banking group in the world active in 22 countries worldwide.

Network



Management Board



Edin Karabeg
Chairman
Chief Executive Officer



Dušan Baran
Vice-Chairman
Chief Financial Officer



Jindřich Horníček
Member
Chief Risk Officer

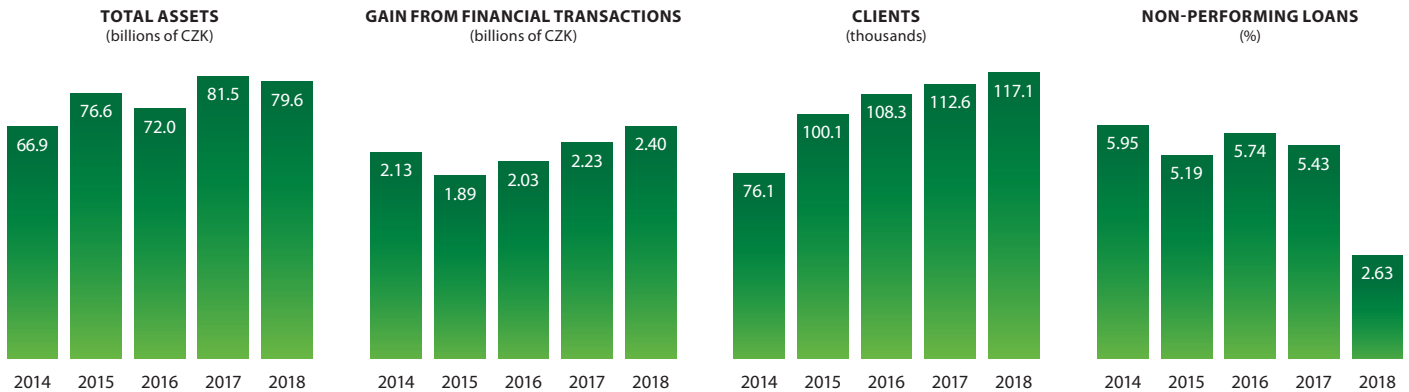


András Kaliszky
Member
Chief Operations Officer



Daniel Krumpolc
Member
Chief Corporate Officer

Key Performance Indicators



Major Banking Group



100 mil.
clients (private individuals and legal entities)



Over
16 000
branches

Sberbank Group, established in 1841, is one of the largest and the most dynamically evolving banking group in the world active in 22 countries worldwide.

Stakeholders and Supervisory Board

Sberbank CZ is 100% owned by **Sberbank Europe AG**
Sberbank Europe AG Rating: **BB+** (Fitch)

Sberbank's ordinary and preferred shares have been publicly traded on the Russian stock market since 1996.

Sberbank's American Depositary Receipts (ADRs) are listed on the London Stock Exchange and admitted to trading on the Frankfurt Stock Exchange and the OTC market in the United States.

The Central Bank of the Russian Federation is the principal stakeholder and founder of Sberbank of Russia, holding 50% of the share capital plus one voting share. Both international and Russian investors feature among the stakeholders of Sberbank of Russia, none of which hold in concert over 25% of voting shares or equity share.

The Supervisory Board is chaired by Sergei M Ignatiev. The members of the Supervisory Board include the representatives of the major and minor stakeholders and independent directors (as at 31 December 2018).

