

## Bank Awards in 2012

### ACHIEVEMENTS: MONTH UPON MONTH

Date	Award /Prize /Rating	Awarding organization	Country	Achievements (Comments)
February	Brand Finance Banking 500	Brand Finance	The United Kingdom	Sberbank won the 17th place in the rating of the world most valuable brands and the 1st place in Russia. Sberbank's brand value is estimated at USD 10.8 billion. U.S.
February	2nd place in the Decade Rating among the companies whose stock yielded the highest returns	The Economist	U.S.	According to the magazine, \$100 invested in Sberbank shares 10 years ago today would yield \$3,722. Only Apple has a higher yield (\$3,919).
March	Award for Excellence 2011 in Recognition for Outstanding STP Rate	The Bank of New York Mellon	U.S.	The Award recognizes Sberbank's excellent quality of formatting payments routed via its Nostro correspondent account in USD with The Bank of New York Mellon in 2011.
March	Sberbank (Kazakhstan) named the best transnational employer in Kazakhstan at the Cenim 2011 competition.	Cenim 2011 is organized by the Kazakhstan Association of HR Managers. The competition is supported by the Ministry of Labor and Social Protection of the Republic of Kazakhstan and the Kazakhstan National Economic Chamber Atameken Union	Kazakhstan	Companies were rated on the basis of three components: employee involvement index (50%), independent expert evaluation (40%), and social surveys that covered over 3,000 Kazakh residents (10%).
March	Moscow Bank of Sberbank of Russia in the Discovery of the Year category	Banki.ru portal	Russia	For fast changes in appearance, customer care, and business attitude.
March	Breakthrough of the Year	Banki.ru portal	Russia	For Customer Care Service representation in social networks.
April	Sberbank OnLine is named the best Internet bank in Russia	Markswebb Rank & Report	Russia	Sberbank OnLine was the sole Internet banking system that was ranked A which means that the system is a complete replacement of a traditional bank: it provides the options that normally require a visit to the bank (payments, transfers, loan repayments, opening deposits, loan applications, card blocking, etc.)
April	Sberbank's web-site named the most effective among	Bowen Craggs & Co	The United Kingdom	Sberbank came first of all Russian companies in the FT Bowen Craggs Index

Russian corporate sites

of Corporate Website Effectiveness with the 37th place, ahead of the two Russian corporations included in the Index Gazprom (46) and Rosneft (70). Sberbank has considerably improved its web-site since 2009 when it was ranked 60th by the Index.

May	Sberbank's Mega Data Center came 2nd in the category Implementing Innovative Energy Saving Technologies in Corporate Infrastructure of the Green Enterprise IT Awards 2012 (GEIT).	Uptime Institute	U.S.	GEIT is the recognition of implementing energy saving technologies in corporate IT infrastructure.
May	Sberbank named the most valuable Russian brand.	Millward Brown Optimor (MBO)	U.S.	According to MBO, Sberbank's brand is estimated at \$10.65 billion which makes it the most valuable Russian brand with annual growth rate of 25%. 74th place in the world brand rating.
June	Cash liquidity management system installed on Sberbank's ATMs is recognized by the Innovation in Banking Technology Awards 2012 in the category Innovation in Cash & Treasury Technology.	The Banker	The United Kingdom	For introducing the system that allows to collect and process information about cash available in ATMs and branches to produce daily projections of cash availability in branches and ATMs that allow to optimize collection schedule.
June	Award For Contribution to Developing Commemorative Coin Market in Russia	6th International Contest of Commemorative Coins TheCoin Constellation	Russia	Sberbank is the leader in sales of commemorative and investment coins in Russia. As a General Partner of the 22nd Olympic and 11th Paralympic Winter Games Sochi 2014 Sberbank enjoys an exclusive right of sale of precious metal coins devoted to 2014 Games on the Russian territory.
June	Winner in the category The Company of the Year	National Association of Securities Market Participants	Russia	
June	Winner in the category Service Company for Retail Investors	National Association of Securities Market Participants	Russia	
June	Winner in the category Company of the Bond Market	National Association of Securities Market Participants	Russia	
July	Winner of public vote Consumer Choice in the nomination Retail Service of the Banks category	Consumer Rights Award	Russia	For upgrading the product line, improving service quality and comfort
July	Award For Best Achievements in the category The Best Russian Bank	Euromoney	The United Kingdom	Consolidated evaluation based on multiple criteria: market position, market share, new products, management system, employee skills, performance indicators, shareholders equity, innovative operations, etc.
July	1st place in terms of ROE at The Banker's Top 1000 World Banks 2011	The Banker	The United Kingdom	The Banker's Top 1000 World Banks 2011 is based on Basel international payments technology. The main criteria is the first tier capital (authorized capital plus retained earnings).
July	1st place in terms of ROA at The Banker's	The Banker	The United Kingdom	

