



SBERBANK

By your side

Sberbank Investor Day

Presentation

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Building on our
success

Most Noted Achievements in 2012

Net Profit
RUB 347.9 bn

ROE
24.2%

EPS
RUB 16.03

SPO of 7.6% of the Bank's shares raises USD 5.2 bn

Access to fast-growing Turkish banking market through acquisition of DenizBank

Establishment of Sberbank Europe AG on the base of ex-VBI platform – entrance ticket to 7 CEE banking markets

Complementing product range by IBGM services via integration with Troika Dialog and the formation of Sberbank CIB

Foundation of joint Russian POS finance bank with Cetelem

New level of services through branch reformatting and online solutions

Cross-country rollout of Credit Factory completed for Retail and SME

Centralization of IT platform progresses on track and will be completed in 2015

Started developing the Bank's New Strategy for beyond 2014

Sberbank's Strategy till 2014:*

Status of Implementation

Market Position

- ✓ Market share of the entire Russian banking system targeted at 25-30%
- ~ Substantial strengthening of the Bank's competitive position in the majority of products
- ~ Maintain current market position in the retail deposits market

Financial Targets

- ✓ Increase after-tax profit 2.5-3.0 times from 2007 levels
- ✗ Decrease cost-income ratio to 40% (under Russian Accounting Standards)
- ✓ Sustain ROE above 20%
- ✗ Achieve headcount of 200 000 - 220 000 employees

Comprehensive transformation into one of the leading global financial institutions

Qualitative Indicators

- ~ Leading skills and capabilities on the market (client relationships, risks, SPS (Sberbank Production System), efficiency gains)
- ✓ Strong corporate culture
- ✓ Highly qualified employees
- ~ Effective and reliable systems and processes
- ✓ Strong brand and loyal customers

International Markets

- ~ Receive 5-7% of net income from international operations, mainly in the CIS
- ✓ Target market share of >5% in Ukraine, Kazakhstan and Belarus
- ✓ Build a foothold in Chinese and Indian markets
- ✓ Entrance to CEE market

* Approved by the Supervisory Board on 21 October 2008

Sberbank's Strategy till 2014:

Status of Implementation

Targets	Achievements
1. Service-oriented company and customer focus	<ul style="list-style-type: none">— New customer segmentation and service models introduced— Customer service quality index 93% (retail)— New product lines developed & introduced— Loan underwriting optimized
2. Industrialization New IT platform	<ul style="list-style-type: none">— IT platform centralization on the way— Risk function enhanced & centralized— Centralization and streamlining of support functions in progress
3. Sberbank Production System (SPS) as the Bank's new philosophy of management	<ul style="list-style-type: none">— SPS implemented across retail network, productivity growth 30%— New approach to work in branch offices: flexible schedules, 'universal' tellers, active sales, etc.— Ongoing improvement projects launched in various functional areas: IT, HR, Legal, Property Department, etc.
4. Building up international presence	<ul style="list-style-type: none">— Present in 20 countries (Group), foothold in India and China, promising start in CEE & Turkey— International assets >12% of the Group's total assets (2012)
5. People	<ul style="list-style-type: none">— Motivation based on comprehensive performance evaluation— Career & Personal development planning introduced— Corporate University launched

Strategic assumptions

Russia remains main home market

Russian market will grow further but at a slower pace

Competition is intensifying

Profound changes in customer behaviour and competitive landscape driven by technology

Our advantages:

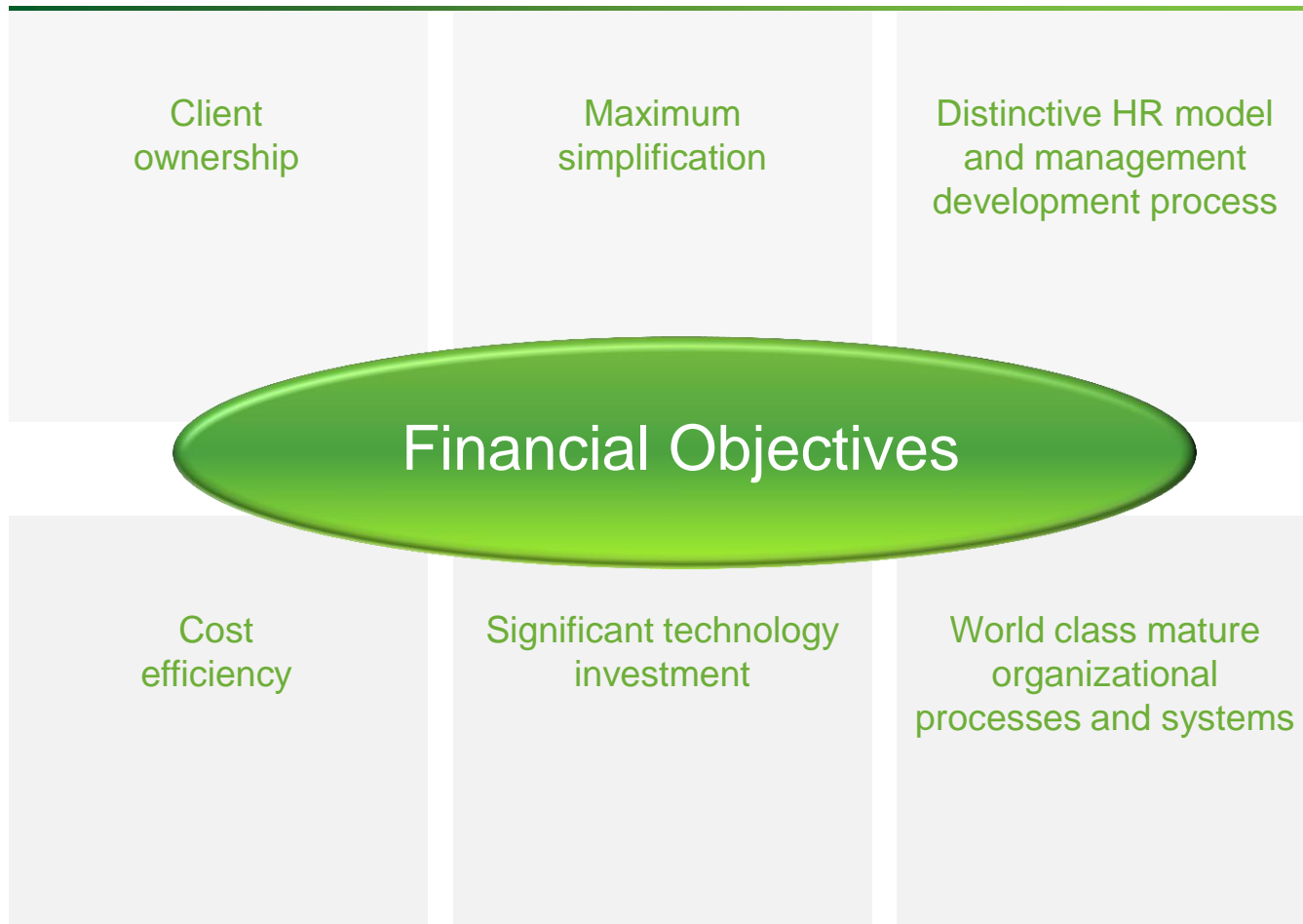
- strong brand
- customer franchise
- network breadth and capillarity
- solid financing

We strive for:

- depth of client relationships
- cost efficiency
- improvement in key management systems and processes
- building IT as a source of future competitive advantage
- effective integration of new assets

Key Elements of the Business Model beyond 2014

New Strategy
2014–2018



"Client Ownership" as a New Source of Growth

Corporate

We strive to become:

- The service provider of choice for our customers
- Focus on depth and continuity of client relationships
- Building a reliable and convenient customer experience

Sberbank Market Share*, %		Micro	Small	Medium	Large	Largest	TOTAL
Number of clients		51	28	76	89	93	49
Wallet share		64	60	36	26	N/A	Share not relevant
Volumes	Credit portfolio	24	13	26	24	42	32
	Deposits and current accounts	26	13	14	7	12	14

Micro & Small Corp

High growth opportunities through client acquisition

- Acquire new clients through current account opening or granting a loan
- Develop high-quality (reliable, fast, functional) transaction platform

Medium & Large Corp

a lot of relationships but low wallet share

- Install reliable and functional transaction platform
- Offer sophisticated products for larger customers, more speedy service for medium ones
- Focus on cross-selling

CIB Customers

client base potential not fully exploited

- Implement integrated coverage model
- Employ proactive cross-selling approach supported by robust account planning
- Introduce holistic pricing, develop client analysis tools and step up marketing initiatives

"Client ownership" as a new source of growth

Retail

We strive to become:

- The service provider of choice for our customers
- Focus on depth and continuity of client relationships
- Building a reliable and convenient customer experience

Challenges

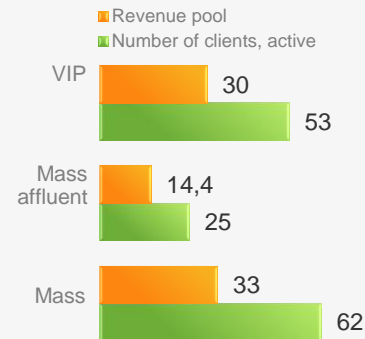
Over 110 million clients
Many with limited activity
“Wallet share” to be improved

Cost efficiency for mass segment

Possible solutions

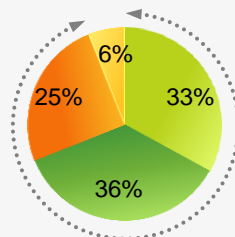
- Develop deep understanding of customer financial needs and abilities through intensive data mining
- Improve client relationship via “anchor” product offering, strengthened by customized solutions
- Reduce servicing costs by cutting manual transactions, gradual move toward “cash-free environment”, minimizing operational errors
- Well-trained sales force from ex-operational staff

Sberbank’s market share, %

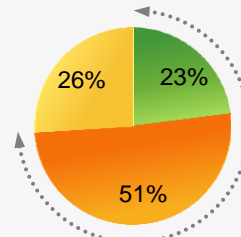


Gaining momentum in cross-sell*

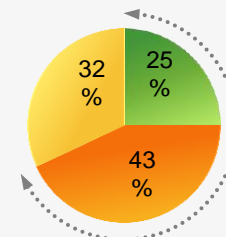
■ Inactive ■ 1 Product per client ■ 2 products per client ■ 3 products per client



Mass



Mass affluent – Premier



VIP - Sberbank First

Cost efficiency as a source of profitability

Systematic efforts to decrease Cost-to-income ratio
to 40-45% by 2018. We have started:

Development of long-term strategy

for cost optimization applying comprehensive set of levers e.g.

- optimization of regional network structure,
- improved real-estate management,
- efficient branch reformatting,
- “digitalization”,
- centralization and streamlining of support functions, etc.

Building effective cost management system

- improved processes
- increased responsibility
- transparency & control

Optimization of sourcing strategies

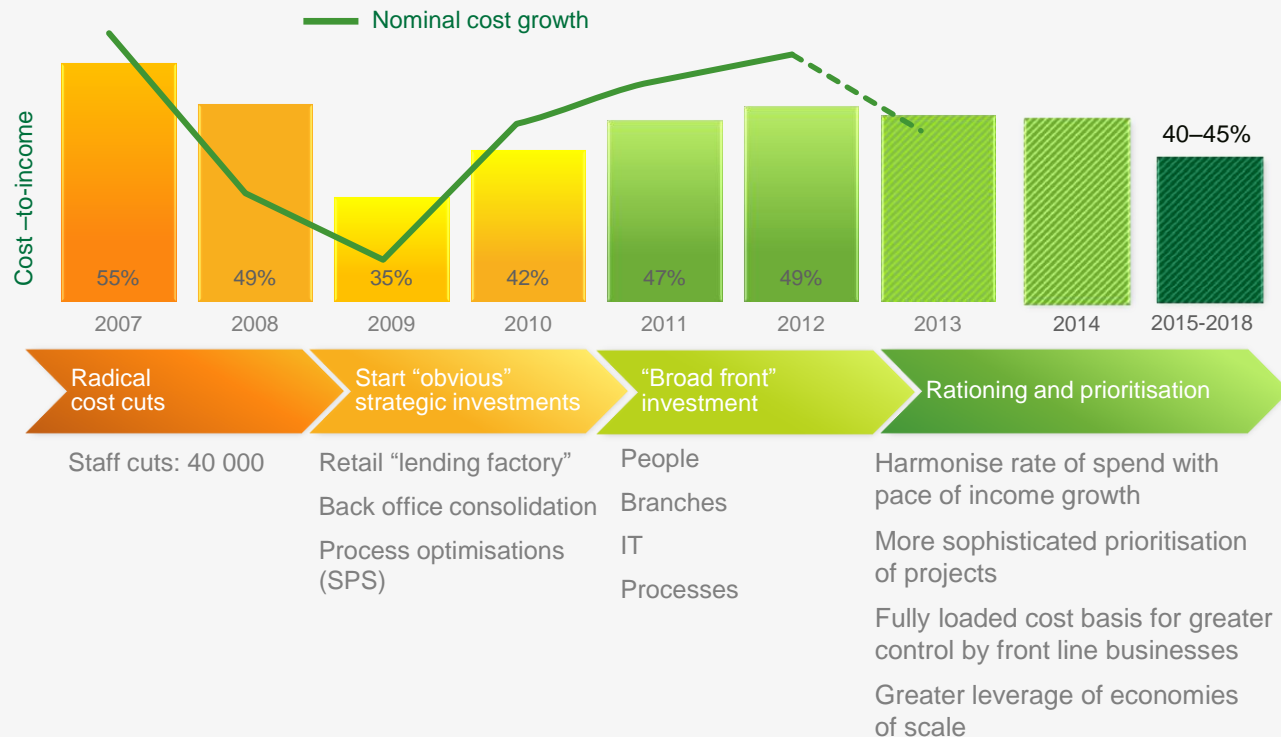
for service & equipment categories to significantly improve
purchasing spend

Program targets

embedded in motivation system

More sophisticated approach to cost efficiency

Next phase in strategic cost management: positive “jaws”, new cost management framework



What is next?

Creating shareholder value through continuing innovation

- Sberbank has strong potential to develop a culture that exceeds client expectations repeatedly
- This is a long term goal for our management team
- We will know that the goal is achieved once Sberbank becomes capable of continuing to successfully reinvent itself regardless of who is at the helm.

