

Territory code under OKATO	Bank Reporting	
	Code of the credit institution (branch) under OKPO	registration number (reference number)
45293554000	00032537	1481

BALANCE SHEET
(published form)
as of January 1, 2015 (incl. EARD)

of the credit institution: Sberbank of Russia Open Joint-Stock Company
Sberbank of Russia
Mailing Address: 19 Vavilova St., Moscow 117997

Form code under OKUD 0409806
Quarterly (Annual)
RUB'000

Line number	Item	Explanation number	Figures as of the reporting date	Figures as of the relevant reporting date of the previous year
1	2	3	4	5
I	ASSETS			
1	Cash and cash equivalents	5.1	1 240 712 425	717 319 916
2	Funds of credit institutions held with the Central Bank of the Russian Federation	5.1	369 675 704	408 802 599
2.1	Required reserves		142 522 154	112 129 198
3	Funds held with the credit institutions	5.1	356 487 333	94 301 261
4	Financial assets carried at fair value through profit or loss	5.2	825 688 140	144 662 649
5	Net loans receivable	5.3	15 889 379 335	11 978 006 945
6	Net investments in securities and other financial assets available for sale	5.4	1 745 489 852	1 744 228 260
6.1	Investments in subsidiaries and affiliates	5.5	385 839 342	310 871 192
7	Net investments in securities held to maturity	5.6	366 474 111	403 987 608
8	Current profit tax claims	4.5	67 057 790	261 236
9	Deferred tax asset		0	0
10	Fixed assets, intangible assets and inventories	5.7	478 611 700	468 069 623
11	Other assets	5.8	407 183 754	315 457 133
12	Total assets		21 746 760 144	16 275 097 230
II	LIABILITIES			
13	Loans, deposits and other funds of the Central Bank of the Russian Federation		3 515 817 946	1 967 035 549
14	Due to credit institutions	5.9	794 856 364	630 459 333
15	Due to customers other than credit institutions	5.10	14 026 723 547	11 128 035 158
15.1	Deposits (funds) of individuals and individual entrepreneurs	5.10	7 999 051 651	7 655 694 738
16	Financial liabilities carried at fair value through profit or loss		617 944 480	34 050 544
17	Debt securities in issue	5.11	513 402 485	404 518 757
18	Current profit tax liability		2 170	0
19	Deferred tax liability	4.3	42 891 174	0
20	Other liabilities	5.12	216 252 982	144 796 061
21	Provisions for possible losses from credit contingencies, other possible losses and transactions with offshore residents		36 530 500	31 000 692
22	Total liabilities		19 764 421 648	14 339 896 094
III	SOURCES OF EQUITY			
23	Equity of shareholders (members)	5.13	67 760 844	67 760 844
24	Treasury shares (interests) redeemed from shareholders (members)	5.13	0	0
25	Paid-in capital in excess of par value		228 054 226	228 054 226
26	Reserve fund		3 527 429	3 527 429
27	Revaluation of securities available for sale at fair value less deferred tax liability (plus deferred tax asset)	8.5	-197 450 451	-7 888 290
28	Revaluation of fixed assets less related deferred tax liability		80 536 315	82 570 859
29	Retained earnings (uncovered losses) of previous years		1 488 697 172	1 183 526 718
30	Unused profit (loss) for the reporting period		311 212 961	377 649 350
31	Total sources of equity		1 982 338 496	1 935 201 136
IV	OFF-BALANCE-SHEET LIABILITIES			
32	Irrevocable liabilities of the credit institution		8 908 307 537	4 418 106 644
33	Guarantees and sureties granted by the credit institution		1 625 269 457	1 248 567 468
34	Non-credit contingencies		37 087	4 448 150

CEO, Chairman of the Board
Sberbank of Russia

Herman O. Gref _____
(Full Name)

(Signature)

Chief Accountant -
Director of the Accounting and Reporting
Department, Sberbank of Russia

M.Yu. Lukyanova _____
(Full Name)

L.S.
(Signature)

Territory code under OKATO	Bank Reporting Code of the credit institution (branch)	
	under OKPO	registration number (reference number)
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STATEMENT OF FINANCIAL PERFORMANCE
(published form)
for 2014 (incl. EARD)

of the credit institution: Sberbank of Russia Open Joint-Stock Company
Sberbank of Russia
Mailing Address: 19 Vavilova St., Moscow 117997

