

Our values

- Openness and goodwill.
- A drive for perfection.
- Respect for traditions.
- Integrity.
- Prudence and professionalism.
- Trust and a sense of responsibility.
- Initiative and creativity.
- Teamwork and effectiveness.
- A healthy lifestyle (mind, body and soul).

Sberbank's position in the financial market

During 2012, Sberbank entered new financial markets through the completion of acquisitions in Europe and Turkey and enhanced its positions in most sectors of the Russian and other CIS markets.

Sberbank's market share across different Russian financial segments is shown below. For more information, see the Management Report section.

%	January 1, 2013	January 1, 2012
Assets	28.9	26.8
Equity	27.4	29.1
Corporate lending	33.6	32.9
Retail lending	32.7	32.0
Corporate accounts	17.2	14.5
Retail deposits	45.7	46.6



Source: Central Bank, Sberbank