Financial Outlook 2013

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Net Interest Margin

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Fees and Other Non-Interest Income

Costs: General Highlights

Personnel Costs

IT Costs

Modernization of Branch Network

Capital Adequacy

Summary Guidance for 2013

2012 Financial Results Summary

Net Profit
RUB 347.9 bn

ROE
24.2%

ROA
2.7%

NIM
6.1%

Cost / Income
49.0%

Cost of Risk
20 bps

Net Loans/Deposits
103.1%

Tier 1 Ratio (Basel I)
10.4%

EPS
RUB 16.03

Macroeconomic Environment in Russia in 2013

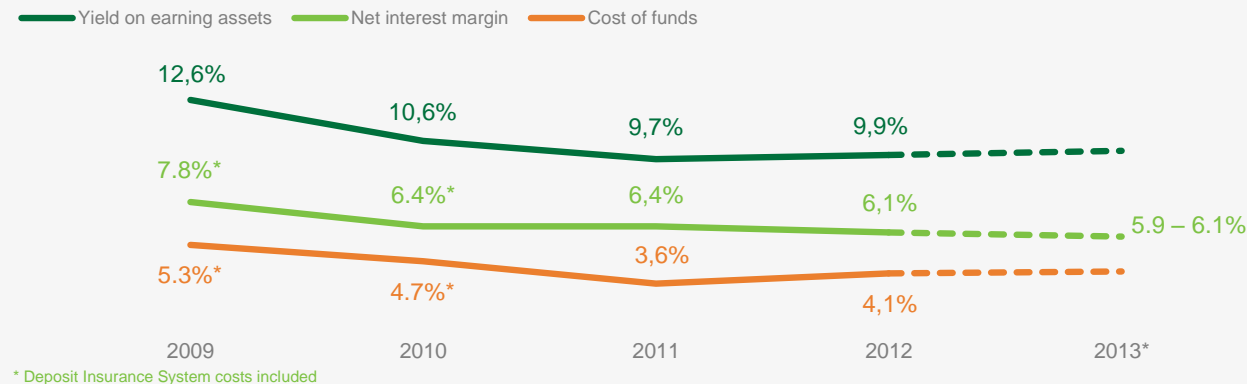
Sberbank's Budget Assumptions

Russian Banking Sector			
	2011	2012	2013E
Banking sector assets growth	23.1%	18.9%	12-13%
Corporate lending growth	26.6%	13.7%	12-13%
Retail lending growth	35.9%	39.4%	18-20%
Retail deposits growth	20.9%	20.0%	13-14%

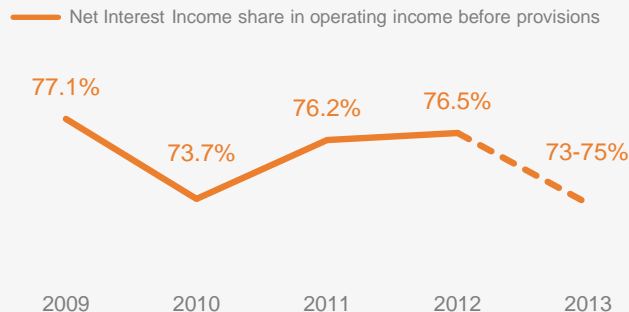
Macro			
	2011	2012	2013E
GDP Growth	4.3%	3.4%	3.0%
Inflation	6.1%	6.6%	6.0%
Urals (\$/barrel)	109	111	105
RUB/USD Exchange rate	29.4	31.1	31.6
Budget Balance (% of GDP)	0.8%	-0.0%	-0.8%

Net Interest Margin

Net Interest Margin Dynamics (%)

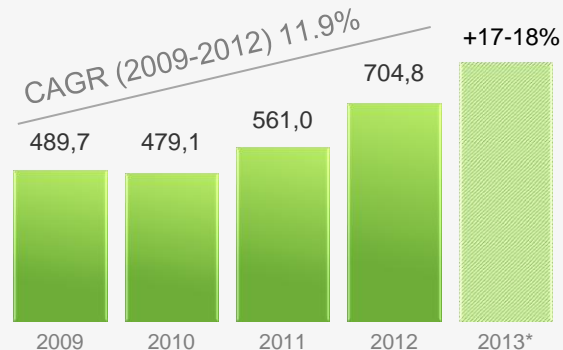


Net Interest Income Share in Operating Income (%)



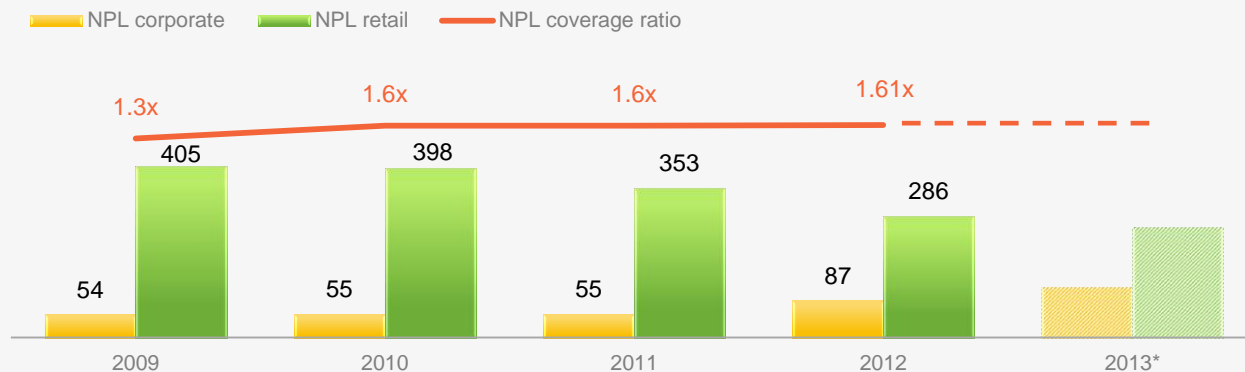
Sources: Sberbank operating statistics for the respective periods

Net Interest Income (RUB bn)

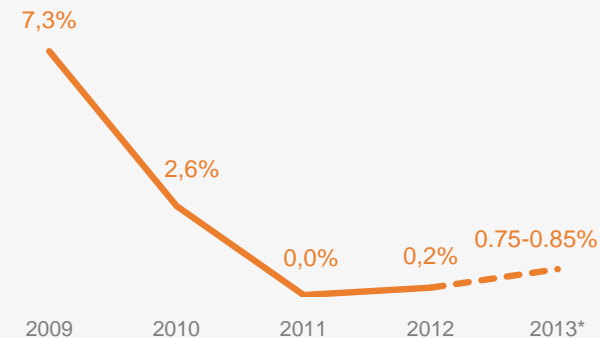


Credit Quality and Provisioning

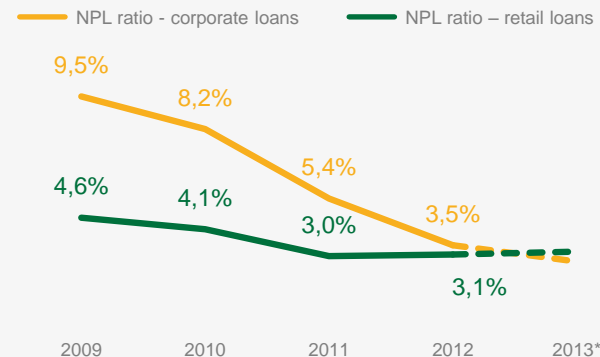
NPL Dynamics (RUB bn)



Cost of Risk Dynamics (%)

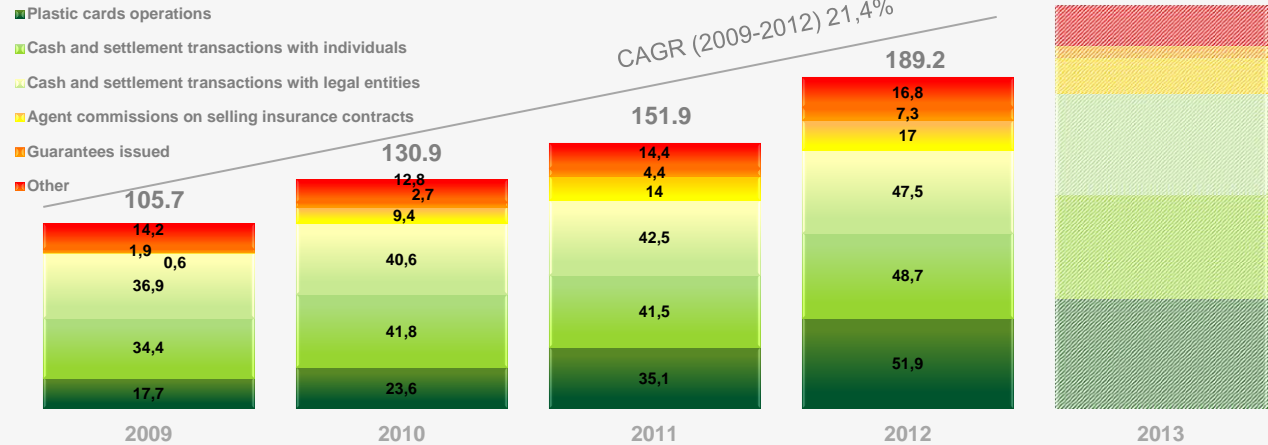


NPL Ratio Dynamics (%)



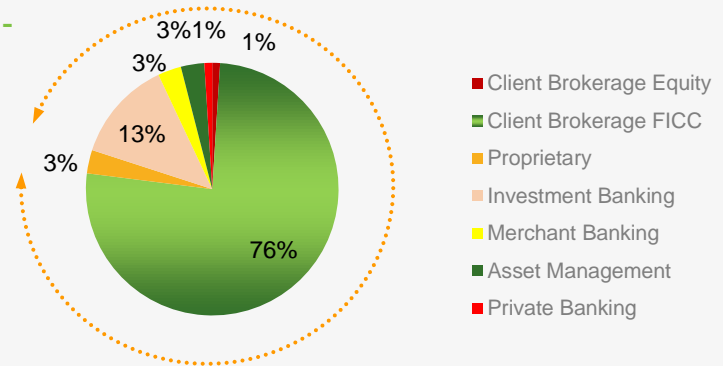
Fees and other Non-Interest Incomes

Fee Income Dynamics (RUB bn)



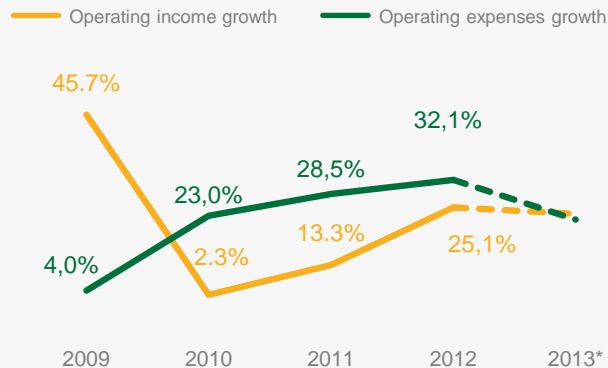
IBGM– Additional Source of Non-Interest Income, 2012

97% – client driven business

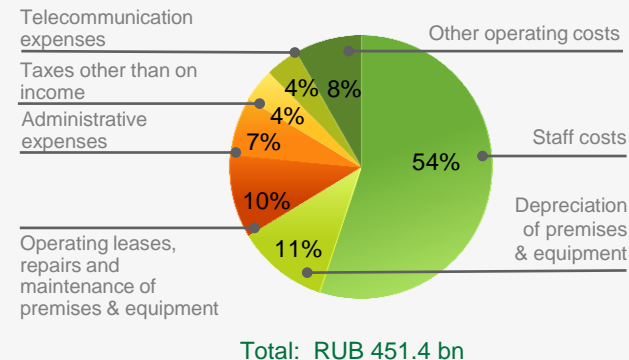


Costs – General Highlights

Operational Jaws Dynamics (%)



Operating Expenses Structure, 2012

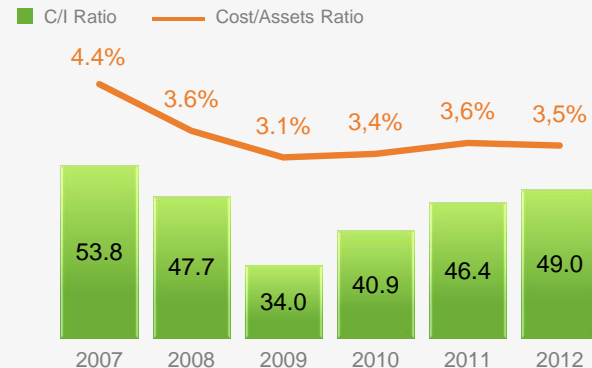


Regional Average Cost-to-Income Ratios 2012

Region	Average CIR
Africa	49.9%
Asia-Pacific	50.9%
CEE	56.2%
C&S America	55.3%
Western Europe	59.0%
Middle East	39.7%
North America	64.6%

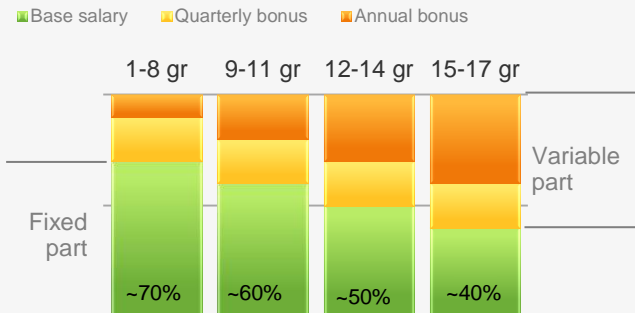
Source: www.thebankerdatabase.com

Dynamics of Cost Metrics (%)

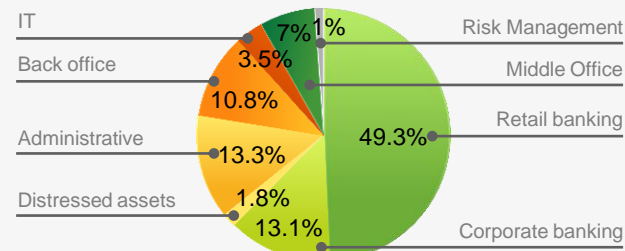


Personnel Costs

25-Grades and KPI-based Motivation System Variable Part is ~38% of all Staff Costs