Form code under OKUD 0409807
Quarterly (Annual)
RUB'000

Line number	Item	Explanation number	Figures for the reporting period	Figures for the relevant period of the previous year
1	2	3	4	5
1	Total interest income, including:	6,1	1 661 885 356	1 339 004 869
1.1	From funds deposited with credit institutions		31 835 665	18 594 533
1.2	From loans granted to customers other than credit institutions		1 500 795 759	1 204 934 109
1.3	From provision of services related to leasing		0	0
1.4	From investments in securities		129 253 932	115 476 227
2	Total interest expenditure, including:	6,2	702 161 479	526 327 031
2.1	On deposits from credit institutions		189 112 244	85 073 571
2.2	On deposits from customers other than credit institutions		487 049 747	415 698 283
2.3	On debt securities in issue		25 999 488	25 555 177
3	Net interest income (negative interest margin)		959 723 877	812 677 838
4	Changes in the provisions for possible losses from loans, loan and equivalent debt, funds in correspondent accounts, as well as for accrued interest income, including:	3,2	-279 570 299	-39 730 874
4.1	Change in the provision for possible losses on interest income accrued		-2 403 074	-2 493 648
5	Net interest income (negative interest margin) less provisions for possible losses		680 153 578	772 946 964
6	Net income from operations with securities carried at fair value through profit or loss		-64 381 373	3 293 721
7	Net income from operations with securities available for sale	8,5	-12 662 037	7 712 218
8	Net income from operations with securities held to maturity		-617	-568
9	Net income from operations with foreign currency		-1 472 913	216 484
10	Net income from foreign currency revaluation		172 702 496	8 737 371
11	Income from participation in the capital of other legal entities		5 332 089	3 930 718
12	Fee and commission income	6,3	241 114 334	188 907 201
13	Fee and commission expenses	6,3	23 939 331	17 681 758
14	Change in the provision for possible losses on securities available for sale		78 023	-1 712
15	Change in the provision for possible losses on securities held to maturity		238 449	-1 797 855
16	Change in the provision for other losses		-11 517 623	-15 161 613
17	Other operating income		42 227 454	18 071 721
18	Net income (expenses)		1 027 872 529	969 172 892
19	Operating expenses	6,4	598 666 217	466 383 410
20	Profit (loss) before taxation		429 206 312	502 789 482
21	Tax compensation (expenses)	6,5	117 993 351	125 140 132
22	Income (loss) after taxation	6	311 212 961	377 649 350
23	Total distributions from profits after tax, including:		0	0
23.1	Distribution among shareholders (members) in the form of dividends		0	0
23.2	Deductions for formation and replenishment of reserve fund		0	0
24	Unused profit (loss) for the reporting period	6	311 212 961	377 649 350

CEO, Chairman of the Board
Sberbank of Russia

Herman O. Gref _____
(Full Name) (Signature)

Chief Accountant -
Director of the Accounting and Reporting
Department, Sberbank of Russia

L.S.
M.Yu. Lukyanova _____
(Full Name) (Signature)

Bank Reporting		
Territory code under OKATO	Code of the credit institution (branch)	
	under OKPO	registration number (reference number)
45293554000	00032537	1481

STATEMENT OF CAPITAL ADEQUACY TO COVER RISKS, ALLOWANCE FOR DOUBTFUL LOANS AND OTHER ASSETS
(published form)
as of January 1, 2015 (incl. EARD)

of the credit institution: Sberbank of Russia Open Joint-Stock Company

Sberbank of Russia

Mailing Address: 19 Vavilova St., Moscow 117997

Form code under OKUD 0409808

Quarterly (Annual)

