

## General banking IT projects

These include automation of various important intra-banking functions, including Basel 2 compliant risk reporting and enterprise-wide risk management, as well as migrating various HR functions at the head office to a centralized SAP-based ERP system.

Additionally, cash liquidity management based on the OptiCash/OptiNet platform was launched in 2012, facilitating significant cost savings in physical cash movement. This project was recognized in the 2012 Financial World Recognition Awards.

Centralized IT equipment procurement is also bringing significant savings, including a 36% reduction in costs for telephone services (inter-regional and international) and a 50% savings on PC purchases across our regional banks in Russia.

### Other awards for 2012

Our Mega Data Processing Centers (Mega-DPCs), which concentrate the processing of our account transactions, have been certified Tier III for reliability by Uptime Institute; the Mega-DPCs have also received an international Green Enterprise IT Award (GEIT) in 2012 for innovative energy-saving technologies.

Sberbank was the first company to be awarded by the International Project Management Association.

We also received Enterprise Architecture Awards from Forrester Research.