

ROSBANK

Solid player on Russian market

**THE FUTURE
IS YOU**  **ROSBANK**

SOCIETE GENERALE GROUP

SOCIETE GENERALE GROUP: GENERAL INFORMATION



30 MILLION
CLIENTS WORLDWIDE

133 000
EMPLOYÉES

61
COUNTRIES

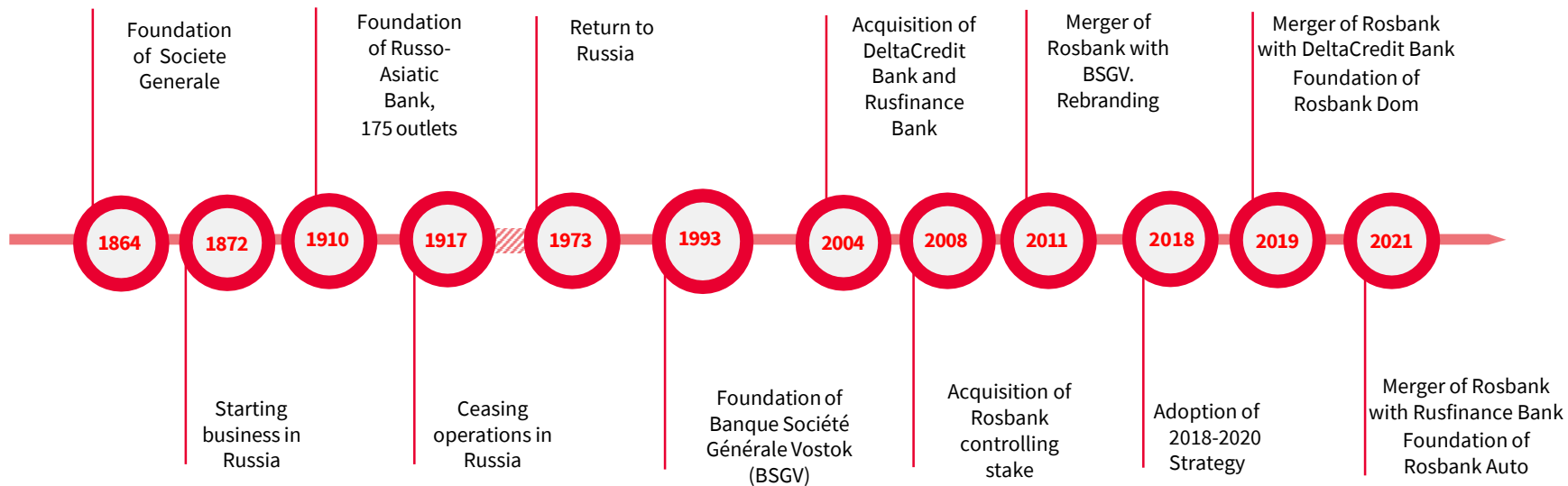
FOUNDED IN 1864
ONE OF WORLD LEADING FINANCIAL GROUPS

MISCELLANEOUS KEY BUSINESS LINES:

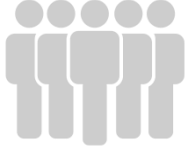
- **RETAIL BANKING IN FRANCE**
- **INTERNATIONAL RETAIL BANKING, INSURANCE AND FINANCIAL SERVICES TO CORPORATE CLIENTS**
- **GLOBAL BANKING INVESTMENT SOLUTIONS**



SOCIETE GENERALE IN RUSSIA



RUSSIA IS ONE OF THE BIGGEST MARKETS FOR SOCIETE GENERALE OUTSIDE FRANCE



1.5 mln

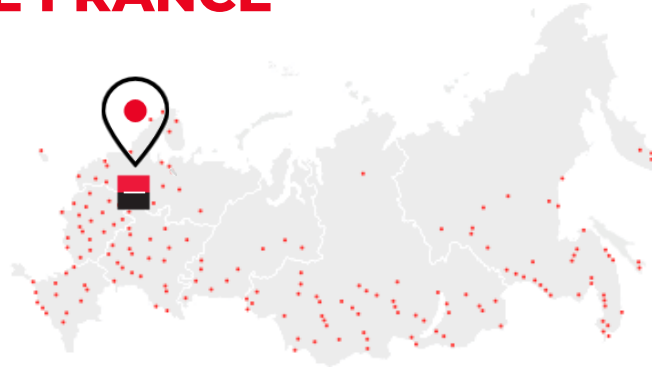
active individual clients

80 000

active small business clients

8500+

active corporate clients



225 in 66

Outlets in regions

37 000+

ATMs (incl. partnerships)