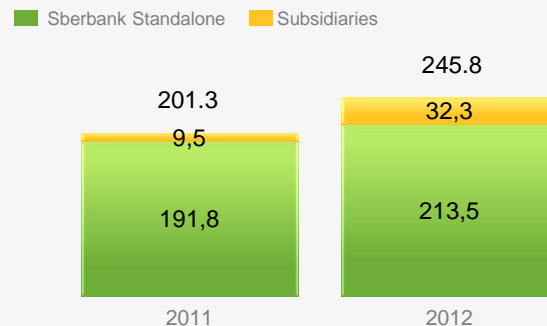
Headcount Breakdown by Business Function



Headcount Structure

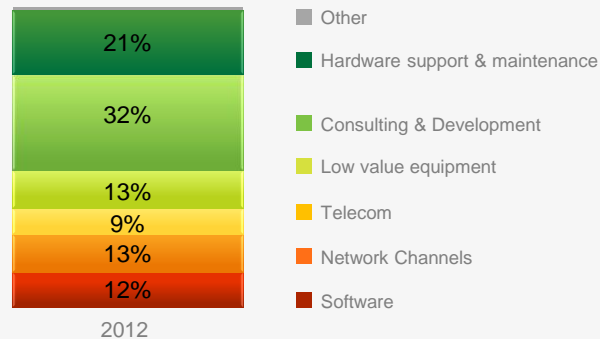


Staff Costs Structure (RUB bn)

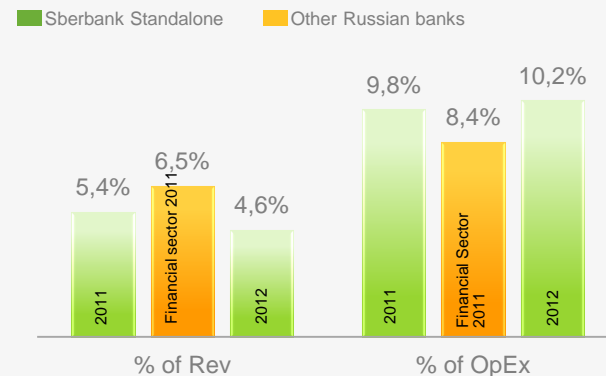


IT Costs

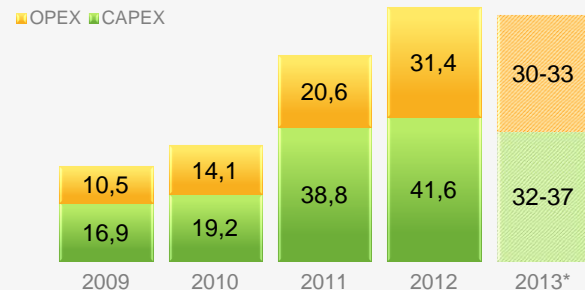
IT OPEX Structure 2012 (RUB bn)



Percentage of IT Expenses

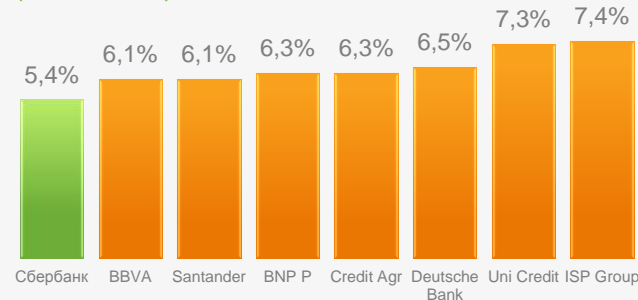


The Dynamics of IT OPEX and CAPEX (RUB bn)



Sources: Sberbank's Standalone, Management accounts

Comparison of the IT Budget in 2011 With Leading International Banks (% of Rev)



Modernization of Branch Network

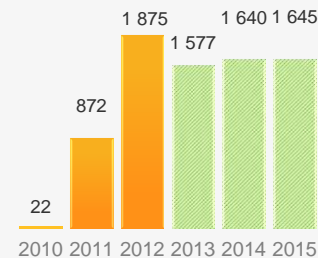
Efficiency of new-format Branches has increased several times over

Reformatting Schedule

Jan 2011	Branch Reformatting Project launched: cross-country
Jan 2016	Project completion
~7 700	Branches to be reformatted across Russia
4+	4+ employees per branch as cut-off in selecting priority branches for reformatting
33%	Of branches relocated as a result of geo-marketing studies
~1.5-3.0x	Increase in volumes of various transactions in newly reformatted branches
50K+	Population of cities throughout Russia where Geo-marketing is applied

Branch Network Reformatting Program

~7 700 branches



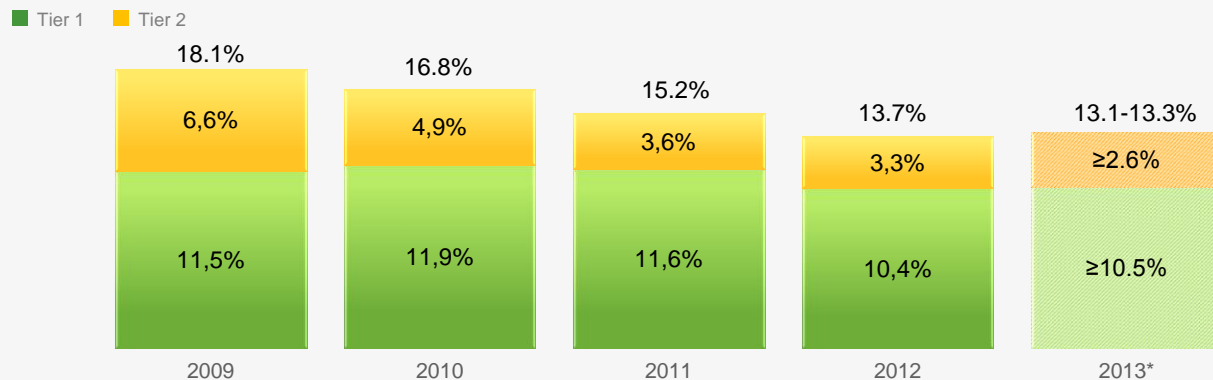
Branch Reformatting Budget

	2011	2012	2013 (F)
# of branches under "work in progress"	1 718	2 724	2 264
Completed	836 units 244 th sq.m.	1 875 units 621 th sq.m.	1 577 units 630 th sq.m.
Total (CapEx+Opex)	RUB 24.6 bn	RUB 54.0 bn	RUB 50–60 bn

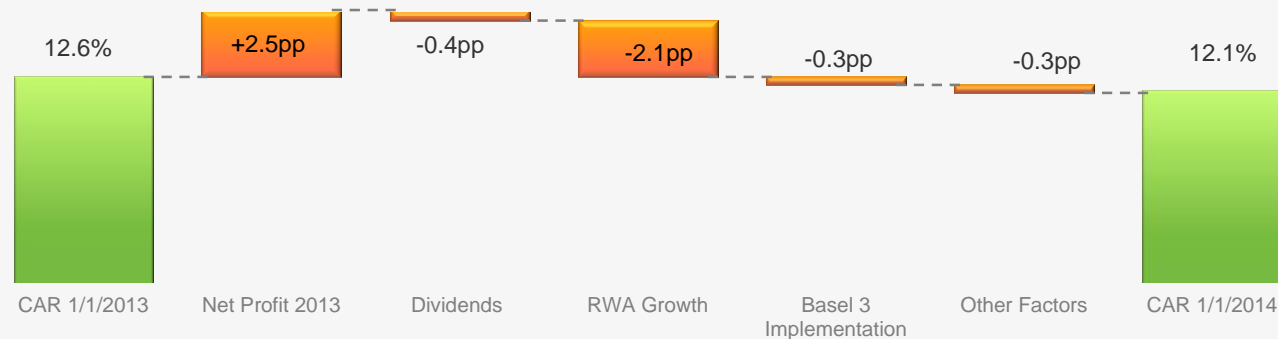


Capital Adequacy

Basel I Capital adequacy ratio, IFRS



Key Change Factors of CBR N1 Capital Adequacy Ratio in 2013



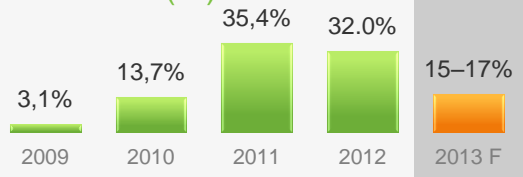
Summary Guidance

Sberbank Group for 2013

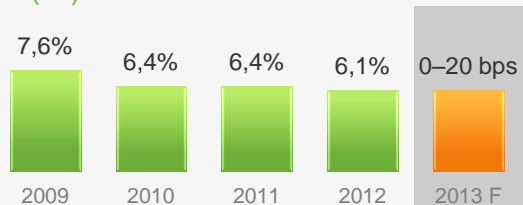
Net Profit (RUB bln)



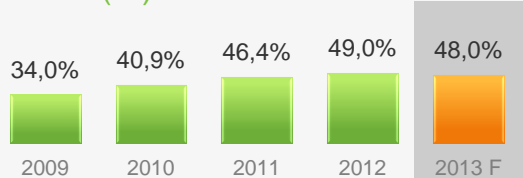
Loan Growth (%)



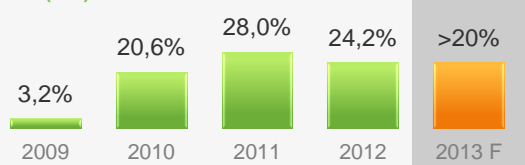
NIM (%)



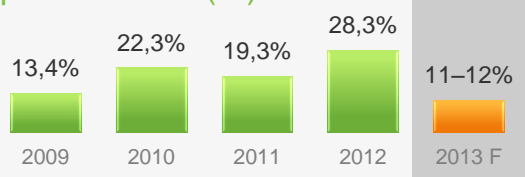
C/I Ratio (%)



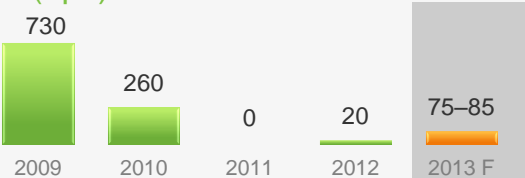
ROE (%)



Deposit Growth (%)



CoR (bps)



Insights into Corporate Business

Corporate and Investment Block

Targets

- ~ Establish unique client interaction model and product distribution for corporate clients
- ✓ Differentiate client interaction model and product distribution by key segments: large, medium and small size enterprises
- ✓ Develop customized product solutions
- ~ Optimize support processes and technologies

Achievements

- Developed a range of competitive product lines
- New loan underwriting process enabled substantial reduction in time-to-decision and increased number of applications processed
- Integration with Troika Dialog created a powerful CIB player
- Prime ranking positions in DCM , M&A and ECM
- New underwriting processes launched for micro and small businesses (Credit Factory, Credit Conveyor), as well as products (Business Environment, Business Start)

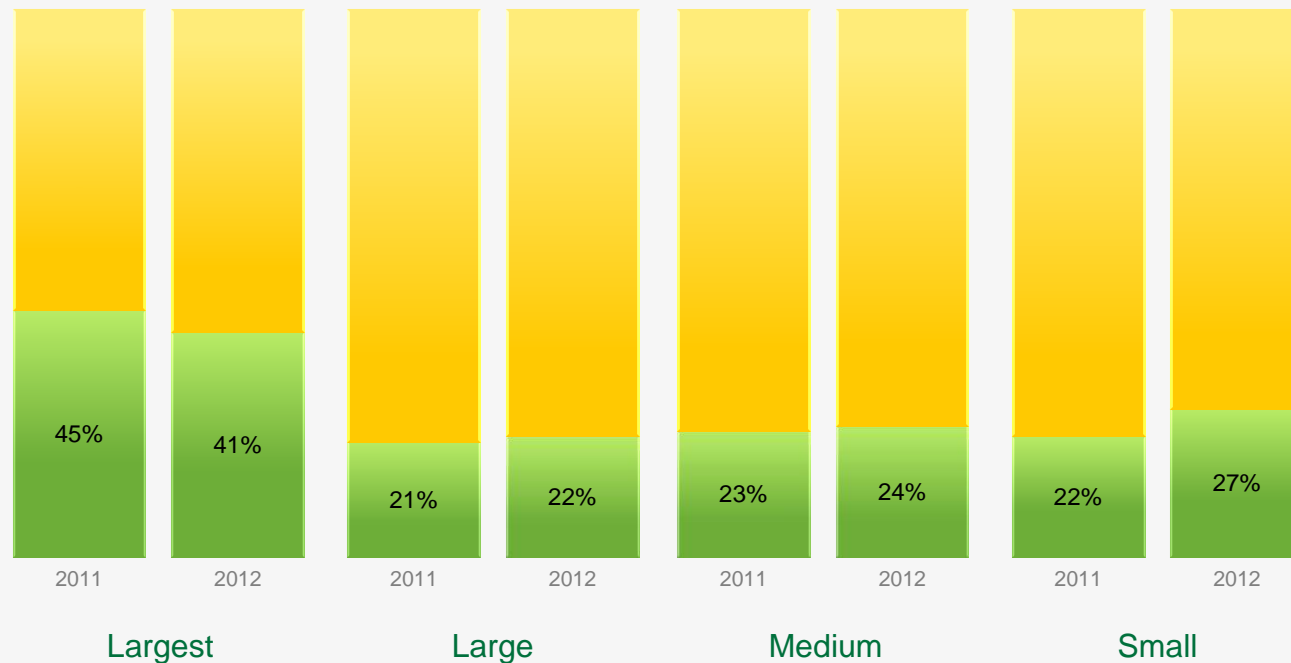
Opportunities

Full roll-out of sales, planning and control functions of client managers, particularly for the segment of SME businesses

Significant increase in non-interest income from corporate clients

Sberbank's Share of the Corporate Lending Market by Segment (%)

■ Sberbank ■ Rest of market

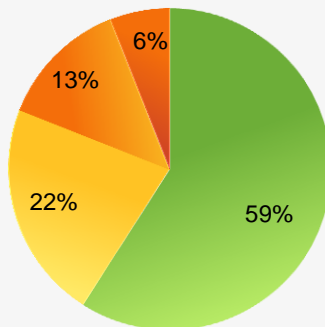


Sources: Sberbank operating statistics for the respective periods

Corporate Business

Loan Portfolio by Business Sizes (Sberbank Standalone vs. Group)

