

Retail business IT platforms

In 2012, Sberbank made substantial progress in modernizing its IT systems, with a number of innovative technological solutions introduced. We launched new versions of our mobile banking application for retail customers on major mobile banking platforms. These featured a number of important new functionalities, including simplification of transfers between clients' own accounts, payments based on previously created templates, transfers to other clients using their identification by cell phone number rather than full account data, etc. We also included a personal financial planning service into our retail Internet bank, which is aimed at better servicing clients' needs, as well as increasing the penetration of banking products across existing clients.

We integrated our billing platforms with Aeroflot in all of our remote service channels (POS and ATMs); this enabled our clients to pay for plane tickets in a number of more convenient ways.

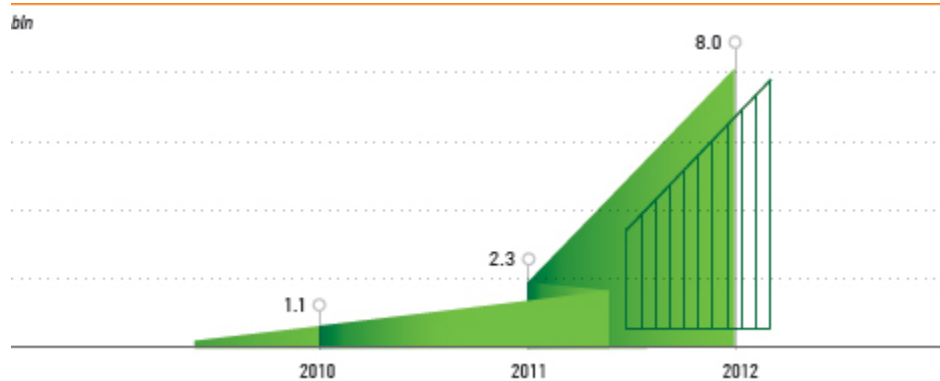
In order to increase Sberbank's share in the volume of transaction fees, we have introduced functionality allowing repayments of third-party banking loans via our remote channels.

Growth in the bankcard business was supported by further expansion of our processing technologies, including an increase in the number of serviced cards by circa 20.5% in 2012 to 82.7 mln bankcards. The average number of transactions per day grew to 28 mln and the peak load jumped to 40,000 transactions per minute. In response to such growth, we significantly expanded our card processing capacities in 2012.

As a way to strengthen the security of our remote channels, we launched a new self-educating fraud monitoring system that verifies financial transactions and authorizations in an online mode.

In order to improve the client experience, all our major branches and offices were equipped with electronic queue management systems.

NUMBER OF SMS MESSAGES SENT



Source: Sberbank management accounting