Top 1000 World Banks  
2011

July	1st place in terms of loan-to-asset ratio at The Banker's Top 1000 World Banks 2011	The Banker	The United Kingdom	
August	Quality Recognition Award	JPMorgan	U.S.	For excellent quality of formatting USD payments routed via Nostro correspondent account in USD with JPMorgan.
August	Sberbank's Data Center Yuzhny Port awarded Tier III Certificate from Uptime Institute	Uptime Institute Professional Services	U.S.	Sberbank's Data Centre solutions are based on the best high-performance energy saving technologies that comply with the world best practices. Yuzhny Port Data Centre allows to standardize the support of nearly all banking process which facilitates the introduction of new banking products.
September	Herman Gref joined Russian business leaders named by the TOP 1000 Russian Manager rating	Association of Russian Managers	Russia	Rating offers an objective evaluation of professional reputation of Russian top managers based on annual performance, and identifies most professional Russian managers by industries and lines of business.
September	Commerzbank AG International Award	Commerzbank AG	Germany	STP Award 2011 for high quality of payments routed via Sberbank's correspondent account in Euro opened with Commerzbank AG in 2011
October	The Mortgage Lending Leader Award	Expert-RA	Russia	For 9 months 2012, Sberbank granted 252,000 housing loans worth RUB 319.1 billion, a 37% growth y-o-y
October	Sberbank's SPO named The Deal of the Year	Expert-RA	Russia	Sberbank's SPO proved to be the largest privatization deal in Russia, the largest secondary offering on EMEA markets in 2011-2012, and one of the largest public offerings in the world in 2012.
October	Winner of the corporate web-site and online annual report competition in the following categories: x The Best Corporate Web-site 2012 x The Best IR Section of Corporate Web-site 2012 x The Best PR Section of Corporate Web-site 2012 x The Best Online Annual Report 2012	6th St. Petersburg Competition of Corporate Web-sites and Online Annual Reports (Artzenturios intellectual company and St. Petersburg Chamber of Commerce and Industry)	Russia	
October	Sberbank Senior Vice President Victor Orlovsky named the CIO of the Year	Oracle Awards 2012	U.S.	For excellence and innovations in the CIO function
October	Winner of Enterprise Architecture Awards 2012	Forrester Research and InfoWorld	U.S.	For achievements in corporate IT architecture
October	Sberbank's Vice Chairwoman of Management Board, Chairwoman of Supervisory Board of the National Settlement Depository Bella Zlatkis joined the TOP 25 Chairpersons of Boards of Directors ranked by the National Award CEO 2012	Association of Independent Directors and Russian Union of Industrialists and Entrepreneurs (supported by PwC)	Russia	For personal contribution to developing corporate governance, introducing and distributing high standards and best practices of corporate governance and board of directors operation in Russia

