

## The bank's Primary Brands

### JSC "SBERBANK LEASING" (SBERBANK LEASING)

Joint-Stock Company Sberbank Leasing has operated on the leasing market since 1993 and has become one of the leaders of the Russian leasing market. The company is included in TOP 20 Leasing Companies by the European Federation of National Associations of Leasing Companies, and in TOP 3 by Expert-RA. The company's business reputation is supported by the international rating agency Fitch Ratings: BBB rating, stable outlook, and national rating AAA. The company has won twice the leading national financial award Financial Elite of Russia and in 2011 was named The Leasing Company of the Year.

The company's mission is to facilitate industrial growth and modernization in all Russian industries and regions. The company ensures that the bank has an effective access to prospective market segments.

Raising availability of leasing services, creating optimal retail solutions for small businesses and industry-wide solutions of large and medium-sized businesses are among Sberbank Leasing's priorities. Since 2012 the Company is focused on developing risk management and retaining product leadership in transport vehicle sector.

The company's regional network includes 64 branches in Russia and subsidiary companies in Belarus, Ukraine, Ireland, and Cyprus.

OJSC Sberbank of Russia is the sole shareholder in the company.

### NON-STATE PENSION FUND OF SBERBANK (NPF OF SBERBANK)

NPF of Sberbank is a non-profit organization established on 17 March 1995 in accordance with the Russian President's Decree No 1077 of 16 September 1992 Concerning Non-state Pension Fund of Sberbank. The Fund operates in the fields of mandatory social insurance and non-government retirement benefits, and is licensed for this type of operations (an unlimited License No 41/2).

NPF of Sberbank is an open-end pension fund which concludes retirement agreements with any physical persons or business entities. In 2012 the Fund's client portfolio reached 950,000 customers, a 1.5x growth yoy. For 9 months 2012, the Fund was the third on the Russian market in terms of pension savings. The number of the points of sale within Sberbank's network where Russian residents can conclude a mandatory social insurance agreement rose from 4,300 in 2011 to 7,300 in 2012.

The Fund is the bank's partner in implementing corporate pension programme.

NPF of Sberbank is a member of the National Association of Non-government Pension Funds. On 22 August 2012 NPF of Sberbank was attributed the AAA rating (highest reliability) by the national rating agency. On 4 October 2012, Expert-RA confirmed the Fund's rating at A++ (exclusively high (the highest of the highest) reliability).

## **SBERBANK CAPITAL LLC (SBERBANK CAPITAL LLC)**

Sberbank Capital LLC was established on 17 July 2008. The company is a 100% subsidiary of OJSC Sberbank of Russia structured in the form of a sub-holding that includes 15 branches and 71 subsidiaries.

The main activity of the company is managing non-performing assets of the bank. The company participates in NPL restructuring which involves participation in the borrower's capital or acceptance of non-core assets. The company also develops the investment business (investing in projects that provide synergy effect for existing programmes, or in industries where the company has relevant competencies and experience, or in the projects supported by the government and sponsored by federal agencies or state-owned companies).

Sberbank Capital's team has a highly diversified skills and experience including such sectors as development, housing and commercial real estate management, fuel and energy, transport vehicles, which allows the company to be an efficient partner for the bank in restructuring major non-performing assets.

## **JSC "SBERBANK — AUTOMATED SYSTEM FOR TRADING" (COMPANY "SBERBANK-AST")**

Company "Sberbank-AST" is the largest in Russia operator of electronic trade.

The company's operation is based on advanced technological solutions, highly developed telecommunication infrastructure, and a team of leading professionals in electronic trade. In addition, Sberbank-AST is among the largest operators of e-trade pertaining to bankruptcy proceedings. The company has successfully launched the platform designed specifically for the business entities that are governed by federal law 223-FZ, and is implementing a pilot project of selling assets in the course of privatization.

In 2010 and 2011, Sberbank-AST won The Company of the Year awards in the category Information Technologies (Electronic Trade).

OJSC Sberbank of Russia is the sole shareholder in the company.

## **CJSC "SBERBANK-TECHNOLOGY" (CJSC "SBERTECH")**

CJSC "Sberbank-Technology", a 100% subsidiary of Sberbank, was set up in July 2011 to develop banking and financial software for the Sberbank Group. Today, CJSC "Sberbank-Technology" centres operate in Moscow, Minsk, St. Petersburg, Ekaterinburg, Ryazan, and Novosibirsk.

The company's primary objective is to centralize the entire development effort on the basis of the Group's single IT platform, uniform service quality and risk control standards by creating the best IT competence in Russian and European financial industries, and ensure subsequent leadership in the industry creating the environment for quality growth and distribution of best practices.

## **CENTRE OF LOYALTY PROGRAMMES (CENTRE OF LOYALTY PROGRAMMES)**

Centre of Loyalty Programmes was established by OJSC Sberbank of Russia in 2011 to launch and support the loyalty programme Thank You from Sberbank for Sberbank card holders. The company's services include developing partnerships with merchants and service businesses under the loyalty programme, promoting the programme among the bank's clients, accounting of transactions, bonus crediting/debiting, supporting payments between the bank and merchant partners under the programme.

