

Sberbank Expanding Mobile Office Project

By [The Moscow Times](#)

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Sberbank demonstrating one of its bus-borne mobile offices near the All-Russia Exhibition Center this week. **Vladimir Filonov**

Sberbank is ramping up a project to use buses, called "mobile offices," for banking services.

The state lender's idea is probably to invent something that nobody else has to attract customers, Natalya Beryozina, an analyst at UralSib, said by phone Wednesday. She added that she has not heard of similar projects in Russia or abroad.

The project is in line with Sberbank's modernization agenda, she said. But it is unlikely to have a major effect, and if it does, it can only be felt in the long run, Beryozina added.

Sberbank's retail banking business is already growing fast, and the new project will be a "drop in the ocean," she said.

Sberbank mobile offices have been used recently to assist flood relief in the southern city

of Krymsk, the bank said on its website.

The purpose of mobile offices is to provide banking services in distant areas with underdeveloped transportation infrastructure, the bank said in its financial report for 2011.

One mobile office serves several communities. There were about 100 mobile offices when the report was released, and their number was increasing.

Mobile offices are armored and equipped with a payment terminal, a cash desk and a compartment for a bank employee, RIA-Novosti reported last year. They also have an electric generator and security cameras.

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