Section 1. Information on the capital adequacy

Line number	Item	Explanation number	Figures as of the start of the reporting year<4>	Increase (+)/reduction (-) over the reporting period	Figures as of the reporting date
1	2	3	4	5	6
1	Total equity (capital) (RUB'000), total, including:	8	1 972 891 617	338 638 811	2 311 530 428
1.1	Sources of core capital:	8,1	1 584 392 213	294 685 453	1 879 077 666
1.1.1	Authorized capital, total, including authorized capital formed through:		8 710 844	0	8 710 844
1.1.1.1	Ordinary shares		8 710 844	0	8 710 844
1.1.1.2	Preferred shares		0	0	0
1.1.2	Paid-in capital in excess of par value		228 054 226	0	228 054 226
1.1.3	Reserve fund		3 527 429	0	3 527 429
1.1.4	Retained earnings:		1 344 099 714	294 685 453	1 638 785 167
1.1.4.1	of previous years		1 207 311 262	280 141 863	1 487 453 125
1.1.4.2	of the reporting year		136 788 452	14 543 590	151 332 042
1.2	Items decreasing the sources of core capital:		0	x	251 514 673
1.2.1	Intangible assets		0	x	3 284 168
1.2.2	Deferred tax assets		0	0	0
1.2.3	Treasury shares (interests) redeemed from shareholders (members)		0	0	0
1.2.4	Losses:		0	0	0
1.2.4.1	of previous years		0	0	0
1.2.4.2	of the reporting year		0	0	0
1.2.5	Investment in capital of financial institutions:		0	x	24 866 198
1.2.5.1	Non-material		0	0	0
1.2.5.2	Material		0	x	24 866 198
1.2.5.3	aggregate amount of essential investments and aggregate amount of deferred tax assets		0	0	0
1.2.6	Negative value of additional paid-in capital		0	x	223 364 307
1.2.7	Obligations on acquisition of core capital sources		0	0	0
1.2.8	Funds received against payment of shares (interests), included into the core capital structure		0	0	0
1.3	Core capital		1 584 392 213	43 170 780	1 627 562 993
1.4	Sources of additional paid-in capital:	8,1	0	0	0
1.4.1	Authorized capital formed through preferred shares, total, including:		0	0	0
1.4.1.1	those issued in accordance with Federal Law No.181-FZ "On the use of government securities of the Russian Federation for increasing the banks' capitalization" of July 18, 2009<1>		0	0	0
1.4.2	Paid-in capital in excess of par value		0	0	0
1.4.3	Subordinated loan with additional terms		0	0	0
1.4.4	Subordinated loan (deposit, loan, bond loan) without limitation of maturity period		0	0	0
1.5	Items decreasing the sources of additional paid-in capital		0	0	0
1.5.1	Investments in equity preferred shares		0	0	0
1.2.5	Investment in capital of financial institutions:		0	0	0
1.5.2.1	Non-material		0	0	0
1.5.2.2	Material		0	0	0
1.5.3	Subordinated loan (deposit, loan, bond loan) provided to financial institutions		0	0	0
1.5.3.1	Non-material		0	0	0
1.5.3.2	Material		0	0	0
1.5.4	Negative value of additional capital		0	0	0
1.5.5	Obligations on acquisition of additional paid-in capital sources		0	0	0
1.5.6	Funds received against payment of shares, as included into the additional paid-in capital structure		0	0	0
1.6	Additional paid-in capital		0	0	0
1.7	Fixed capital		1 264 002 738	363 560 255	1 627 562 993
1.8	Sources of additional capital:	8,1	708 888 879	9 193 825	718 082 704
1.8.1	Authorized capital formed through preferred shares, total, including:		45 000	-5 000	40 000
1.8.1.1	After March 1, 2013		0	0	0
1.8.2	Authorized capital formed through capital gains capitalization		59 000 000	0	59 000 000
1.8.3	Profit:		175 631 260	-62 008 391	113 622 869
1.8.3.1	of current year		175 631 260	-62 008 391	113 622 869
1.8.3.2	of previous years		0	0	0
1.8.4	Subordinated loan (deposit, loan, bond loan), total, including:	8,1	391 641 760	73 241 760	464 883 520
1.8.4.1	raised (placed) before March 1, 2013		58 912 560	-6 545 840	52 366 720
1.8.4.2	provided in accordance with Federal Law No.173-FZ "On additional measures to support the financial system of the Russian Federation" of October 13, 2008 <2> and Federal Law No.175-FZ "On additional measures to strengthen the stability of the banking system in the period up to December 31, 2014" of October 27, 2008. <3>		300 000 000	0	300 000 000
1.8.5	Capital gain		82 570 859	-2 034 544	80 536 315
1.9	Items decreasing the sources of additional capital:		0	x	34 115 263
1.9.1	Investments in equity preferred shares		0	0	0
1.9.2	Investment in capital of financial institutions:		0	x	1 509
1.9.2.1	Non-material		0	0	0
1.9.2.2	Material		0	x	1 509
1.9.3	Subordinated loan (deposit, loan, bond loan) provided to financial institutions		0	x	34 113 732
1.9.3.1	Non-material		0	0	0
1.9.3.2	Material		0	x	34 113 732
1.9.4	Obligations on acquisition of additional capital sources		0	0	0
1.9.5	Funds received against payment of shares, as included into the additional capital structure		0	0	0
1.10	Items reducing the amount of fixed and additional capital		0	x	28
1.10.1	Accounts receivable overdue for more than 30 calendar days		0	x	28