OJSC Sberbank of Russia is the sole shareholder in the company.

## **ANO SBERBANK CORPORATE UNIVERSITY (ANO "SBERBANK UNIVERSITY")**

ANO "Sberbank University" was established by OJSC Sberbank of Russia in 2012.

The university is focused on providing additional professional training, promoting skills and knowledge, raising professional competence of OJSC Sberbank of Russia's managers. The bank has outsourced part of its HR functions to the

company, and the university is responsible for implementing the bank's corporate programme of career growth and development.

OJSC Sberbank of Russia is the sole founder of ANO "Sberbank University".

#### **CJSC "BUSINESS ENVIRONMENT" (CJSC "BUSINESS ENVIRONMENT")**

CJSC "Business Environment", a 100% subsidiary of OJSC Sberbank of Russia, was established in 2012.

The company's primary objective is to create a modern information environment for developing small businesses including the implementation of the SberbankStore project designed to select and sell the most effective business solutions in the fields of business creation, development and support throughout the country. The company's business is oriented at raising client loyalty in the small business segment and developing innovative sale channels for banking products.

OJSC Sberbank of Russia is the sole shareholder in the company.

#### **LLC INSURANCE COMPANY "SBERBANK INSURANCE" ("SBERBANK INSURANCE" LTD)**

Insurance Company "Sberbank insurance" Ltd merged with the OJSC Sberbank of Russia group of companies in 2012.

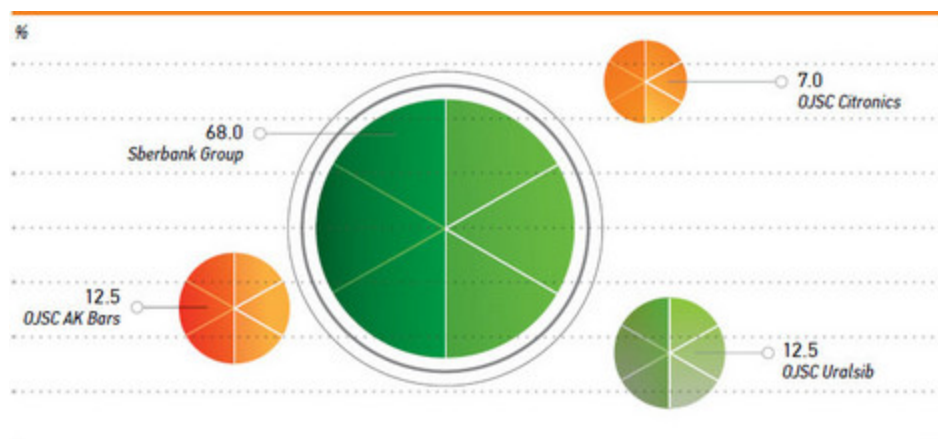
The company's services include life insurance including investment protection. In 2012 the company launched successful sales through the bank's network in all 18 Regional Banks and joined the TOP 10 in the industry. The company's affiliation with the Sberbank Group enables it to develop and offer complex innovative products in a fast and timely manner, and provide comprehensive services to various client segments.

OJSC Sberbank of Russia is the sole member in the company.

#### **JSC UNIVERSAL ELECTRONIC CARD (JSC UEC)**

JSC UEC was established in 2010, and by Resolution of the Government of the Russian Federation No. 1344/p of 12.08.2010 was awarded the status of an authorized federal organization to implement Federal Law No 210-FZ Concerning the Organization of the Provision of State and Municipal Services.

The company's primary line of business is to ensure the issue of UEC cards in all Russian regions through creating a Uniform Payment Service System and ensuring informational and technological interaction among its participants.



Operation of the Uniform Payment Service System is intended to ensure the provision of a wide range of federal, municipal and commercial services to the nation.

#### **"SBERBANK FUND ADMINISTRATION" LLC (SBERBANK F.A.)**

"SBERBANK Fund Administration" LLC was established by OJSC Sberbank of Russia in 2010. The main line of business is the provision of specialized

depository services for investment funds, mutual funds, and non-government pension funds. The company offers professional services to participants of the mutual investment market on the basis of the relevant license issued by the Russian FSFM.

Sberbank F.A. is now at the start-up stage developing in line with Sberbank's general strategy aimed at achieving leadership in every segment of the financial service market (the company's top management is represented by highly qualified professionals that have wide experience in managing leaders of the industry).

Acquisition of Troika Dialog gave a new impulse to company development which will enable the company to move over to the business growth stage and develop new partnerships with major market players.

OJSC Sberbank of Russia is the sole member in the company.

Implementing the bank's development strategy is facilitated by the bank's participation in the following subsidiaries and affiliated companies:

- "Perspective Investments" LLC (100%)
- "Sberbank Investments" LLC (100%)
- "KORUS Consulting CIS" Limited (90%)
- LLC "Sberbank Financial Company" (100%)
- "AUKCION" LLC (100%)
- OJSC "The Auction house of the Russian Federation" (33%)
- OOO Modern Technologies (100%)
- OOO Grand Baikal (50%)
- OOO Regional Cash Settlement Centre (50%+1)