

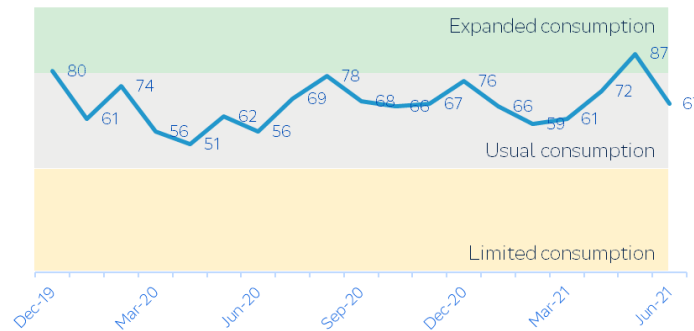
E-commerce
and digitalization

eComm:

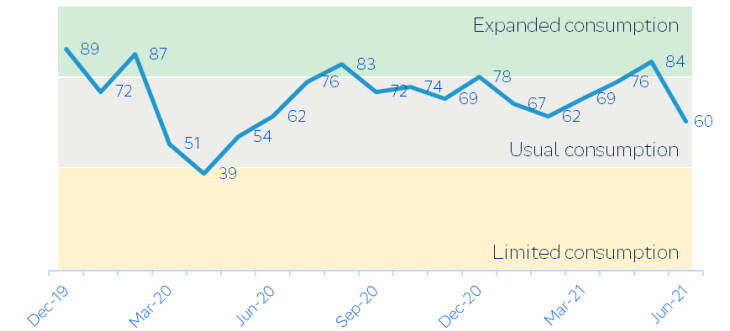
Total consumption (according to SberIndex):

- Consumption in Moscow took a bigger hit during COVID-19 pandemic, but recovered faster.
- In June, with another wave under way, consumer consumption contracted again.

Russia



Moscow

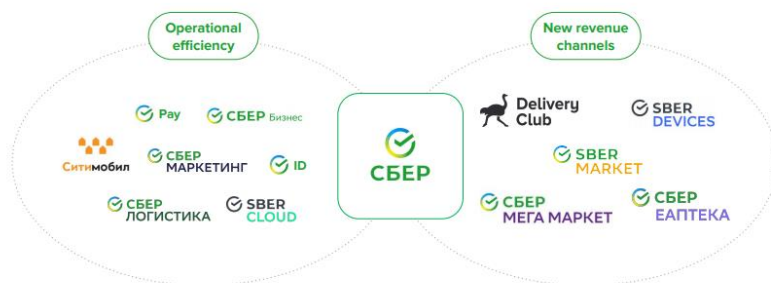


Online sales:

- According to Rosstat, in 2020 online sales accounted for 3,9% of Russian retail sales vs 2% in 2019; thus, online sales doubled during the pandemic year.
- Moscow has the largest share of online sales (9,3% of retail sales), with Novosibirsk on the second place (8% vs 5,3% in 2019). In Saint-Petersburg online sales accounted for 7,3% of total retail sales (vs 4,5% in 2019).
- According to SberIndex research, post-COVID buying habits changed mostly within a younger group of consumers, who were buying online from time to time even before 2020. They tend to stay and buy online even when all the shops were open again. Those buyers, who preferred to buy offline before 2019, returned to traditional shops once they opened (source: <https://sberindex.ru/ru/researches/potreblenie-posle-pandemii-onlain-polzovateli-stali-bolshe-tratit-v-internete-konservatory-ostayutsya-oflain>). So the overall effect of COVID on eCom was huge (online market grew by 1 trn RUB, of \$130 bn, from April to December of 2020), but not all of it is sustainable.

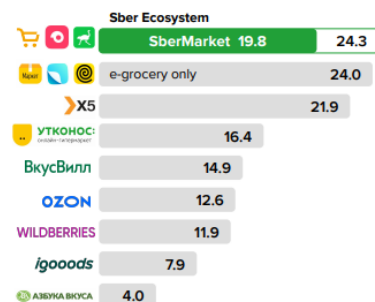
Sber's eCom:

- eCom is one of the Sber's strategic initiatives. Now it consists of grocery eCom (SberMarket), non-food eCom (Sber Mega Market), delivery (SberLogistics) and e-store constructor (InSales). Ecosystem leverages expertise in enhancing operational efficiency and large customer base:



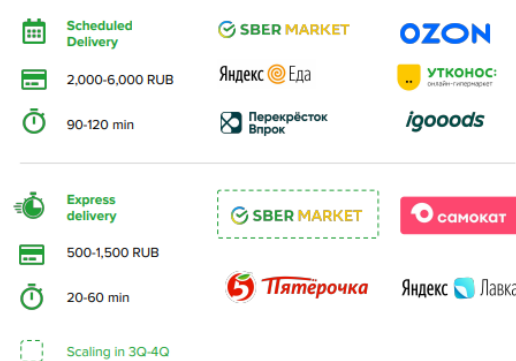
- SberMarket is already a leading player in food eCom, outcompeting traditional retailers and large IT companies:

Top e-grocery players' GMV 2020, RUB bn

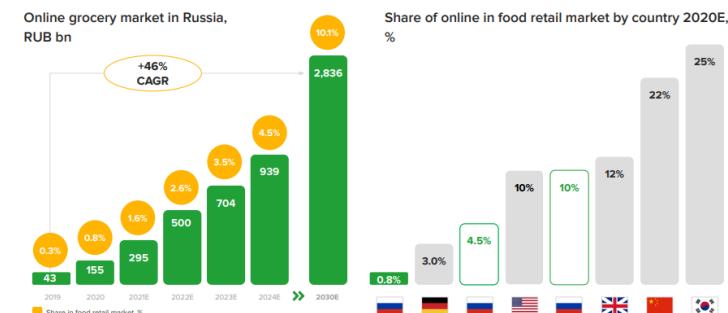


Source: Infoline, Yandex 4Q conference call

Key segments and players

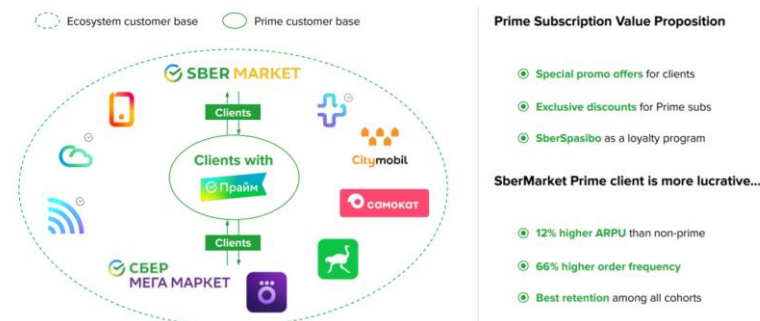


- According to Sberbank's analysis based on international benchmarks, Russian food e-Com will grow with the CAGR of 46% till 2030.



- Such a rapid pace of growth would require scalable solutions for different back-office functions like accounting, legal, HR, IT, which we at SberSolutions are ready to provide.
- Customer acquisition and retention supported by Sber subscription model (Prime, analogue of Amazon Prime) and loyalty program (Spasibo):

Customer acquisition and retention supported by Sber subscription model (Prime) and loyalty program (Spasibo)



SberSolutions - founder of financial and HR outsourcing practice in the Russian and CIS markets*

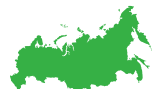
SberSolutions (formerly Intercomp) is #1 provider of the business process outsourcing services in Russia and the CIS.

Since 1994, the company has been working with private and public organizations in various industries. During this time, SberSolutions has accumulated a unique experience that allows us to offer customers an optimal set of services, high-tech products, and innovative solutions. We are part of the Sberbank Group.

Clients



Public sector organizations



Large, medium and small
Russian companies



International companies



Sber Group of companies

*formerly Intercomp, founded in 1994

9

Delivery centers in Russia
and Kazakhstan

27

years of experience

30+

industries

200+

Functional area experts

6

operations centers

400+

IT process experts

RAEX rating

1st PLACE among the largest accounting outsourcing companies and groups

1st PLACE for financial consulting and RAS reporting

1st PLACE for payroll, HR recordkeeping and HR records management

Certifications

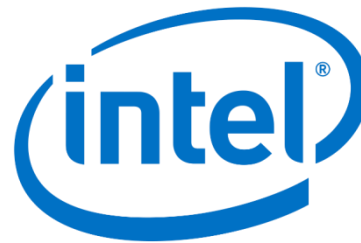
SberSolutions processes meet relevant standards:

ISO 9001:2015 Quality Management System Requirements

ISO 27001:2013 Information Security Management System Standard

SSAE 18 (Type II) Audit Standard

The companies which are
already trusted clients of
SberSolutions



SberSolutions Services

Core services



Finance services

- Accounting and tax accounting, reporting
- Financial Management Services
- Financial consulting



People & Change

- HR administration
- Payroll
- Recruiting
- Talent management services
- Outstaffing
- Outplacement
- HR consulting



Tax and Legal

- Corporate legal services, business structuring
- Contract drafting and administration
- Employment law and labor disputes
- Commercial disputes resolution
- Tax consulting and tax disputes
- International private law



Risks and Compliance



Security & Business Continuity Planning

- Business Continuity Planning
- Disaster Recovery Plan
- Technical and Operational Readiness Assessment on transition to remote work
- IT/ Security consulting



Procurement and sales support Customer Experience Management

- Processing of procurement and sales documentation
- Analysis and optimization of procurement processes, inventory management
- Claim processing

Operational Efficiency Consulting



Industry Solutions

- Solutions for Schools
- Banks
- Insurance companies
- Factoring companies
- Asset management companies



Solutions for small businesses

- SaaS accounting solution for small businesses
- Outsourcing solution for small businesses
- Legal services for micro and small businesses
- Tax advisory
- Compliance consulting



B2C solutions

- Tax Deduction for individuals
- Legal services for individuals

B2B —————

B2C —————



Thank you for your attention!

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