1.10.2	Subordinated loans with value not exceeding 1% from authorized capital value of the borrowing credit institution		0	0	0
1.10.3	Excess of the aggregate amount of loans, banking guarantees and sureties, provided to own participants (shareholders) and insiders, over its maximum size in accordance with federal laws and regulations of the Bank of Russia		0	0	0
1.10.4	Excess of investments in construction, manufacture and acquisition of fixed assets over the sum of fixed and additional capital sources		0	0	0
1.10.5	Excess of the actual value of share of the participant retired from a limited liability company over the cost at which the share was sold to another participant of a limited liability company		0	0	0
1,11	Additional capital		708 888 879	-24 921 444	683 967 435
2	Risk-weighted assets (RUB'000), total <5>, including:		x	x	x
2,1	those necessary for defining the core capital adequacy	8,2	15 735 858 495	4 006 646 897	19 742 505 392
2,2	those necessary for defining the fixed capital adequacy	8,2	15 735 858 495	4 006 646 897	19 742 505 392
3	Capital adequacy (percent) <5>:		x	x	x
3,1	Core capital adequacy	8,3	10,1	x	8,2
3,2	Fixed capital adequacy	8,3	8,0	x	8,2
3,3	Equity (capital) adequacy	8,3	12,5	x	11,6

<1>Federal Law No. 181-FZ "On the use of government securities of the Russian Federation for increasing the banks’ capitalization" of July 18, 2009 (Compendium of Legislation of the Russian Federation, 2009, No. 29, item 3618; 2012, No. 31, item 4334, No. 52, item 6961).

<2>Federal Law No. 173-FZ "On additional measures to support the financial system of the Russian Federation" of October 13, 2008 (Compendium of Legislation of the Russian Federation, 2008, No. 42, item 4698; 2009, No. 29, item 3605; No. 48, item 5729; No. 52, item 6437; 2010, No. 8, item 776; No. 21, item 2539; No. 31, item 4175).

<3>Federal Law No. 175-FZ "On additional measures to strengthen the stability of the banking system in the period up to December 31, 2014" of October 27, 2008 (Compendium of Legislation of the Russian Federation, 2008, No. 44, item 4981; 2009, No. 29, item 3630; 2011, No. 49, item 7059; 2013, No. 19, item 2308).

<4>Data as of the beginning of the year corresponds to the data in the reporting forms 0409123 and 0409124 as of January 1, 2014, prepared in accordance with the requirements of the Bank of Russia Regulations No. 395-P of December 28, 2012 and the Bank of Russia Ordinance No. 3054-U of September 4, 2013. In this case, line 1.7 includes the items in the amount of RUB 320 billion that reduce fixed capital sources.

<5> The values of capital adequacy ratios are calculated based on the principles set out in the Bank of Russia Letter No. 211-T of December 18, 2014.

Section 2. Information on the amount of credit, operational and market risks covered by capital

