

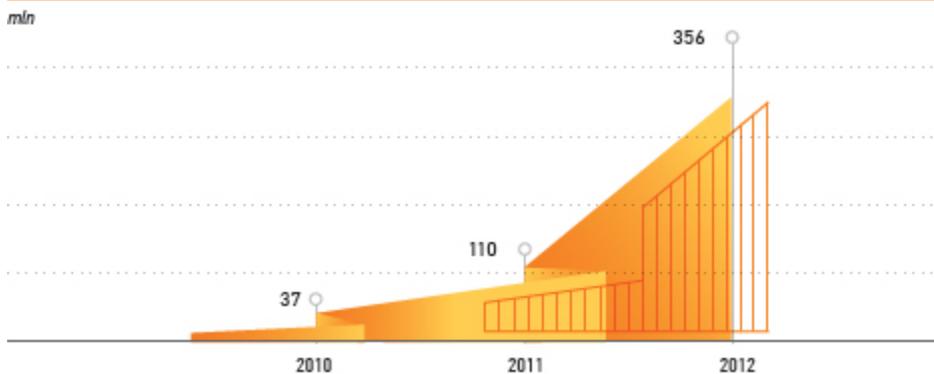
Corporate business IT platforms

The number of clients using the Sberbank Business Online service (the corporate e-banking platform) has increased to more than 60% of our total customer base (600,000+ clients). Our centralized Sberbank Corporation solution provides multi-branch holding companies with a flexible and multi-functional cash-management tool.

The innovative E-Invoicing product was launched in 2012 that allows us to offer clients fully electronic yet legally binding financial document workflow, including reporting to various state bodies. The service is integrated with our corporate internet banking platform.

In 2012, we implemented another transaction product that is new to the Russian market, an SMS payment system that enables merchants to collect payments for their services using SMS messages rather than customers' plastic cards. This service is particularly convenient for smaller businesses that are not yet ready to use POS terminals.

NUMBER OF INCOMING CLIENT REQUESTS



Source: Sberbank management accounting