Sberbank Standalone:
Loan Portfolio by Size of Borrowers



59% Largest

Annual Revenues (million, RUB) Over 15 000

Number of Customers Over 3 100

13% Medium

Annual Revenues (million, RUB) 400 – 2 500

Number of Customers ~ 26 000

22% Large

Annual Revenues (million, RUB) 2 500 – 15 000

Number of Customers Over 8 500

6% Small

Annual Revenues (million, RUB) 60 – 400

Number of Customers ~ 1 000 000

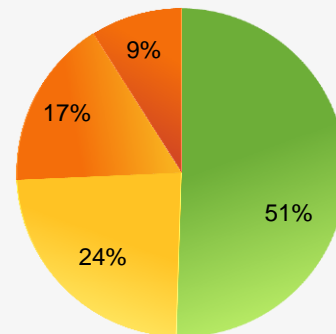
Micro

Annual Revenues (million, RUB) up to 60

Number of Customers ~ 1 000 000

Sources: Sberbank operating statistics for the respective periods

Sberbank Group:
Loan Portfolio by Size of Borrowers



51% Largest

24% Large

17% Medium

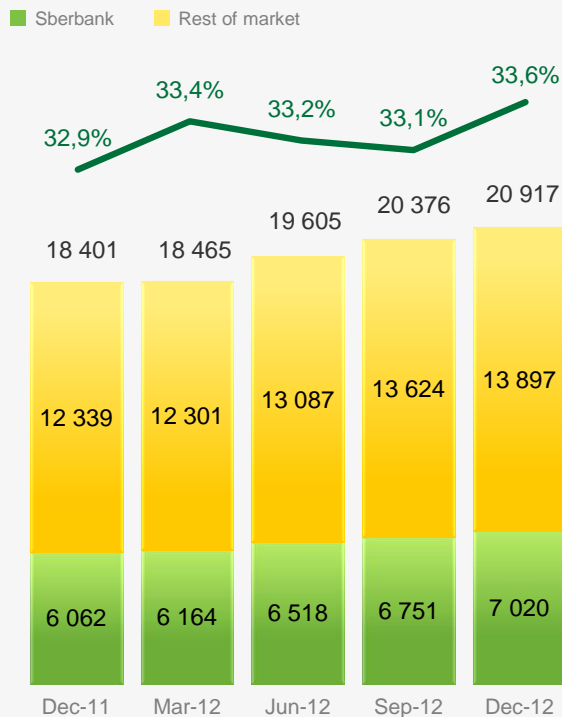
9% Small

Sources: Sberbank 2012 IFRS annual report

Corporate Business

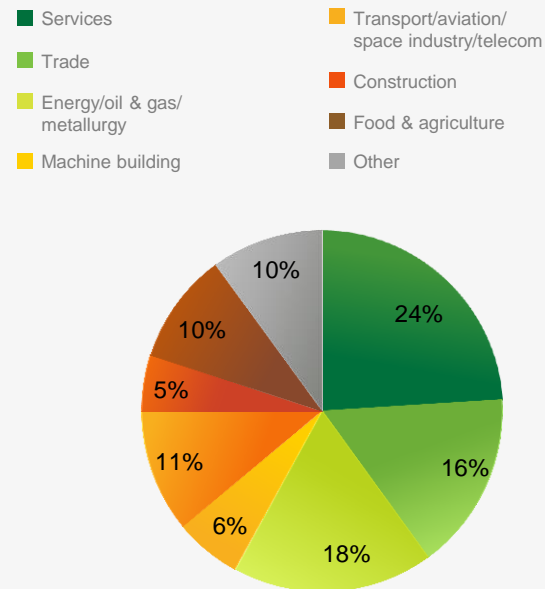
Loan Portfolio Dynamics and Sector Composition

Corporate Loans (RUB bn) Sberbank's Share of The Market



Sources: Sberbank operating statistics for the respective periods

Corporate Loan Portfolio Structure by Sector

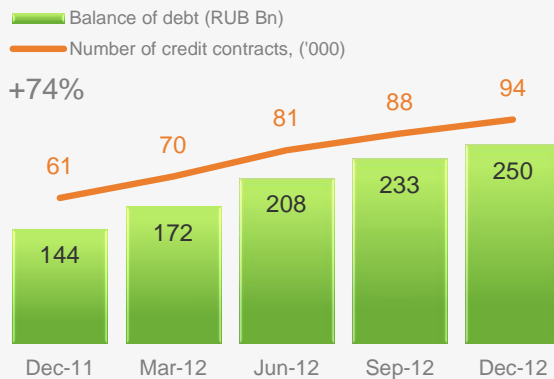


Sources: Sberbank 2012 IFRS annual report

Small and Micro Business Products

Loans

Product Group: Business

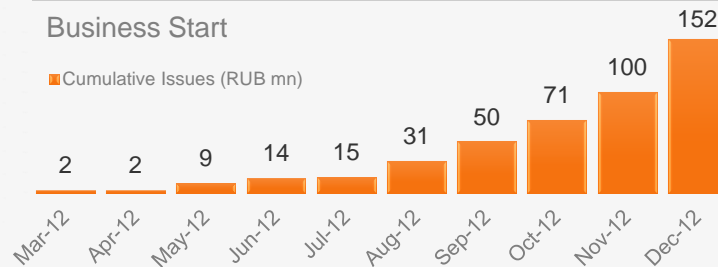


High-quality loan book: NPL **1.3%** as of Jan 1, 2013

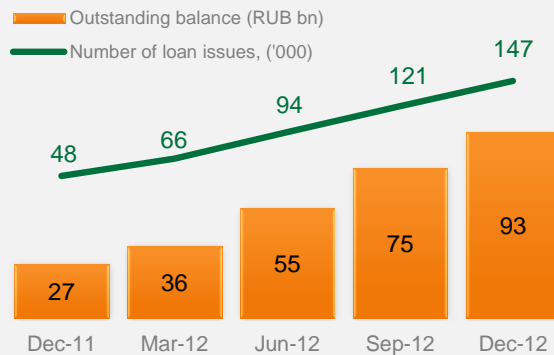
New Products:

- Business Project
- Business Overdraft
- Business Guarantee
- Business Start

Business Start



Product Group: Doveriye



Sources: Sberbank operating statistics for the respective periods

“Delovaya Sreda” – Business Environment Technology

29
Unique Users
392
Registered Users
as of August 2012
(product launch)

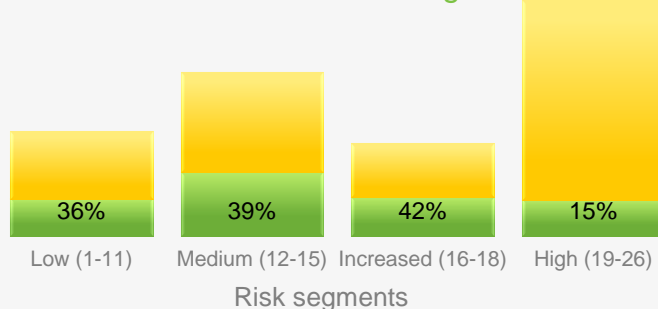


465 280
Unique Users
29 119
Registered Users
as of December 2012

Large and Medium-Sized Businesses

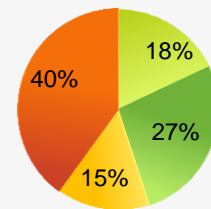
Credit Quality: Exposure Breakdown by Risk Segment

Large Clients
Sberbank's Share in Each Risk Segment vs. Market

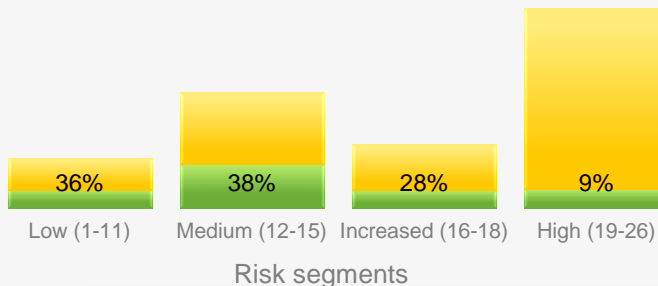


Market Structure
by Risk Profile

Low Medium Increased High

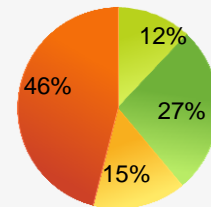


Medium-Sized Clients
Sberbank's Share in Each Risk Segment vs. Market



Market Structure
by Risk Profile

Low Medium Increased High



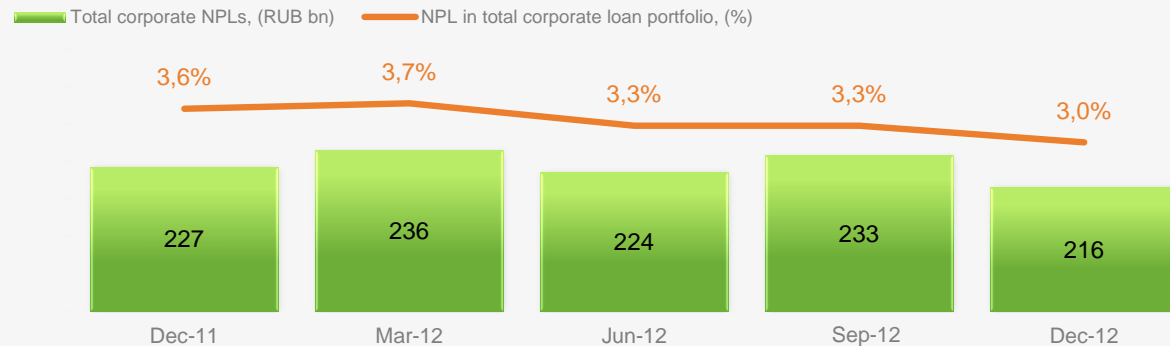
Sberbank's portfolio risk profile is significantly below that of the market

Sources: SPARK Database for 2010-11. Internal risk assessment methodology

Corporate Business

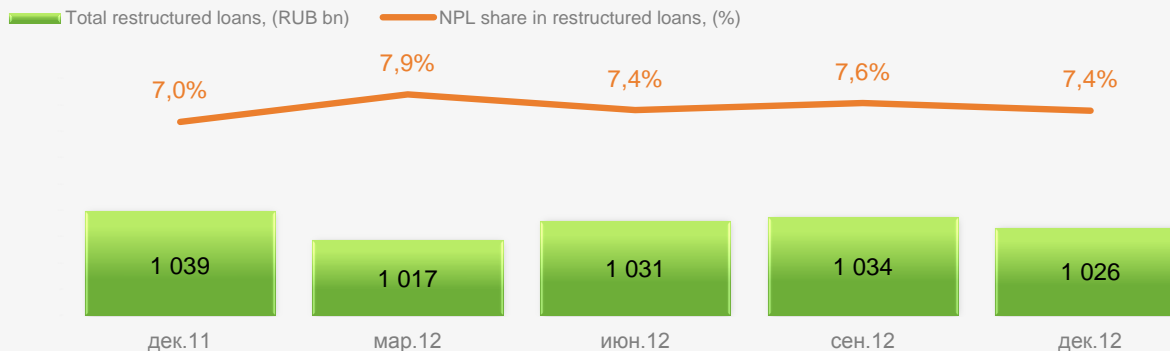
Credit Quality Renegotiated Loans

NPL in Total Corporate Portfolio



Source: Sberbank (standalone) quarterly 2012 IFRS

Total Restructured Loans and NPL Ratio (Included in Total NPL)



Source: Sberbank (standalone) quarterly 2012 IFRS

CIB

Integration Highlights and Market Positioning

Investment Business Results

Global Markets
Investment Banking
Merchant Banking
AM, Private Banking

Net Profit 2012
\$280 mln

- Creation of Sberbank CIB and introduction of the unified brand
- 950 people work in CIB business units (339 in HQ, 361 in IBGM, 250 in regional banks) and 733 run support functions
- Multinational team with an average age of 34 years
- 21 sector strategies were created
- 2 600 clients are under coverage in Russia, including IBGM product range, and 815 abroad
- Complementing product lines with IBGM services increased client loyalty index among largest corporate clients to 67 (from 60)
- IBGM remains one of the main revenue drivers; contribution to CIB revenues was up to 16% from 13%

2012 Highlights

DCM

Rank		Book-runner	Amount (USD Min)	Issues	Share %
'11	'12		'12	'12	'12
1	1	VTB Capital	15 595	92	19
2	2	Sberbank CIB	10 740	77	13
3	3	Gazprombank	8 337	51	10
8	4	Citi	5 786	23	7
4	5	JPMorgan	5 673	25	7
Total			84 129	275	100

ECM

Rank		Book-runner	Deal Value (USD Min)	Issues	Share %
'11	'12		'12	'12	'12
6	1	Credit Suisse	1 733	4	18
10	2	Sberbank CIB	1 630	5	17
3	3	Morgan Stanley	1 587	4	16
8	4	JPMorgan	1 366	4	14
5	5	Goldman Sachs	1 041	1	11
Total			9 741	16	100

M&A

Rank		Book-runner	Deal Value (USD Min)	Issues	Share %
'11	'12		'12	'12	'12
10	1	Sberbank CIB	19 081	31	25
6	2	Goldman Sachs	16 013	18	21
8	3	Deutsche Bank	15 655	14	20
1	4	VTB Capital	9 286	16	12
7	5	Credit Suisse	8 926	12	12
Total			76 775	2287	100

Source: Dealogic as of 1 January 2013

Transactional Business Trade Finance

Cash Management

Products

- Internal and external payments
- Cash operations
- Current account opening and servicing
- Interest on outstanding balance
- Cash collection
- Remote banking services
- Currency control and Overseas operations
- Corporate cards
- Currency conversion
- Payroll projects
- Acquiring
- Overdraft

Guarantees

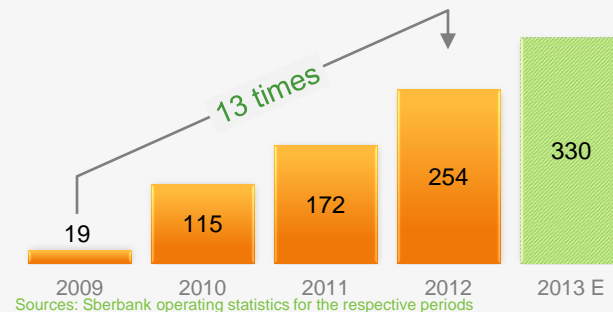
Trade Finance and Documentary Operations