Subsection 2.1 Credit Risk

RUB'000								
Line number	Item	Explanation number	Figures as of the reporting date <5>			Figures as of the relevant reporting date of the previous year		
			Cost of assets (instruments)	Assets (instruments) before provisions for possible losses	Cost of risk-weighted assets (instruments)	Cost of assets (instruments)	Assets (instruments) before provisions for possible losses	Cost of risk-weighted assets (instruments)
1	2	3	4	5	6	7	8	9
1	Credit risk on assets recorded in the balance sheet accounts	8,2	16 057 509 949	15 387 999 786	11 082 326 791	14 120 583 377	13 569 345 018	9 863 374 563
1.1	Assets with risk coefficient of <1> 0 percent, total, including:		3 152 063 633	3 150 863 829	0	2 845 239 376	2 842 264 557	0
1.1.1	cash and required reserves deposited with the Bank of Russia		1 286 024 434	1 286 024 434	0	828 287 589	828 287 589	0
1.1.2	credit claims and other claims secured by guarantees of the Russian Federation, the Russian Ministry of Finance and the Bank of Russia and the pledge of government debt securities of the Russian Federation, the Russian Ministry of Finance and the Bank of Russia		383 638 011	383 193 259	0	275 076 514	272 332 033	0
1.1.3	credit claims and other claims to the central banks and governments of countries with a country risk assessment of "0", "1" <2>, including those secured by the guarantees of these countries, etc.		0	0	0	152 751	152 751	0
1.2	Assets with risk coefficient of 20 percent, total, including:		1 255 138 076	1 244 766 120	248 953 224	894 017 072	826 781 249	165 356 250
1.2.1	credit claims and other claims to the subjects of the Russian Federation, municipal entities, and to other entities secured by guarantees and pledge of securities of the subjects of the Russian Federation and municipal entities		767 683 185	765 339 885	153 067 977	662 096 102	594 891 611	118 978 322
1.2.2	credit claims and other claims to the central banks and governments of countries with a country risk assessment of "2", including those secured by their guarantees (pledge of securities)		0	0	0	0	0	0
1.2.3	credit claims and other claims to credit institutions that are residents of countries with a country risk assessment of "0", "1" that have long-term credit ratings <3>, including those secured by their guarantees		447 999 132	439 968 504	87 993 701	143 795 146	143 795 146	28 759 029
1.3	Assets with a risk coefficient of 50 percent, total, including:		325 231 830	321 894 745	160 947 373	408 056 797	407 485 149	203 742 575
1.3.1	credit claims and other foreign currency-denominated claims secured by guarantees of the Russian Federation, the Russian Ministry of Finance and the Bank of Russia and the pledge of government debt securities of the Russian Federation, the Russian Ministry of Finance and the Bank of Russia denominated in foreign currency		46 736 621	46 625 036	23 312 518	39 342 888	38 796 852	19 398 426
1.3.1	credit claims and other claims to the central banks and governments of countries with a country risk assessment of "3", including those secured by their guarantees (pledge of securities)		348 886	348 886	174 443	0	0	0
1.3.3	credit claims and other claims to credit institutions that are residents of countries with a country risk assessment of "0", "1", not having long-term credit ratings, and to credit institutions that are residents of countries with a country risk assessment of "2", including those secured by their guarantees		113 056 262	113 056 262	56 528 131	98 465 703	98 465 703	49 232 852
1.4	Assets with risk coefficient of 100 percent, total, including:		11 321 174 205	10 666 572 887	10 666 572 887	9 970 346 783	9 489 890 714	9 489 890 714
1.4.1	loan debts of legal entities <4>		6 511 018 241	6 023 805 736	6 023 805 736	x	x	x
1.5	Assets with risk coefficient of 150 percent - credit claims and other claims to the central banks and governments of countries with a country risk assessment of "7"		3 902 205	3 902 205	5 853 307	2 923 349	2 923 349	4 385 024
2	Assets with higher risk coefficients, total, including:	8,2	3 773 227 542	3 597 186 038	3 908 058 279	2 232 515 901	2 123 086 254	2 452 208 572
2.1	those with a risk coefficient of 110 percent		2 574 509 167	2 460 287 056	2 202 709 806	1 428 602 454	1 371 763 009	1 325 223 705
2.2	those with a risk coefficient of 150 percent		1 198 718 375	1 136 898 982	1 705 348 473	803 913 447	751 323 245	1 126 984 867
3	Loans for consumer purposes, total, including:	8,2	80 043 164	73 540 799	80 947 743	63 375 602	61 873 413	68 094 866
3.1	those with a risk coefficient of 110 percent		79 938 053	73 441 212	80 785 334	63 312 100	61 814 790	67 996 268
3.2	those with a risk coefficient of 140 percent		72 212	68 104	95 346	8 016	4 049	5 669
3.3	those with a risk coefficient of 170 percent		23 623	23 087	39 247	54 762	54 065	91 911
3.4	those with a risk coefficient of 200 percent		0	0	0	724	509	1 018
3.5	those with a risk coefficient of 300 percent		8 068	7 520	22 561	0	0	0
3.6	those with a risk coefficient of 600 percent		1 208	876	5 255	0	0	0
4	Credit risk on credit related commitments, total, including:	8,2	3 307 247 585	3 270 728 064	1 460 133 469	2 974 605 304	2 944 951 447	1 202 907 412
4.1	on financial instruments with high risk		1 465 318 220	1 447 736 936	1 440 261 444	1 182 356 663	1 177 147 122	1 161 827 413
4.2	on financial instruments with average risk		5 685 959	5 114 718	2 425 868	47 066 762	46 957 558	23 489 839
4.3	on financial instruments with low risk		87 190 737	87 190 737	17 446 157	87 829 575	87 781 826	17 590 160
4.4	on financial instruments without risk		1 749 052 669	1 730 685 673	0	1 657 352 304	1 633 064 941	0
5	Credit risk on derivative financial instruments		400 031 812	400 031 812	612 261 978	88 153 435	88 153 435	114 948 011

