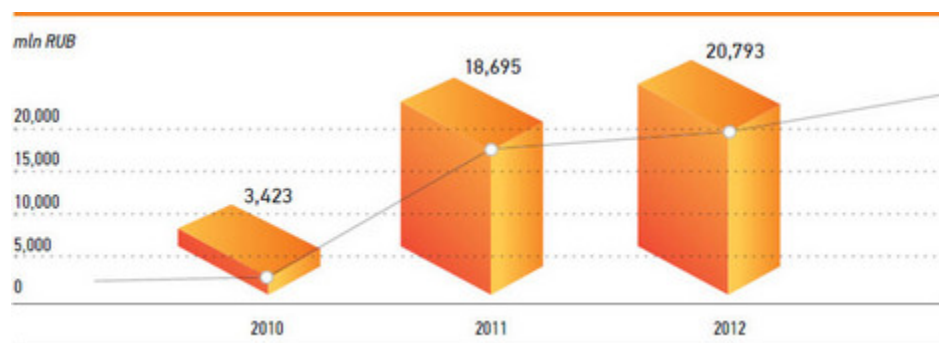


## Development of procurement system

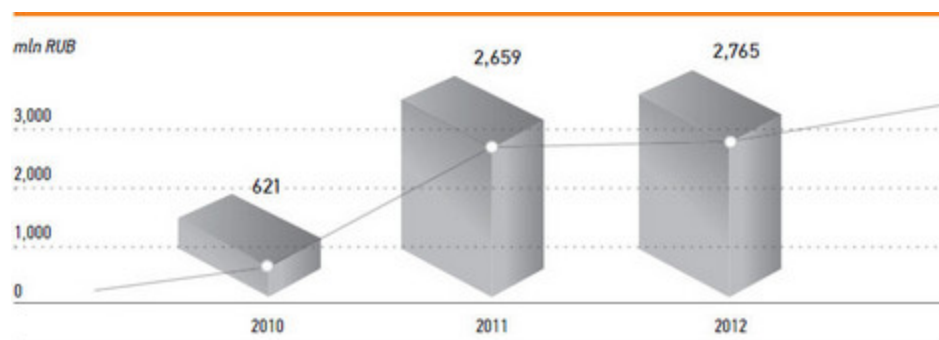
We consider the organization of the own procurement system not only from the point of view of enhancement of operational activities' efficiency, but also as an important factor of counteraction of corruption activity by means of ensuring transparency and regulation of the whole process.

### INDICATORS OF E-AUCTIONS USING BY SBERBANK FOR ACQUISITION OF GOODS AND SERVICES IN 2010-2012

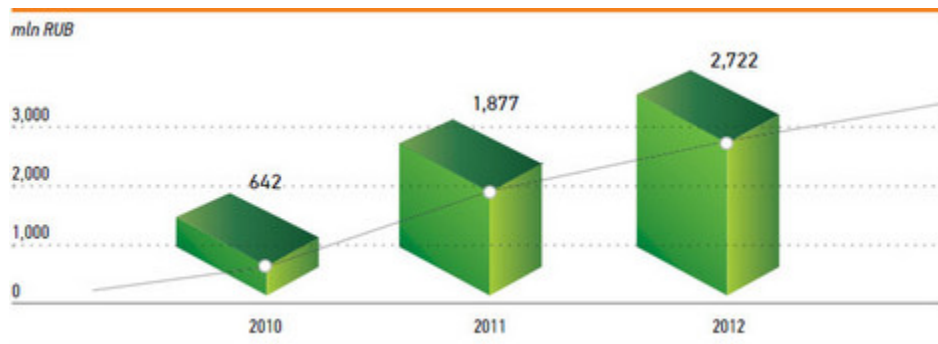
#### SALES THROUGH E-AUCTIONS



#### SAVINGS THROUGH E-AUCTIONS



#### NO. OF E-AUCTIONS



Since 2012 the bank procurement activity is carried out on the basis of OJSC Sberbank of Russia Provisions on procurement, developed in accordance with the Federal Law № 223-FZ dated 18.07.2011 On Procurement of goods, works and services by certain types of legal entities. In order to ensure procurement transparency the bank established a special information portal to collect information about purchases of the bank subdivisions. For the bank subsidiaries was developed and approved the Standard Provision on procurement, it will be applied to subsidiaries with the bank's share over 50% since 01.01.2013.

Since 2012 in the bank function unified Bidding Commissions, and standard proforma documents (tender and auction documentation, contracts) are actively used in procurement activities.

The bank also actively uses in its procurement activity the opportunities provided by the electronic platform Sberbank-AST. In 2012, 2,722 electronic auctions were carried out to the amount of 20,8 billion roubles. Electronic procurement in the bank objectives resulted in creation of a real competitive environment and saving of 2,8 billion roubles on price reduction.

In 2013, the bank plans to create the Service Support Centre for the purpose of procurement central planning and service quality improvement of purchasing subdivisions of the bank (in relation to reduction of time limits for contract approvals, cost reduction etc).