Cash and Settlement Transactions with Financial Institutions

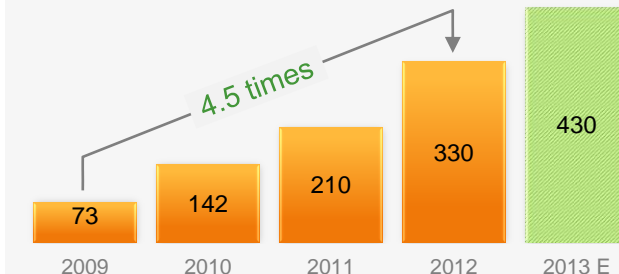
New Products

Cash Management
E-invoicing
Trade Finance
Consulting

Volume of New TF Transactions for Period (RUB bn)



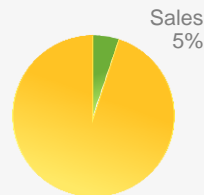
TF Portfolio Balance of Active Deals for the End of the Period (RUB bn)



Banking Channels Current and Planned Approaches

Remote Channels 2013

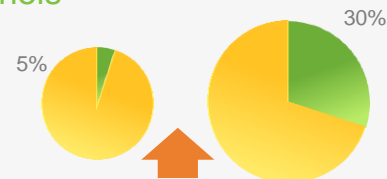
Sales
Service
Informing



Account management	Currency Control	Deposits	Payroll Projects
E-invoicing	Cash collection	Cash transactions	Overdraft
Corporate cards	Package services	Cash management	Acquiring

Remote Channels 2015

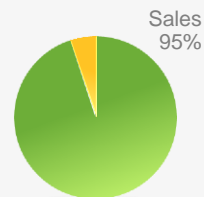
Sales
Service
Informing



Account management	Currency Control	Deposits	Payroll Projects
E-invoicing	Cash collection	Cash transactions	Overdraft
Corporate cards	Package services	Cash management	Acquiring

Branch Network 2013

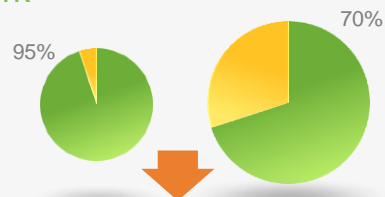
Sales
Service
Informing



Account management	Currency Control	Deposits	Payroll Projects
E-invoicing	Cash collection	Cash transactions	Overdraft
Corporate cards	Package services	Cash management	Acquiring

Branch Network 2015

Sales
Service
Informing

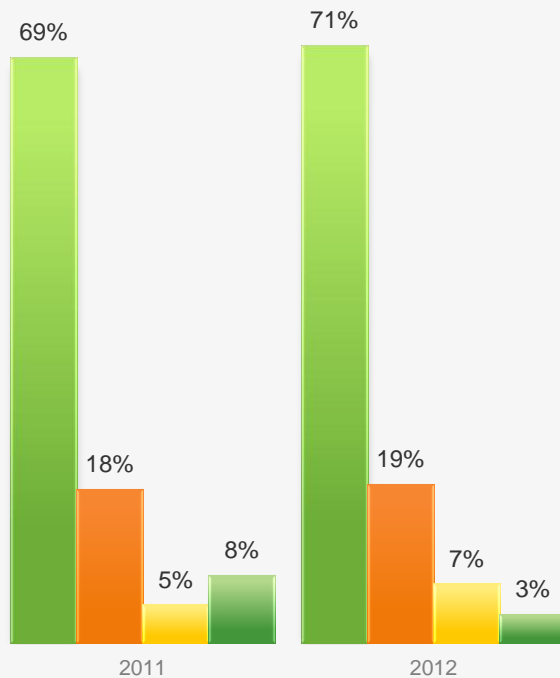


Account management	Currency Control	Deposits	Payroll Projects
E-invoicing	Cash collection	Cash transactions	Overdraft
Corporate cards	Package services	Cash management	Acquiring

Revenue Composition

Revenue Structure 2011 - 2012

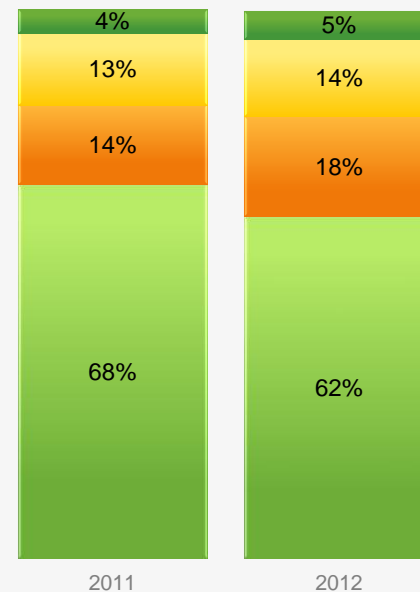
■ NII ■ F&C ■ Trading ■ Other



Sources: Sberbank operating statistics for the respective periods

Fees & Commission Income Structure

■ Cash & settlements ■ Banking card operations
■ Trade finance ■ IB



Insights into Retail Business

Retail Block

Targets

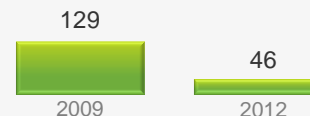
- ✓ Reduce share of manual operations at branches and decrease share of cash transactions
- ✓ Develop various sales channels for banking products and services
- ✓ Continuously improve the quality of client services
- ~ Introduce sales standards; continuously monitor sales process and results; improve sales standards
- ~ Complete branch reformatting project

Achievements

- New model of sales and client service tailored for various client segments, zoning at retail outlets, new format roll-out across retail branches
- Index of service quality reached 93.3%
- Credit card market share up to 22.3%
- > 70 000 ATM and self-service terminals
 - the largest single bank owned network in Europe
- Intensive development of new comprehensive electronic banking channels



Time-to-answer at
call-center (seconds)



Share of remote channel
transactions (%)



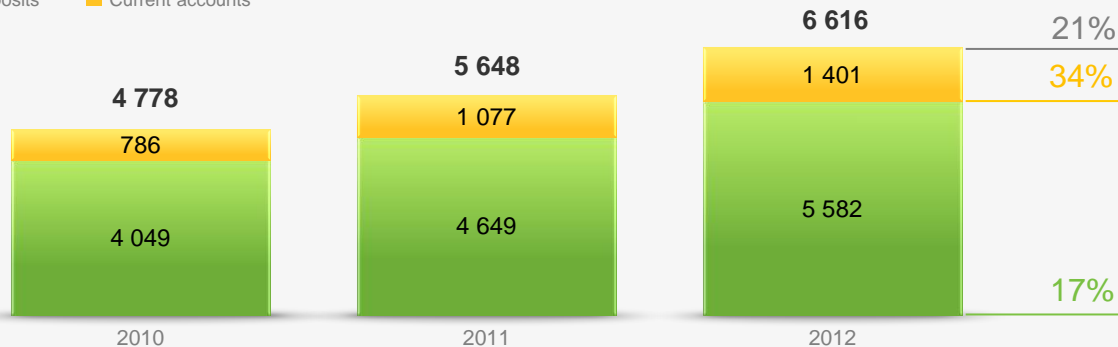
Opportunities

Full roll-out of sales, planning and control functions of client managers, particularly for the segment of medium-sized businesses

Retail Deposits

Retail Deposits (RUB bn)

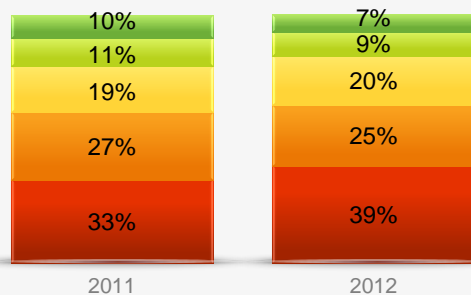
■ Term deposits ■ Current accounts



Sources: Sberbank Group IFRS annual financial reports

Retail Deposits Structure

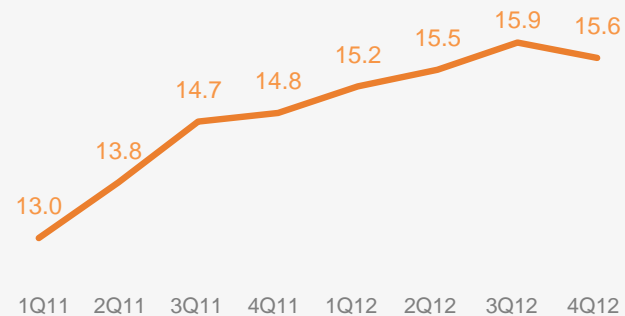
■ Pension ■ Main basic deposits ■ Current accounts
■ Promo deposits ■ Other



Sources: Sberbank operating statistics for the respective periods

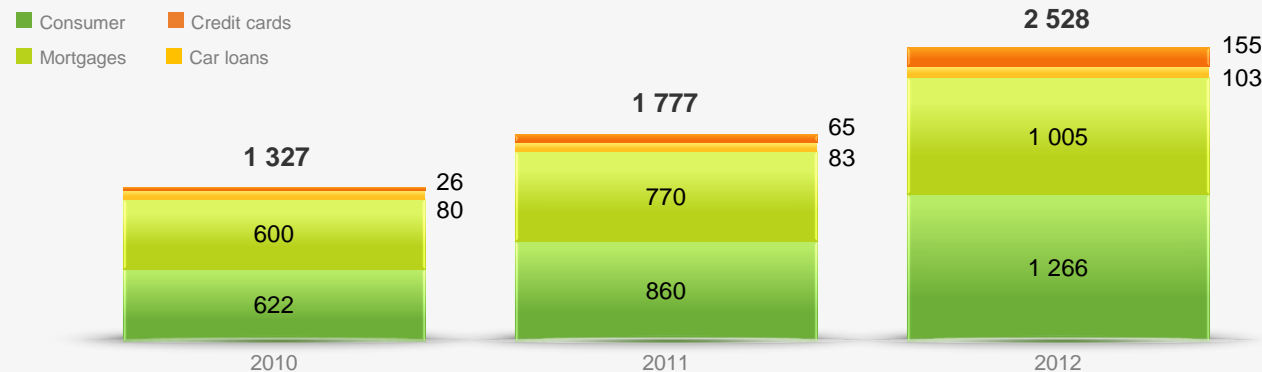
Average Daily Balances (%)

Share of debit cards balances of total retail deposits

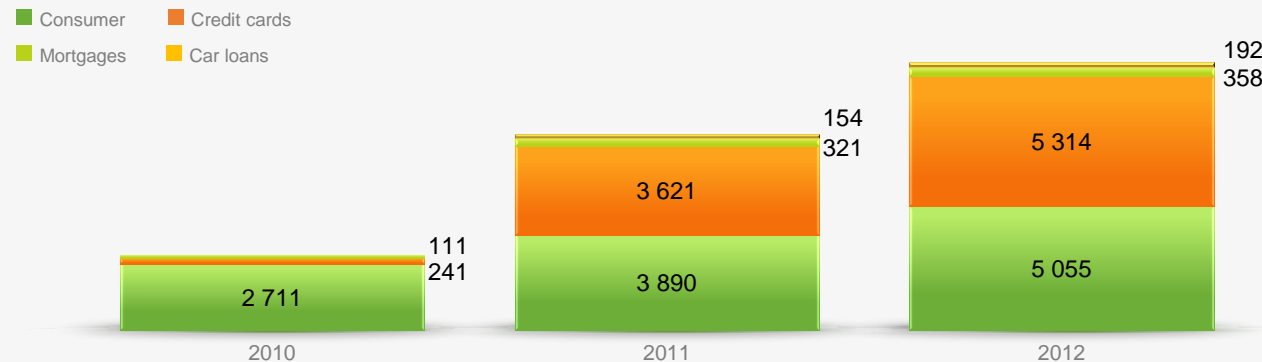


Retail Loan Portfolio

Retail Loans (RUB bn)



Number of Loans Issued ('000)



Sources: Sberbank operating statistics for the respective periods

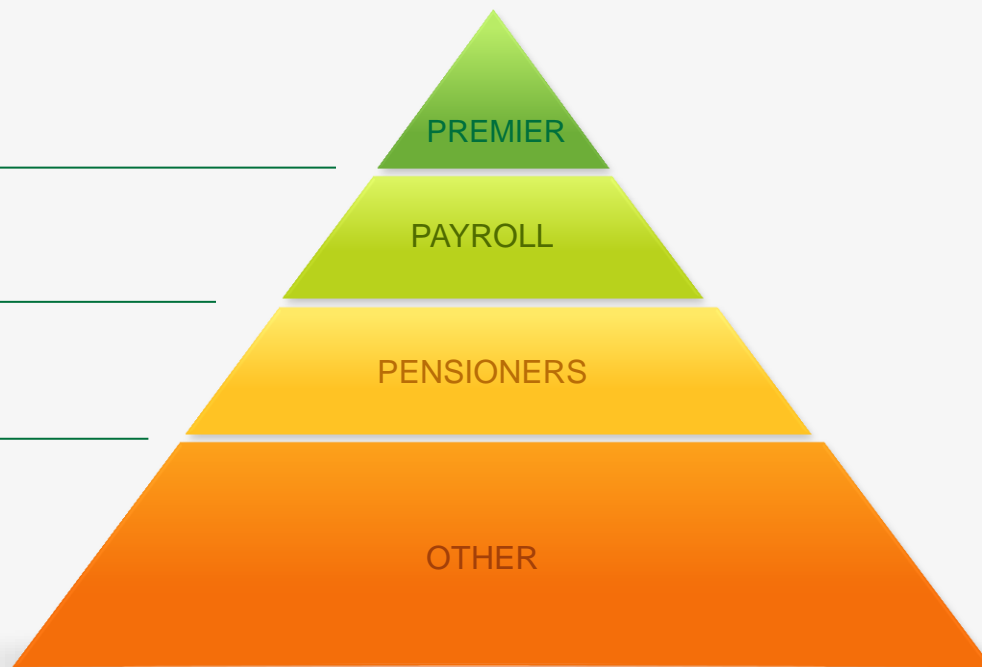
Sberbank Retail Clients

0.6 mn
Premier

19 mn
Payroll

21 mn
Pensioners

69 mn
Other

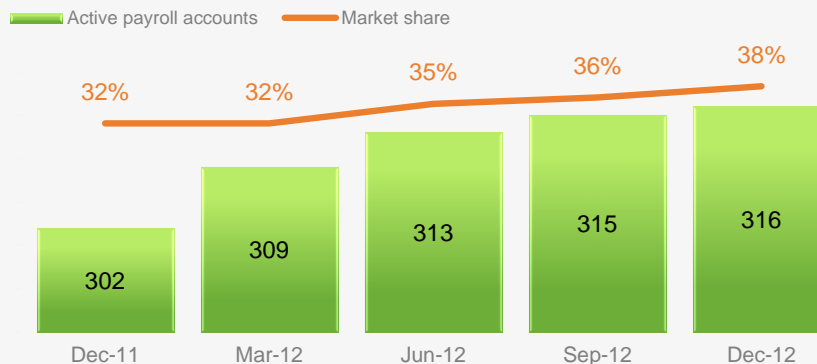


TOTAL: ~110 mn retail clients

Sources: Sberbank operating statistics

Payroll and Pension Accounts

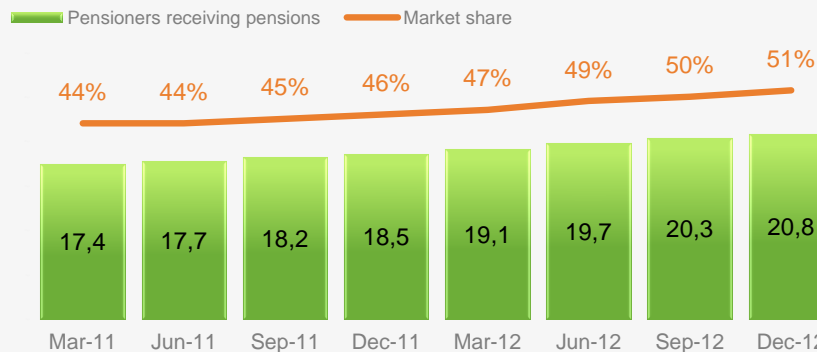
Number of Active Payroll Accounts ('000 corporate clients)