<1> Classification of assets by risk group is provided in accordance with Clause 2.3 of the Bank of Russia Instruction No. 139-I.

<2> Country risk assessments are indicated in accordance with the classification provided by Export Credit Agencies participating in the Arrangement on Officially Supported Export Credits signed by the member countries of the Organization for Economic Cooperation and Development (OECD) (the information on country risk assessments is published in the Banking Supervision section on the official website of the Bank of Russia).

<3> The long-term credit ratings of a credit institution are determined based on the ratings assigned by international rating agencies: Standard & Poor's, Fitch Rating's or Moody's Investors Service.

<4> Information as of January 1, 2014 is not included given that the reporting for 2013 has no relevant details, while the efforts required for collecting this information are too high.

<5> Information indicated as of the reporting date in Sections 1-4 is calculated based on the principles set out in the Bank of Russia Letter No. 211-T of December 18, 2014.

Subsection 2.2: Operational Risk

RUB'000 (Qty))

Line number	Item	Explanation number	Data as of the reporting date	Figures as of the relevant reporting date of the previous year
1	2	3	4	5
6	Operational risk, total including:	8,2	130 794 311	111 864 575
6.1	Income for the purpose of calculating the capital to cover the operational risk, total, including:		871 962 076	745 763 636
6.1.1	Net interest income		694 475 679	591 194 139
6.1.2	Net non-interest income		177 486 397	154 569 497
6.2	Number of years preceding the date of calculating the operational risk		3	3

Subsection 2.3: Market Risk

RUB'000				
Line number	Item	Explanation number	Data as of the reporting date	Figures as of the relevant reporting date of the previous year
1	2	3	4	5
7	Aggregate market risk, total, including:	8,2	207 334 314	261 007 112
7.1	Interest risk, total, <1>, including:		12 731 635	9 107 879
7.1.1	General		11 427 925	5 576 925
7.1.2	Special		1 303 710	3 530 954
7.2	Stock market risk, total including:		0	167 510
7.2.1	General		0	83 755
7.2.2	Special		0	83 755
7.3	Currency risk		48 188 876	145 064 749

<1> Information as of the reporting date is calculated based on the principles set out in the Bank of Russia Letter No. 211-T of December 18, 2014.

Section 3. Information on amount of reserves for covering problem loans and other assets

RUB'000					
Line number	Item	Explanation number	Figures as of the start of the reporting year	Increase (+)/ reduction (-) over the reporting period	Figures as of the reporting date
1	2	3	4	5	6
1	Actual provisions for possible losses, total including:	9,2	647 111 333	225 644 473	872 755 806
1.1	loans, lending and similar receivables		592 276 942	220 884 675	813 161 617
1.2	other balance sheet assets related to risk of possible losses, and other losses		23 833 699	-770 010	23 063 689
1.3	credit related commitments and securities, the rights to which are certified by depositories not meeting the Bank of Russia's criteria reflected in the off-balance accounts		30 557 469	5 954 668	36 512 137
1.4	for operations with offshore residents		443 223	-424 860	18 363

Reference section

Information on the flow of provisions for loans, lending and similar receivables (explanation number: 5.3)