October	Deutsche Bank International Award	Deutsche Bank	Germany	For high quality formatting of payments in USD and Euro
October	1st place in the ranking of listed Russian companies of the banking sector in terms of investor relations	Thomson Reuters Extel and IR Magazine Russia & CIS	U.S.	For high quality of investor relations
October	Sberbank's project The Basic Product won the international project management competition IPMA Project Excellence Awards			
November	Winner of East Capital Awards 2012 for the best securities offering	East Capital	Sweden	Sberbank's SPO held in September 2012 proved to be the largest privatization deal in Russia, the largest secondary offering on EMEA markets in 2012–2012, and one of the largest public offerings in the world in 2011.
November	Winner of The Big Money award in the category The Deal of the Year	Itogi	Russia	For successful SPO
November	Best Annual Report	The Securities Market magazine and Investor.ru portal (supported by FSFM)	Russia	
November	Best Annual Report	Expert-RA	Russia	
November	A winner of the Ideal Russian Employer ranking	Universum	Sweden	Sberbank was among winners of the Universum TOP 100 Ideal Employers based on survey of over 8,000 students of leading universities
November	Sberbank's Annual Report named the best in the financial sector at the annual competition of annual reports	Moscow Exchange	Russia	
November	Sberbank's project Start Your Own Business named as special project by the A Year with Kommersant award	Kommersant Publishing House	Russia	Business Start — Sberbank's programme to finance first-time entrepreneurs. Along with finance, the client obtains a ready-made business scheme: standard business plan prepared by the bank, or a business model offered by franchisor
November	Sberbank won the national business award The Company of the Year in the category The Bank of the Year	RBC	Russia	Sberbank was named The Bank of the Year due to the important role it plays in Russian economy and financial system, and due to achieving strategic international objectives and maintaining relative stability in generally unstable global environment
November	Sberbank won The Banker's award in the category The Bank of the Year	The Banker	The United Kingdom	This award recognizes the bank's achievements in the current year. Among the greatest efforts are the SPO which raised \$5.2 bln and successful international expansion to Eastern Europe and Turkey.
December	1st place in terms of active users in the Moscow Exchange's rating in the Primary Market sector	Moscow Exchange	Russia	

December	Sberbank won the award of the Global Trade Review	Global Trade Review	The United Kingdom	Awarded for 2012 results in the category The best bank in trade finance in Russia & CIS based on the survey of more than 6,000 professional market participants in the fields of foreign trade operations and trade finance. Sberbank is the sole Russian bank that won this prestigious award, along with HSBC, Citibank, Deutsche Bank, ING, Standard Chartered Bank, and others.
December	1st place in the Russian banks popularity ranking	The Birzhevoy Leader magazine	Russia	„Sberbank has remained an undisputed leader in popularity for quite a long time,” the publication notes.
December	Sberbank won international award The Best Innovator 2012/2013 in the category Organizational Model and Corporate Culture	A.T. Kearney	Germany	Winners are the companies that proved their ability to ensure effective innovation management and achieve sustainable effect from their implementation.
December	Sberbank's project of implementing cash liquidity management system based on OptiCash/OptiNet software reached the final round of the Financial World Innovation Awards 2012	Financial World Innovation Awards	The United Kingdom	
December	Sberbank won the PROBA — IPRA Golden World Awards 2012 award in the category PR Project of the Year	PROBA — IPRA Golden World Awards	Russia	Creating the new Sberbank image of the most open and transparent Russian company was named PR Project 2012
December	Sberbank's Mega Data Center won The Datacenter Dynamics Awards in the category Innovation in The Mega Data Center	The Datacenter Dynamics Awards	The United Kingdom	Sberbank's Data Centre advanced solutions are based on the best high-performance energy saving technologies that comply with the world best practices. The innovation level and energy efficiency of the Mega Data Centre received high scores from the Data Centre Dynamics experts.
December	First place in customer service rating 202 among retail banks	Retail Finance	Russia	
December	The bonus program Thank You from Sberbank won the category The Best Retail Financial Product	Retail Finance	Russia	
December	Sberbank named the best retail Russian bank in 2012	Global Banking & Finance	The United Kingdom	
December	Sberbank won the National Banking Award in the category For Marketing Creativity	National Banking Award (founders: Association of Russian Banks, National Banking Magazine)	Russia	
December	Sberbank named the most effective and safe bank 2011 by the international payment system Visa	Visa	U.S.	Sberbank recognized a leader in three criteria: the lowest fraud incidence rate in the acquiring network (awarded for the third year running); the most effective handling of disputed transactions; high approval rate of international transactions through debit Visa cards
December	Sberbank won the award The Best Private Investor 2012 in the	Moscow Exchange	Russia	The bank won The Best Broker 2012 award as the bank's managers attracted the

category The Best  
Broker 2012

highest number of active  
participants (1,453 users)