Strategic goal of 2012 to increase the number of corporate clients on Payroll:

- Allows for cross-sell of products
- Better credit risk control

Pensioners Receiving Pensions via Sberbank (mn)



Strategic goal of 2012 to achieve #1 market position in servicing pensioners:

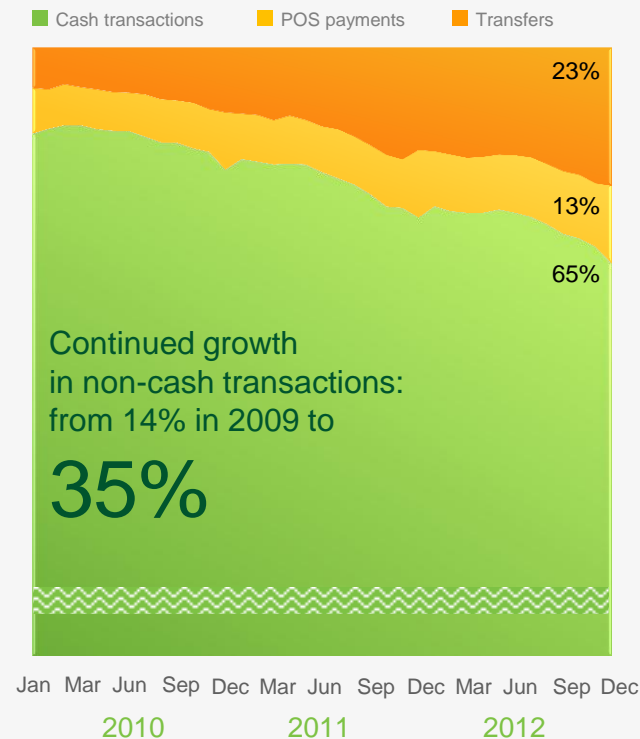
Goal achieved; current market share of 51%

Sources: Sberbank operating statistics for the respective periods

Transactions

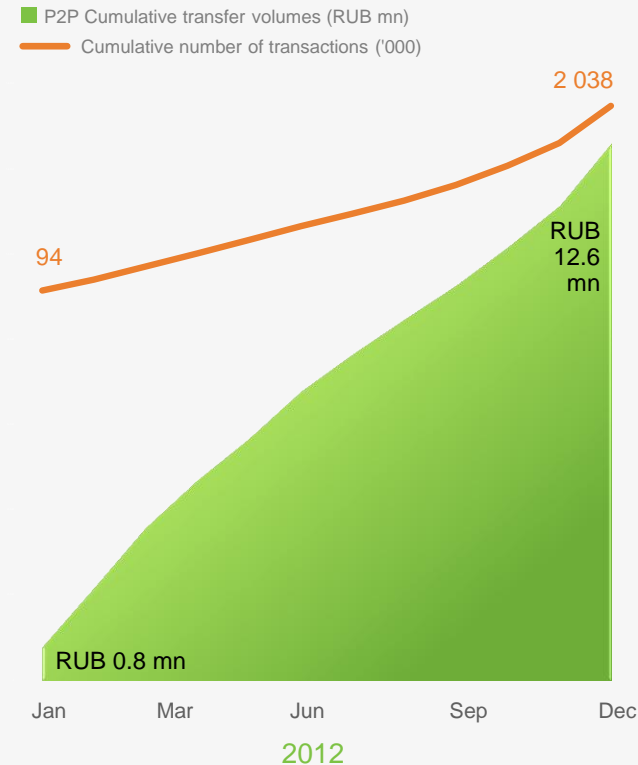
Bank Cards
Mobile Banking

Bank Card Transactions



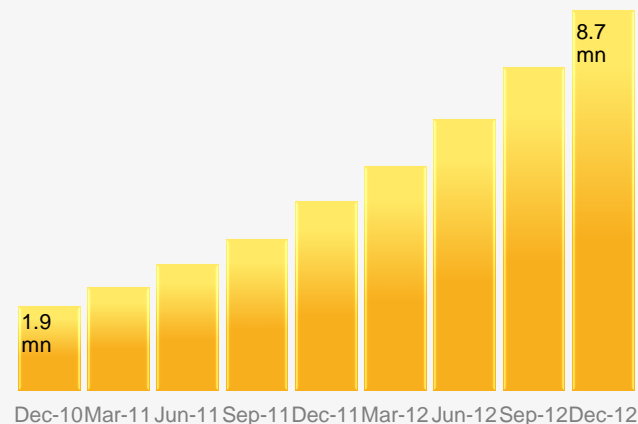
Sources: Sberbank operating statistics for the respective periods

Mobile Banking: P2P Transfer Volumes



Credit Cards

Total Number of Credit Cards (mn)

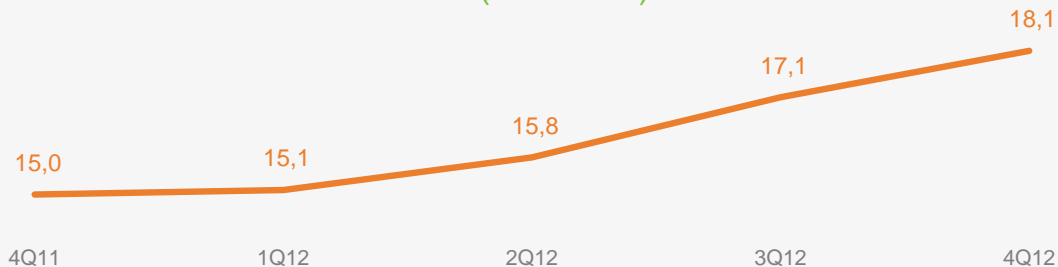


Credit Card Portfolio Dynamics (RUB bn) vs. Market Share

1 market share in Russia



Trade Turnover Per Active Credit Card ('000 RUB)



Sources: Sberbank operating statistics for the respective periods

Remote Channels

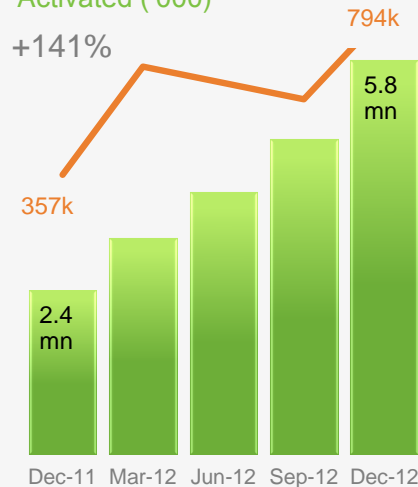
Types of Remote Channels offered at Sberbank:

- Self-service terminals
- Sberbank Online
- ATM machines
- Mobile banking

Direct Debit:

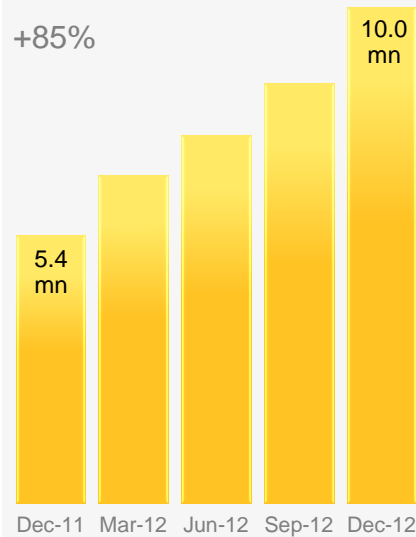
- Contracts with Russia's largest mobile operators to activate the function
- 2012 achievement: availability of function to pay utility and electric bills cross-country

Total Number of Active Sberbank Online Users (mn)
vs. Number of Online Users Activated ('000)



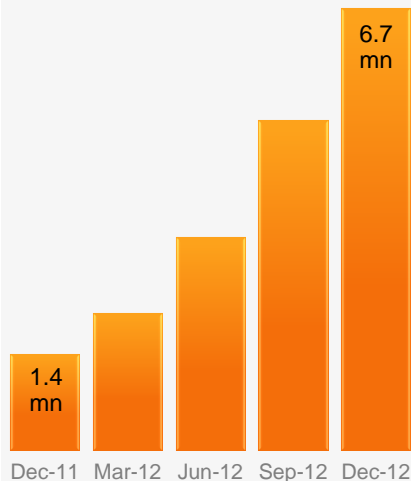
Total Number of Mobile Banking Users (mn)

+85%



Direct Debit Subscribers (mn)

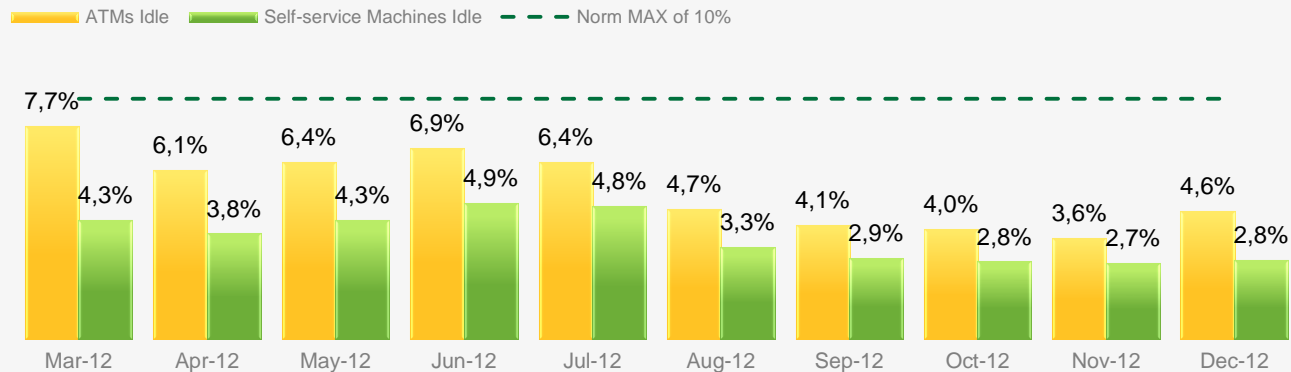
+379%



Sources: Sberbank operating statistics for the respective periods

Quality of Services

Number of Machines Idle (%)



Quality and Services Indexes

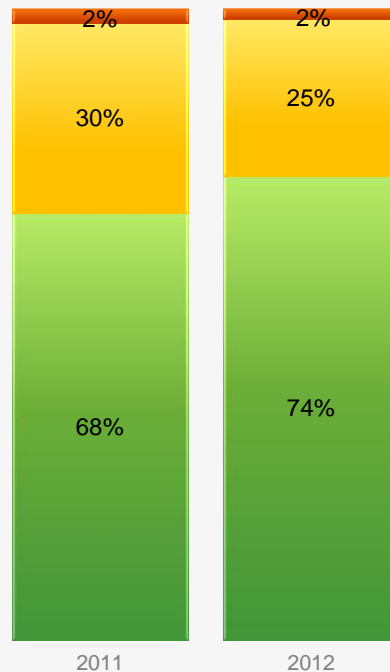


Sources: Sberbank operating statistics for the respective periods

Revenue Structure

Revenue Structure, (share %)

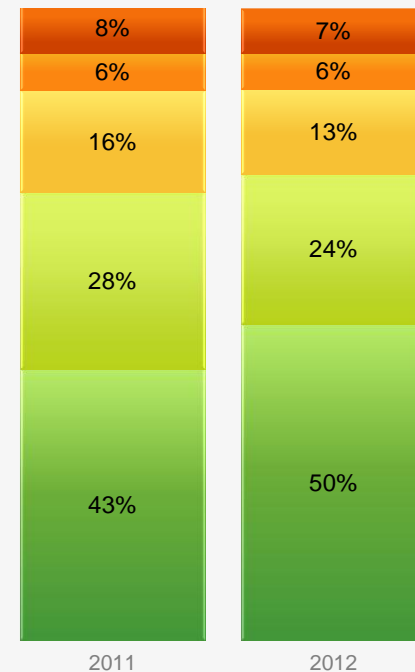
■ NII ■ F&C ■ Other



Sources: Sberbank operating statistics for the respective periods

F&C Income Composition

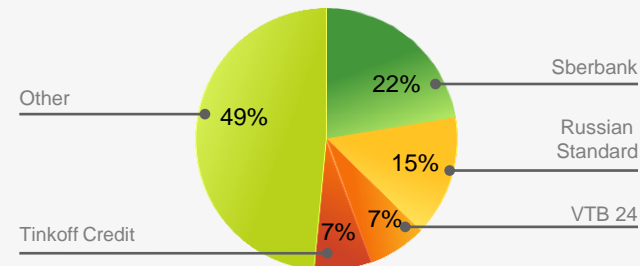
■ Bank card transactions ■ Payments & Transfers
 ■ Insurance ■ Payroll ■ Other