1	Creation (additional charge) of provisions in the reporting period (RUB'000), total, (explanation number: 5.3)	549 219 963
	including as a result of:	
1.1	loans issued	167 806 488
1.2	changes in loan quality	317 162 133
1.3	change in the official currency exchange rate against the ruble, as set by the Bank of Russia	7 035 337
1.4	other reasons	57 216 005
2	Recovery (decrease) of provisions in the reporting period (RUB'000), total, (explanation number: 5.3)	328 335 288
	including as a result of:	
2.1	loans written of as uncollectible	58 846 442
2.2	repayment of loans	205 607 839
2.3	changes in loan quality	53 447 217
2.4	change in the official currency exchange rate against the ruble, as set by the Bank of Russia	0
2.5	other reasons	10 433 790

CEO, Chairman of the Board,
Sberbank of Russia

Herman O. Gref
(Full Name) (Signature)

Chief Accountant -
Director of the Accounting and Reporting
Department, Sberbank of Russia

Marina Yu. Lukyanova
(Full Name) (Signature)

L.S.

Bank Reporting		
Territory code under OKATO	Code of the credit institution (branch)	
	under OKPO	registration number (reference number)
45293554000	00032537	1481

STATEMENT OF OBLIGATORY RATIOS
(published form)
as of January 1, 2015 (incl. EARD)

of the credit institution: Sberbank of Russia Open Joint-Stock Company
Sberbank of Russia
Mailing Address: 19 Vavilova St., Moscow 117997

Form code under OKUD 0409813
Quarterly (Annual)
as a percentage

Line number	Item	Explanation number	Regulatory requirement	Actual value			
				as of the reporting date <1>		as of the relevant reporting date of the previous year <2>	
1	2		3	4		5	
1	Core capital adequacy ratio (R1.1)	8.3	5,0		8,2		10,1
2	Fixed capital adequacy ratio (R1.2)	8.3	5,5		8,2		8,0
3	Equity adequacy ratio of the bank (R1.0)	8.3	10,0		11,6		12,5
4	The equity adequacy ratio of the non-banking credit organization entitled to make transfers of funds without opening bank accounts and other related bank transactions (R1.1)						
5	Instant liquidity ratio of the bank (R2)	9.3	15,0		74,3		53,6
6	Current liquidity ratio of the bank (R3)	9.3	50,0		66,4		58,5
7	Long-term liquidity ratio of the bank (R4)	9.3	120,0		111,2		102,5
8	Maximum risk limit per borrower or group of related borrowers (R6)	9.2	25,0	maximum	19,2	maximum	17,3
				minimum	0,2	minimum	0,1
9	Maximum limit of large credit risks (R7)	9.2	800,0		207,5		128,8
10	Maximum amount of loans, bank guarantees and warranties issued by the bank to its members (shareholders) (R9.1)		50,0		0,0		0,0
11	Aggregate risk ratio of the bank's insiders (R10.1)		3,0		1,0		1,1
12	Ratio of the bank's equity (capital) used for purchasing shares (interests) in other legal entities (R12)		25,0		9,5		0,9
13	Ratio of the amount of liquid assets with maturity within the next 30 calendar days against the amount of liabilities of non-bank settlement credit institutions (R15)						
14	The liquidity ratio of the non-banking credit institution entitled to make transfers of funds without opening bank accounts and other related bank transactions (R15.1)						
15	Ratio of maximum aggregate loans to customers involved in settlements for completion of settlement (R16)						
16	Ratio of loans to borrowers, other than those involved in settlements, from non-bank settlement credit institutions on their own behalf or for their own account (R16.1)						
17	Minimum ratio of mortgage cover and mortgage backed bonds in the issue (R18)						

<1> The values of capital adequacy ratios are calculated based on the principles set out in the Bank of Russia Letter No. 211-T of December 18, 2014.
<2> The values of capital adequacy ratios correspond to the data from reporting form 0409124 as of January 1, 2014, prepared in accordance with the requirements of the Bank of Russia Regulations No. 395-P of December 28, 2012.

