

## Future Development

To ensure successful realization of the “Sberbank Strategy until 2014,” in 2013 the Bank must provide overall performance, bearing the cost of implementing a wide range of strategic projects. This will require resolution to follow through on the main tasks and achieve the key performance indicators.

In the field of finance, the Bank plans to provide high financial productivity through sustainable business development, and improving cost management and effective risk management.

The Bank plans to continue its efforts on the further development in client relationships, increasing profitability per client, the quantity of products per client, diversification of the resource base and exploring new market opportunities.

Development of processes and modern technologies is another strategic goal that should lead to the increase of reliability, growth of productivity and technological leadership.

The bank executes a number of important projects to create a basis for development of more sophisticated technologies. This includes consolidation of an IT infrastructure, creation of a multichannel model, development of big data management systems and further digitalization.

Modernization of management systems and HR-management: Continuous employee development — main milestones:

- advanced HR systems based on business requirements;
- IT development: establishing IT systems to improve operational efficiency, building an analytical platform that ensures business performance;
- creation of a monitoring system that adequately addresses the increasing complexity of business and volatility of external factors.