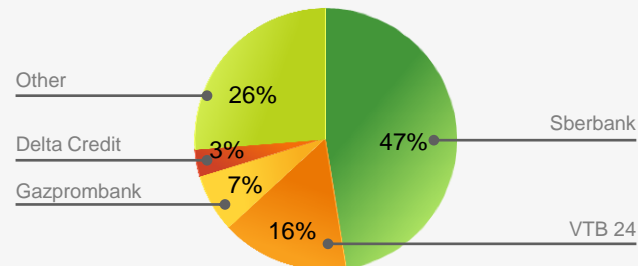
Market Share

Selected products

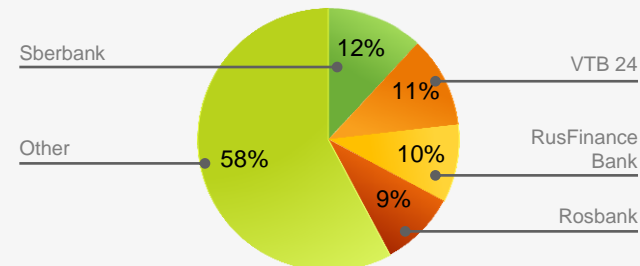
Credit Card Market Structure as of 1.02.2013



Mortgage Market Structure as of 1.02.2013

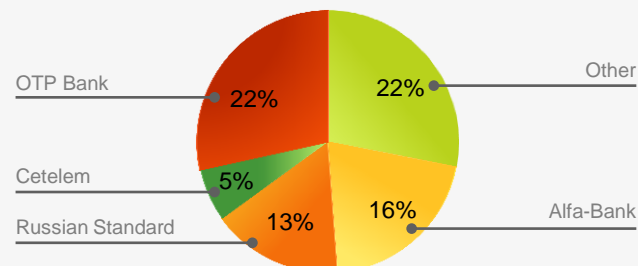


Car Loan Market Share as of 1.02.2013



Sources: Frank Research Group

POS Market Structure as of 1.02.2013



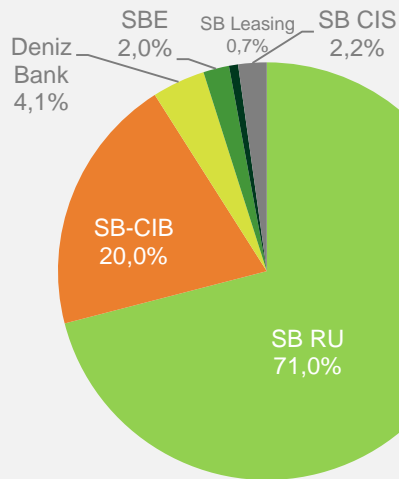
Risk Management

Our Goal:

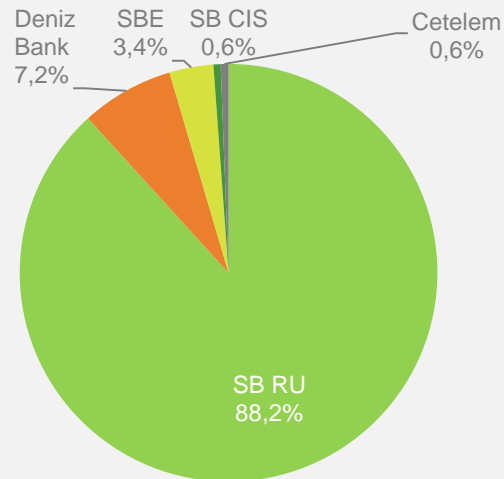
To build up a risk management system for Sberbank Group aligned with world's best practices and Basel Committee on Banking Supervision requirements

Portfolio structure

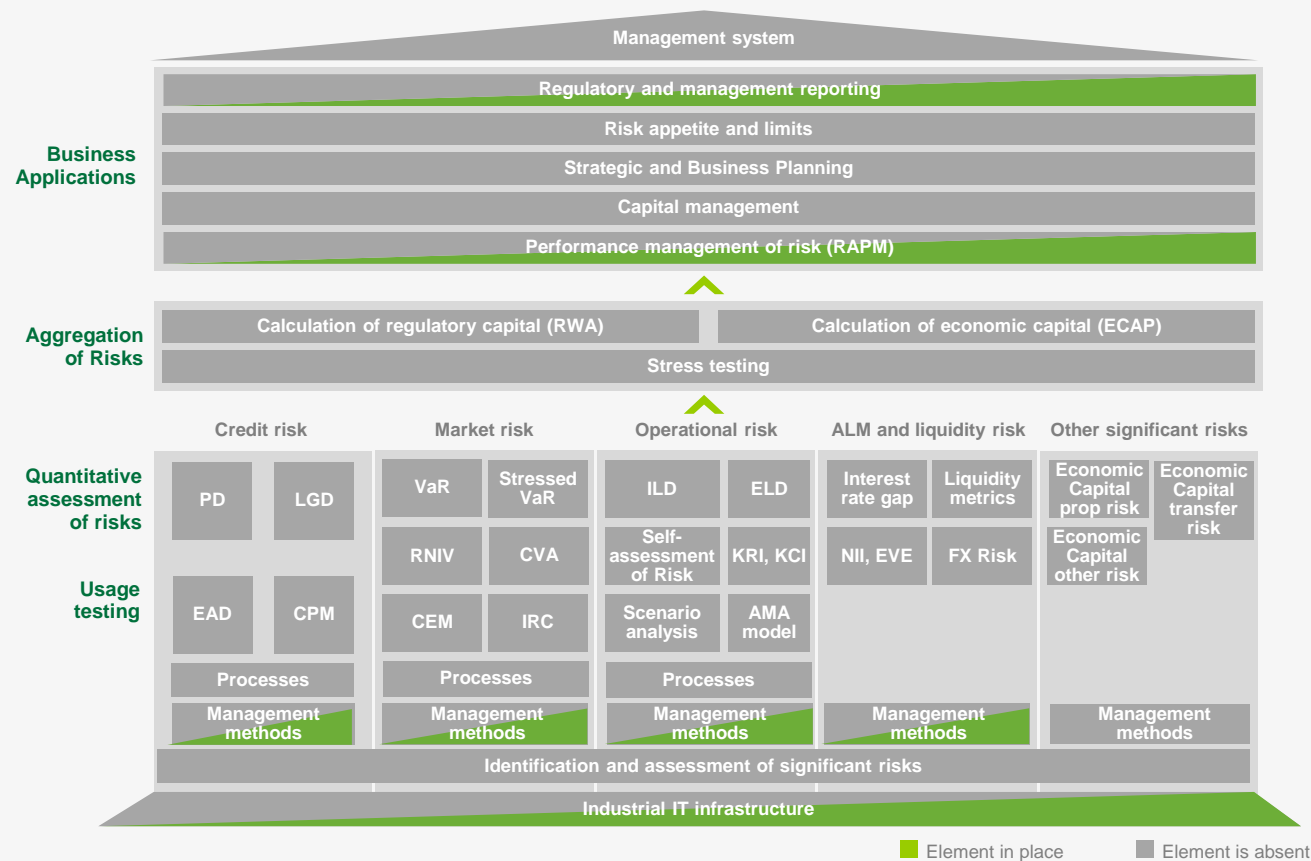
Corporate: 78.7%



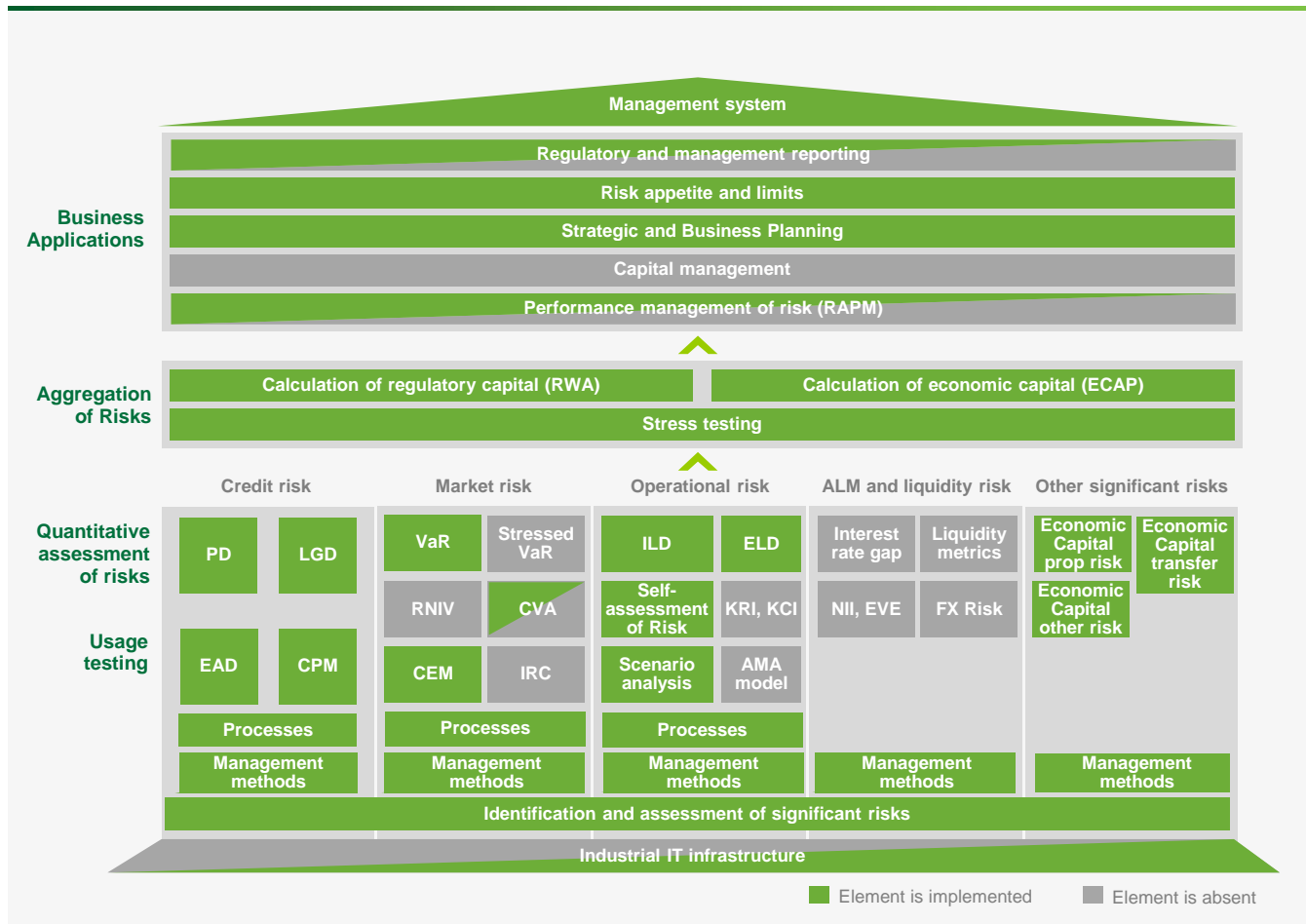
Retail: 21.3%



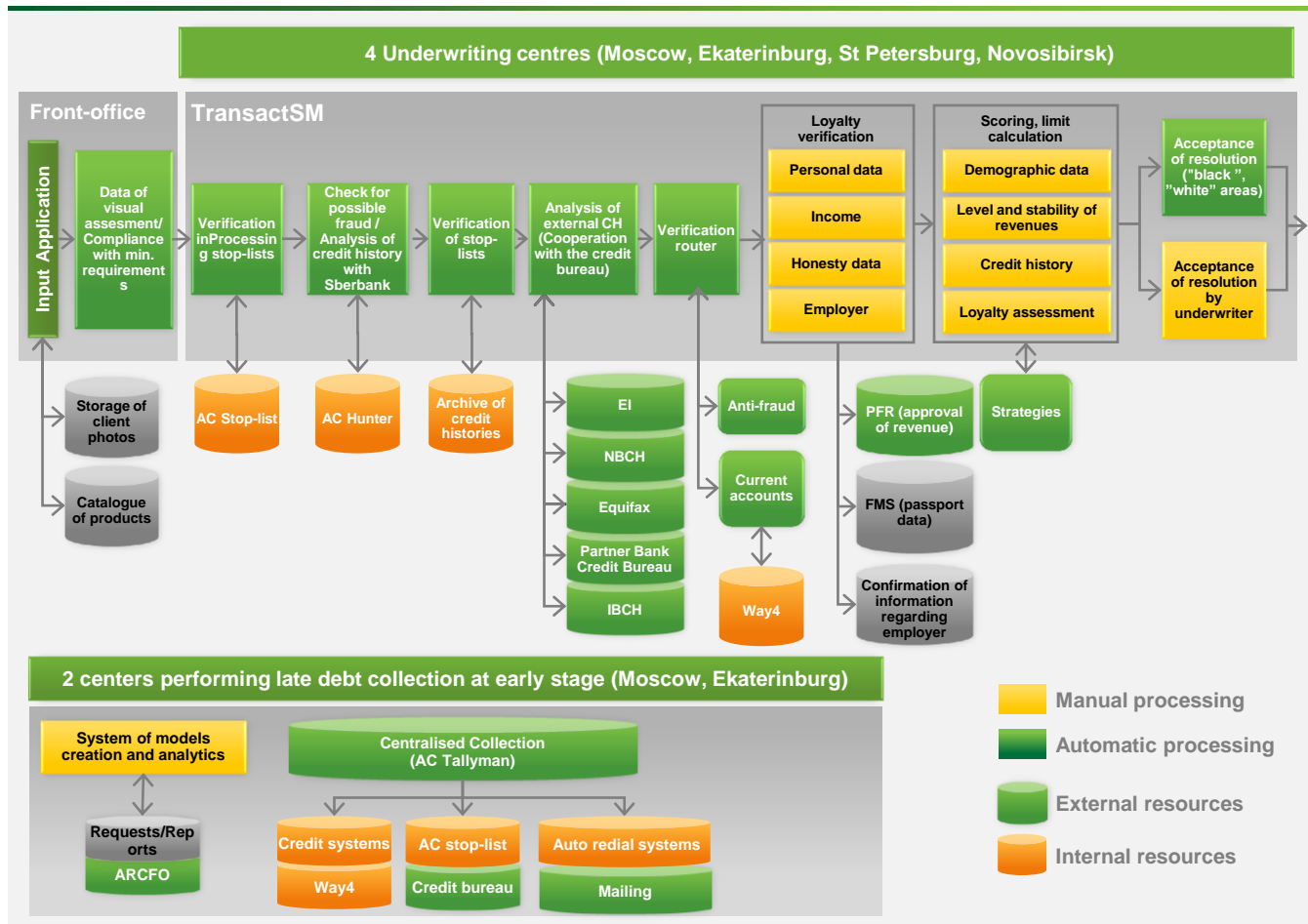
Elements of the target model of integrated risk management in 2007



