



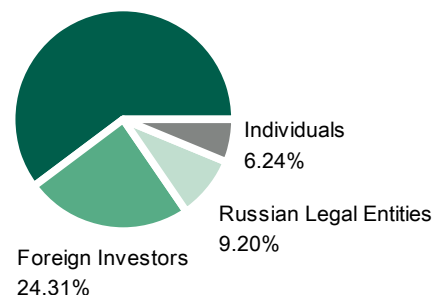
SBERBANK

Sberbank at a Glance

- The largest bank in Russia and CIS in terms of assets
- Universal commercial bank with the full range of banking services
- Over a quarter of total banking assets in Russia, about 50% of retail deposits, about 30% of retail & corporate lending
- The largest branch network in Russia — over 20,000 offices, 260,000 employees
- 300 million individual accounts vs. 140 million country population
- Highly diversified corporate loan portfolio, similar to GDP of Russia

Major Shareholders

Central Bank of the Russian Federation
60.25%



Ordinary shares; as of record date (May 8, 2009)

Key Financials & Ratios (IFRS)

	2005	2006	2007	2008
Assets, US\$ bn	87.3	131.7	200.8	229.3
Russian market share by assets, %	26.5%	25.4%	25.0%	24.8%
Loan portfolio, US\$ bn	62.1	96.5	159.8	172.8
Net profit, US\$ bn	2.3	3.1	4.2	3.9
Equity, US\$ bn	8.0	11.7	26.0	25.5
ROAE, %	34.2%	30.7%	22.5%	14.1%
ROAA, %	3.0%	2.8%	2.5%	1.7%

Loans and Advances to Customers (IFRS)*



* before provision for loan impairment

Sberbank's Strategic Goals

- Increase profits 2-3-fold vs. 2008 while maintaining ROAE>20%
- Maintain 25-30% share of banking sector assets
- Strengthen competitive positions in all market segments
- Increase in efficiency based on modern approaches to management and optimization of operations
- Increase in significance of international operations

Deposits and Customers Accounts (IFRS)



Sberbank

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