CEO, Chairman of the Board,
Sberbank of Russia

Herman O. Gref _____
(Full Name) (Signature)

Chief Accountant -
Director of the Accounting and Reporting
Department, Sberbank of Russia

L.S.
M.Yu. Lukyanova _____
(Full Name) (Signature)

Bank Reporting		
Territory code under OKATO	Code of the credit institution (branch)	
	under OKPO	registration number (reference number)
45293554000	00032537	1481

STATEMENT OF CASH FLOWS
(published form)
as of January 1, 2015

of the credit institution: Sberbank of Russia Open Joint-Stock Company
Sberbank of Russia
Mailing Address: 19 Vavilova St., Moscow 117997

Form code 0409814
Quarterly (Annual)
RUB'000

No.	Item	Explanation number	Cash flow for the reporting period	Cash flow for the relevant reporting period of the previous year
1	2	3	4	5
1	Net cash obtained from (used in) operating activities			
1,1	Total cash received from (used in) operating activities before changes in the operating assets and liabilities,		453 577 620	475 953 990
1.1.1	Interest received		1 633 521 887	1 320 623 730
1.1.2	Interest paid		-660 681 744	-499 444 804
1.1.3	Commission fee received		237 539 905	186 587 167
1.1.4	Commission fee paid		-23 106 936	-16 574 578
1.1.5	Income less expenses for operations with financial assets at fair value through profit or loss, available for sale		-101 968 858	-1 917 150
1.1.6	Income less expenses from operations with securities held to maturity		0	0
1.1.7	Income less expenses for operations with foreign currency		-1 444 415	216 288
1.1.8	Other operating income		19 237 124	17 200 173
1.1.9	Operating expenses		-533 852 926	-405 927 906
1.1.10	Tax expenses (compensation)		-115 666 417	-124 808 930
1,2	Total increase (decrease) of net cash from operating assets and liabilities, including:		206 525 282	-78 309 388
1.2.1	Net increase (decrease) of required reserves with the Bank of Russia		-30 392 956	10 244 380
1.2.2	Net increase (decrease) of investments in securities at fair value through profit or loss		-61 517 040	-20 633 156
1.2.3	Net increase (decrease) of lending receivables		-2 495 187 378	-2 080 679 978
1.2.4	Net increase (decrease) of other assets		-72 536 711	-158 820 560
1.2.5	Net increase (decrease) of loans, deposits and other facilities of the Bank of Russia		1 525 067 615	599 061 610
1.2.6	Net increase (decrease) in deposits of other credit institutions		-95 608 358	-7 312 384
1.2.7	Net increase (decrease) in deposits of customers other than credit institutions		1 355 257 744	1 518 359 764
1.2.8	Net increase (decrease) of financial liabilities at fair value through profit or loss		0	0
1.2.9	Net increase (decrease) of issued debt instruments		97 614 546	73 136 486
1.2.10	Net increase (decrease) of other liabilities		-16 172 180	-11 665 550
1,3	Totals of section 1 (item 1.1 + item 1.2)		660 102 902	397 644 602
2	Net cash obtained from (used in) investing activities			
2,1	Acquisition of securities and other financial assets pertaining to category “available for sale”		-180 191 782	-564 794 533
2,2	Proceeds from sale and redemption of securities and other financial assets categorized as "available for sale"		193 588 128	234 929 806
2,3	Acquisition of securities categorized as “held to maturity”		-7 723 859	-28 921 380
2,4	Cash received from redemption of securities “held to maturity”		83 894 704	105 870 090
2,5	Acquisition of fixed assets, intangible assets and inventory		-61 390 190	-81 931 309
2,6	Proceeds from sale of fixed assets, intangible assets and inventory		7 316 329	4 180 609
2,7	Dividends received		5 114 565	3 950 011
2,8	Totals for section 2 (sum of lines 2.1 to 2.7)		40 607 895	-326 716 706
3	Net cash obtained from (used in) financing activities			
3,1	Shareholders’ (members’) contributions to the authorized capital		0	0
3,2	Acquisition of equity shares (stocks) redeemed from the shareholders (members)		0	0
3,3	Sale of equity shares (stocks) redeemed from the shareholders (members)		0	0
3,4	Paid dividends	3.4, 8.4	-72 126 514	-58 490 206
3,5	Totals of section 3 (sum of lines 3.1 to 3.7)		-72 126 514	-58 490 206
4	Impact of changes to the official currency exchange rates against the ruble set by the Bank of Russia on cash and cash equivalents		86 649 889	30 337 153
5	Increase (use) of cash and cash equivalents		715 234 172	42 774 843
5,1	Cash and cash equivalents as of the beginning of the reporting period	5.1	1 107 487 579	1 064 712 736
5,2	Cash and cash equivalents as of the end of the reporting period	5.1	1 822 721 751	1 107 487 579

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