



Factsheet – Sberbank Europe AG

1. What is the approximate number of customers in the three countries affected?

In Austria, the entity had approximately 65,000 customers. In Croatia, the subsidiary had around 84,000 customers and the Slovenian subsidiary had around 49,000 customers.

2. Can you outline the assets involved?

Sberbank Europe AG reported €13.64bn total assets at consolidated level and €6.82bn in the Banking Union entities in Austria, Croatia and Slovenia (aggregated).

3. Can you provide some detail on the banks operations?

Sberbank Europe AG was a universal bank operating in Banking Union Member States Austria, with a branch in Germany, Croatia and Slovenia, as well as in EU member States Czech Republic and Hungary and third countries Bosnia and Herzegovina and the Republic of Serbia. It operated 185 branches and had more than 3,933 employees. Sberbank Europe AG reported €13.64bn total assets at consolidated level and €6.82bn in the Banking Union (BU) entities in Austria, Croatia and Slovenia (aggregated).

The bank operated in the following sectors:

- a. Corporate: loans and global market services to large corporates;
- b. SMEs: loans and account services to SME companies across Central and Eastern Europe;
- c. Retail: mortgage and consumer loans, deposits and account services to retail clients in all markets, including through its online branch in Germany.

4. What about depositors?

Those with deposits in Slovenia and Croatia will see their banks operate as normal going forward. The only change will be that they will be customers of large, well-established and robust banks and day-to-day banking operations will not be impacted. In Austria, all those with eligible deposits, up to 100,000 euro will be dealt with by the Austrian deposit guarantee system.

5. What about the use of public funds?

No taxpayer's contribution nor the use of the SRF are foreseen in the resolution decision.