Elements of the target model of integrated risk management in 2012



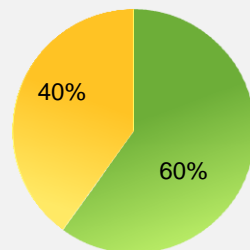
“Credit Factory” for Retail and SME



Credit Factory Retail portfolio results

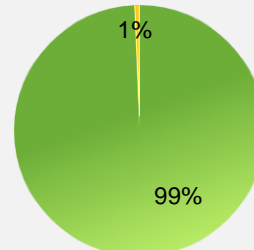
Portfolio Structure

■ Credit factory ■ Previous Credit Process



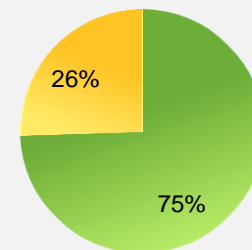
Cash Loans Granted Q3 2012

■ Credit factory ■ Previous Credit Process



Mortgages Granted Q3 2012

■ Credit factory ■ Previous Credit Process



Applications received	18.9 mn
Customers analyzed	15.6 mn
Average approval rate	63.2 %
Average time-to-decision	15.1 hours
Loans disbursed	11.6 mn
in total amount	RUB 2 307 bn





Average loan amount, RUB

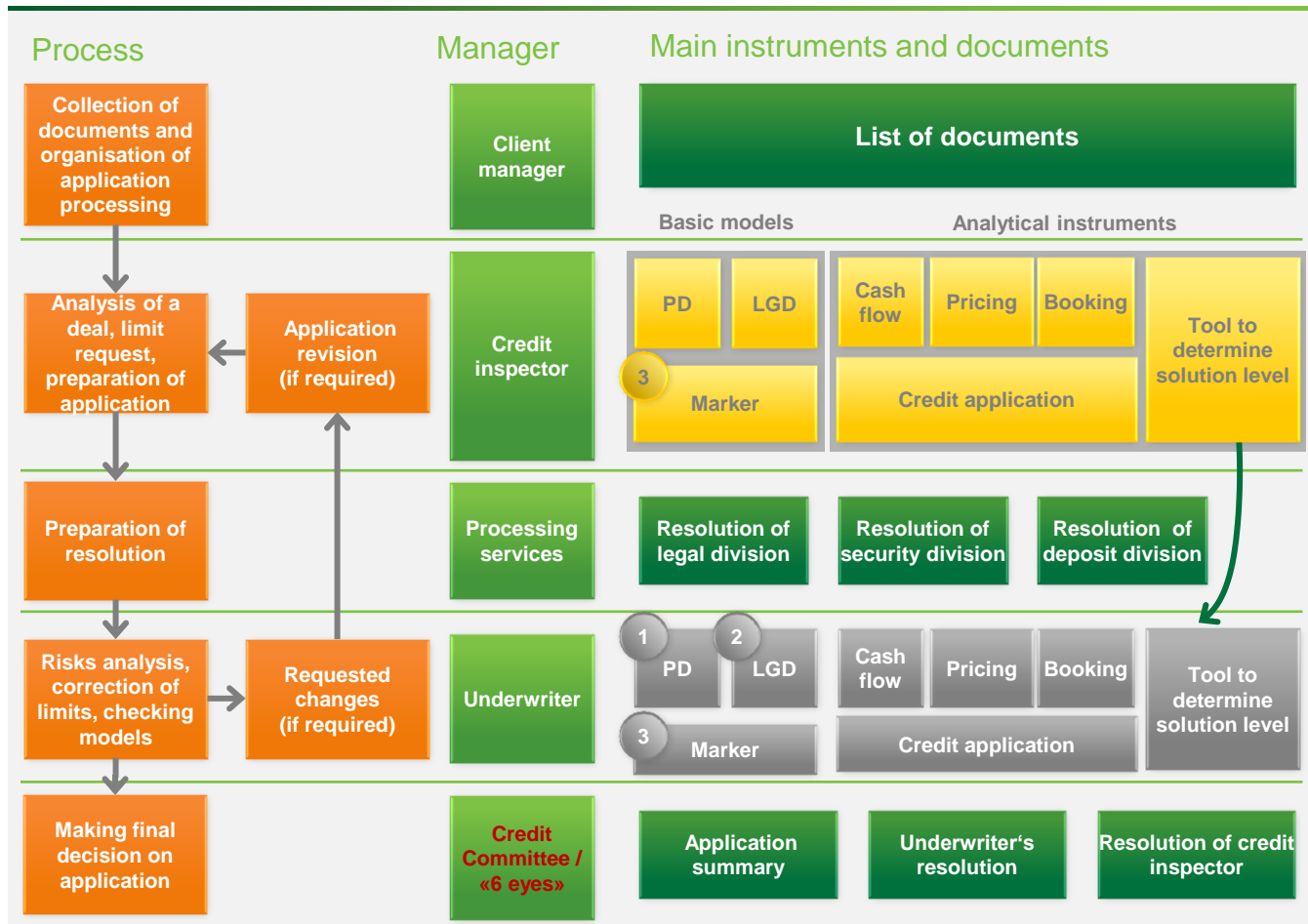
Cash	147 ths
Car	466 ths
Mortgage	1 301 ths

As of 01.01.13

Portfolio	RUB 1 562 bn
Number of loans	9.2 mn
NPL90+ share in Portfolio	0.86%

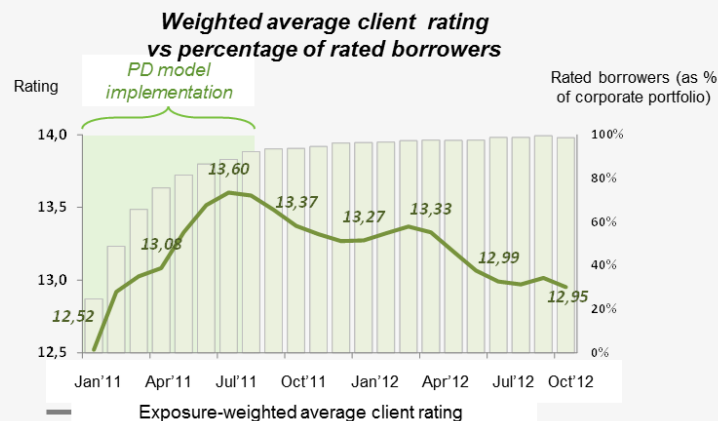
New Corporate Credit Process

-  Main operations
-  Main instruments
-  Main documents
-  Credit marker - the maximum amount of liability determined on the basis of a maximum debt



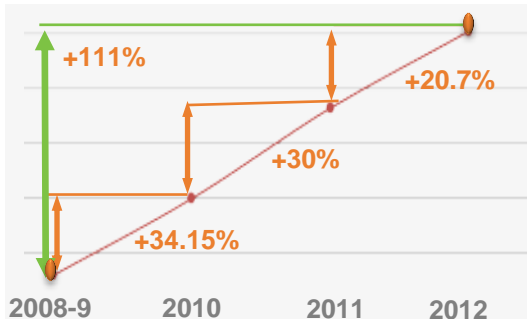


SBERBANK
By your side



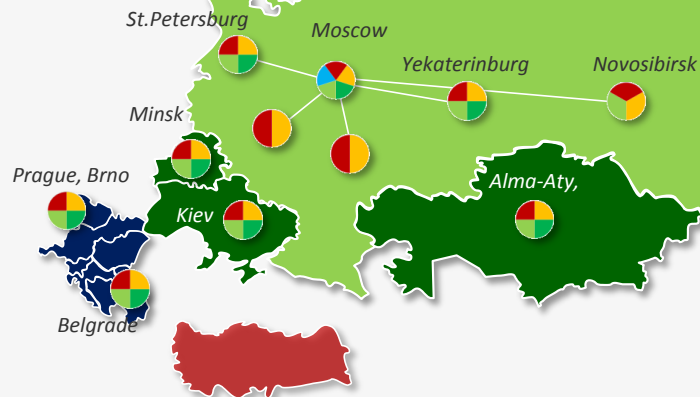
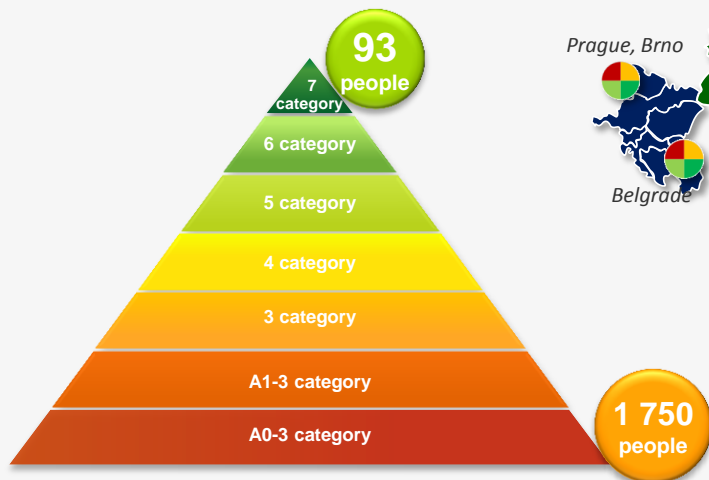
New Risk Processes Double Business Productivity in Lending – Both for Corporate and Retail Books

Productivity Increase

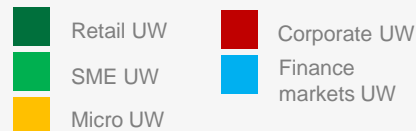


Monthly average applications per UW:

Retail	320
Micro	126
SME	12
Corporate	7



Interregional UW center



Principles of Operational Risk Management

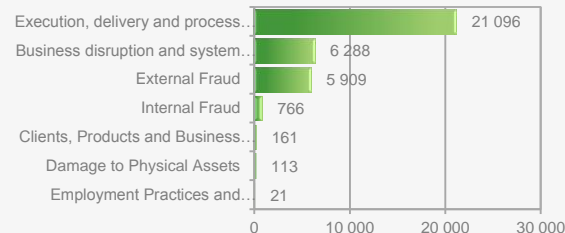
Process

- Internal loss data collection
 - Risk self-assessment
 - Scenario analysis
-
- 32 000 risk coordinators in all units
 - IT platform – SAS OpRisk Management
-
- Roll out completed for Russia in 2012
 - Roll out for Eastern Europe and Turkey – 2013-2014

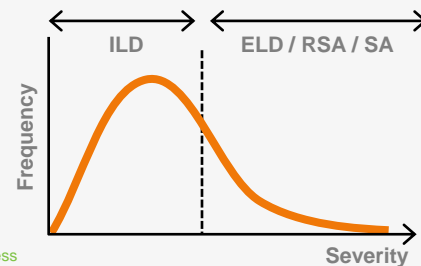


Results

**OR Incidents statistics across Basel event types:
>34'000 EVENTS above 10k RUB threshold in 2012**



OR Capital Model *



* In progress

OR Level: reports and measures

- Ad-hoc reports and escalation to unit heads
- Weekly reports
- Monthly/Quarterly reports and monitoring

Main processes for Risk Management for Global Markets

High degree of process centralization

Determination and allocation of risk appetite

Risk limits setting and revision

Regular

On demand

Ad hoc

Fast reduction

Control process

Preliminary control

Current control

End of day control

Post control

Market conformity check and Independent price verification

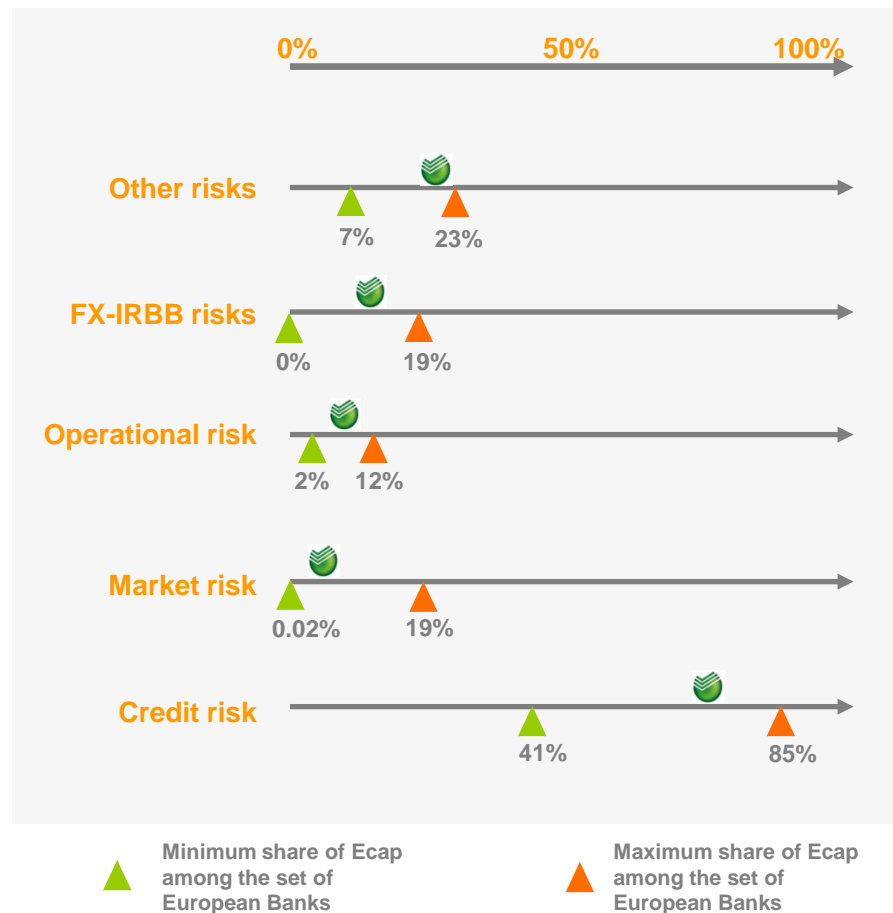
Credit ratings monitoring and review

Collateral management

Economic Capital Pilot Assessment

Contribution of each
risk type to the overall
economical capital of
the Bank relative to
European peers

Assessed as at
31.12.2012



Plans for 2013

Develop Group reporting to Regulator, related principles of Basel II

Complete modeling development for Subsidiaries

Implement new credit decision processes in subsidiary banks:

- **«New Credit Process» (Corporate)**
- **«Credit Factory» (Retail)**

Implement of Operational incidents registration system at Group level

Develop logic for general Group limits structure



SBERBANK

By your side

Thank You