70%

active users of online banking

90%

mobile penetration for new clients

100%

Rosbank offices with biometry collection infrastructure

Societe Generale Group is presented in Russia by Rosbank, Rosbank Insurance and ALD Automotive. Data as of 01.04.2021



RELIABLE AND SYSTEMICALLY IMPORTANT BANK

Forbes' TOP-3 most reliable banks

Systemically important by CBR

Strong ratings:

AAA (RU)
ACRA

ruAAA
RAEX

BBB
FITCH RATINGS

Baa3
MOODY'S
INVESTORS
SERVICE

Data as of 01.06.2021

LEADING BANK ON THE RUSSIAN MARKET

#2

Car lending production*

#5

Mortgage portfolio

9%

share on Russian market in the volume of foreign letters of credit

TOP4

Russian government bonds for international investors****

#2

by volume of international factoring in Russia

#2

Cash Management bank in Russia**

#4

Trade Finance portfolio among commercial banks

#1

RUB corporate bond house***

** volume of sales, FRG (as of 01.04.2021) ** Euromoney, 2019***Cbonds, as of 2020, corporate market placements excluding sanction placements ****Bloomberg*

POSITIVE PERFORMANCE OF ALL THE BUSINESS LINES

Q1 2021



RETAIL*

#1

Credit portfolio of individuals
among foreign banks

Consumer lending

+2%

Mortgage (“Rosbank Dom”)

Nº5 on the market by
portfolio volume

«Rosbank Auto»

Nº2 on car lending market



CORPORATE*

Corporate clients

+10%

Trade Finance

+15%

Accounts and Deposits

+7%

**Rosbank financial results for Q1 2021 according to IFRS given in comparison with Q1 2020*

ROSBANK ACHIEVEMENTS AND AWARDS

- In the Top-3 of the most reliable Russian banks rating according to the Russian Forbes magazine (2021).
- Rosbank is included in the list of 12 systemically important banks by CBR
- Rosbank L'Hermitage Private Banking is the winner of the SPEAR's Russia Wealth Management Awards 2020 in the category "Best Foreign Bank in the Russian Federation".
- Rosbank won the "Bank of the Year" award in the category "Online Mortgage application" according to Banki.ru.
- Rosbank Depository recognized as the best in Central and Eastern Europe according to Global Custodian (2021).
- Rosbank's Share Care corporate volunteering program won first place in the "Territory of Good " category of the InterComm Award and in the "Best Social Project" category of the XIV Annual RETAIL FINANCE AWARDS 2020: December Ides»
- COVID-19: Rosbank's assistance program won first place in the XIII People Investor Corporate Project Competition in the category "Projects and Initiatives Aimed at Countering COVID-19".
- The joint project of Rosbank and the Smetana agency "Dobroshrift "in 2020 became the winner of the National Award in the field of Public Relations Development" Silver Archer "in the category "Charity".
- The mobile application "Rosbank Business" received a gold award in the category "Best application for a financial company" Tagline Awards 2020-2021.
- Rosbank as a part of Societe Generale Global Transaction Banking recognized as the best transactional bank of the Eastern Europe for financial institutions according to EMEA Finance magazine in 2020.
- Rosbank's head office in Moscow City was awarded the Grand Prize for the best interior design at the international Best Office Awards 2021. It also won in the category "Brand and Image".
- The head office of Rosbank in Moscow City was recognized as the best in the category "Interior of office space" by the expert jury of the RTF Awards 2021 architectural award.



AT THE FOREFRONT OF POSITIVE TRANSFORMATIONS

**BANK OF
CHOICE**

**SOLID
PERFORMANCE**

**ADVANCED
DIGITAL PLAYER**

SUSTAINABLE GROWTH

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