

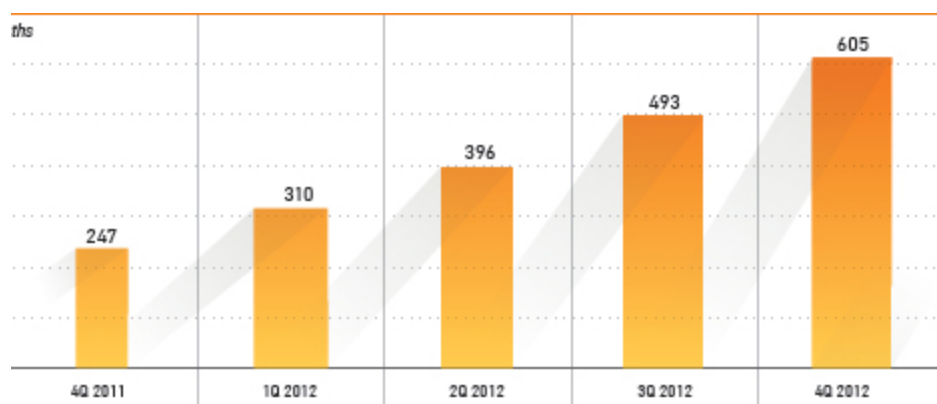
Service channels

Development of our fee-based services to corporate customers was aimed at continuously improving the quality of the bank's services and reducing associated costs. We continued developing various remote service channels for our corporate customers.

One of our major targets is to reduce the share of labor-intensive, paper-based transactions and move most of the standardized operations into remote service channels.

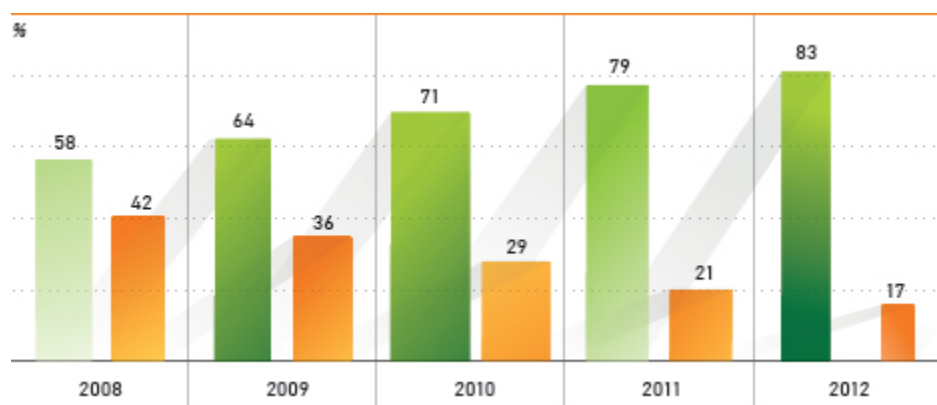
These efforts resulted in a rapid increase in 2012 in the number of users of our corporate internet banking platform, Sberbank Business Online, which more than doubled y-o-y. The proportion of paper transactions decreased to 17%, compared with 42% in 2008.

NUMBER OF SBERBANK BUSINESS ONLINE CLIENTS



Source: Sberbank management accounting

BREAKDOWN OF TRANSACTIONS BY CHANNELS



Source: Sberbank management accounting