Bank Reporting

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

BALANCE SHEET
(published form)
as of July 1, 2015

of the credit institution: Sberbank of Russia Public 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 start of the reporting year
1	2	3	4	5
I	ASSETS			
1	Cash and cash equivalents	5.1	584 465 217	1 240 712 425
2	Mandatory cash balances with the Central Bank of the Russian Federation	5.1	492 292 213	369 675 704
2.1	Obligatory reserves		154 041 398	142 522 154
3	Due from credit institutions	5.1	441 084 436	356 487 333
4	Financial assets carried at fair value through profit or loss	4.3, 5.2	428 774 908	825 688 140
5	Net loans receivable	5.3	15 185 812 555	15 889 379 335
6	Net investments in securities and other financial assets available for sale	5.4	1 774 114 600	1 745 489 852
6.1	Investments in subsidiaries and affiliates	5.5	442 560 685	385 839 342
7	Net investments in securities held to maturity	5.6	344 986 726	366 474 111
8	Prepayment on income tax		75 919 789	67 057 790
9	Deferred tax asset		0	0
10	Fixed assets, intangible assets and inventories	5.7	477 062 631	478 611 700
11	Other assets	5.8	263 451 148	407 183 754
12	Total assets		20 067 964 223	21 746 760 144
II	LIABILITIES			
13	Loans, deposits and other funds of the Central Bank of the Russian Federation		2 023 829 253	3 515 817 946
14	Due to credit institutions	5.9	445 367 361	794 856 364
15	Due to customers other than credit institutions	5.10	14 188 054 667	14 026 723 547
15.1	Deposits (funds) of individuals, including sole traders		8 493 294 433	7 999 051 651
16	Financial liabilities carried at fair value through profit or loss		300 897 292	617 944 480
17	Debt securities in issue	5.11	583 758 480	513 402 485
18	Income tax payable		0	2 170
19	Deferred tax liability		65 237 742	42 891 174
20	Other liabilities	5.12	240 130 595	216 252 982
21	Provisions for possible losses from credit contingencies, other possible losses and transactions with offshore residents		42 323 313	36 530 500
22	Total liabilities		17 889 598 703	19 764 421 648
III	SOURCES OF EQUITY			
23	Share capital	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	-72 319 232	-197 450 451
28	Revaluation of fixed assets decreased by the amount of deferred tax liability		79 646 420	80 536 315
29	Retained earnings (uncovered losses) of previous years		1 790 112 711	1 488 697 172
30	Unused profit (loss) for the reporting period	6	81 583 122	311 212 961
31	Total sources of equity		2 178 365 520	1 982 338 496
IV	OFF-BALANCE-SHEET LIABILITIES			
32	Irrevocable liabilities of the credit institution		7 597 631 627	8 908 307 537
33	Guarantees and sureties granted by the credit institution		1 560 372 714	1 625 269 457
34	Non-credit contingencies		37 087	37 087

CEO, Chairman of the Executive Board,
Sberbank of Russia **Herman O. Gref** _____
(Full Name) (Signature)

Senior Managing Director, Chief Accountant - L.S.
Director of the Accounting and Reporting
Department, Sberbank of Russia **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 FINANCIAL PERFORMANCE
(published form)

for the First Half of 2015

of the credit institution: Sberbank of Russia Public 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	965 439 219	778 168 669
1.1	From funds deposited with credit institutions		22 564 516	13 882 187
1.2	From loans granted to customers other than credit institutions		877 984 981	700 184 609
1.3	From provision of services related to financial leasing (leasing)		0	0
1.4	From investments in securities		64 889 722	64 101 873
2	Total interest expense, including:	6,2	604 019 887	313 765 601
2.1	On deposits from credit institutions		165 972 148	68 886 499
2.2	On deposits from customers other than credit institutions		411 800 529	231 758 863
2.3	On debt securities in issue		26 247 210	13 120 239
3	Net interest income (negative interest margin)		361 419 332	464 403 068
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:		-117 155 083	-106 612 494
4.1	Change in the provision for possible losses on interest income accrued		-2 224 090	-1 854 871
5	Net interest income (negative interest margin) less for possible losses		244 264 249	357 790 574
6	Net income from operations with securities carried at fair value through profit or loss		-62 060 846	11 863 517
7	Net income from operations with securities available for sale		-3 723 920	-3 375 769
8	Net income from operations with securities held to maturity		72	85
9	Net income from operations with foreign currency		51 362 681	19 028 806
10	Net income from foreign currency revaluation	6,4	28 783 613	-22 211 765
11	Income from participation in the capital of other legal entities		1 619 371	748 451
12	Fee and commission income	6,3	133 432 840	106 223 834
13	Fee and commission expense	6,3	14 055 043	10 207 406
14	Changes in the provisions for possible losses on securities available for sale	5,4	-1 300	77 578
15	Changes in the provisions for possible losses on securities held to maturity	5,6	-1 068 546	329 620
16	Changes in the provisions for other losses		-18 401 623	1 775 601
17	Other operating income		10 266 497	10 585 079
18	Net income (expenses)		370 418 045	472 628 205
19	Operating expenses	6,5	263 953 000	232 742 119
20	Profit (loss) before tax	3,2	106 465 045	239 886 086
21	Tax compensation (expenses)	6,6	24 881 923	53 470 270
22	Profit (loss) after tax	3,2	81 583 122	186 415 816
23	Total distributions from profit 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	81 583 122	186 415 816

CEO, Chairman of the Executive Board
Sberbank of Russia **Herman O. Gref** _____
(Full Name) (Signature)

Senior Managing Director, Chief Accountant - L.S.
Director of the Accounting and Reporting
Department, Sberbank of Russia **M.Yu. Lukyanova** _____
(Full Name) (Signature)

_____ _____

Bank Reporting

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

STATEMENT OF CAPITAL ADEQUACY TO COVER RISKS, PROVISIONS FOR LOSES FROM DOUBTFUL LOANS AND OTHER ASSETS
(published form)
as of July 1, 2015

of the credit institution: Sberbank of Russia Public 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 reporting date	Increase (+)/ reduction (-) over the reporting period	Figures as of the start of the reporting year
1	2	3	4	5	6
1	Total equity (capital) (RUB'000), total, including:	8	2 520 815 372	209 284 944	2 311 530 428
1,1	Sources of core capital:	8	1 969 344 271	90 266 605	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:		1 729 051 772	90 266 605	1 638 785 167
1.1.4.1	of previous years		1 729 051 772	241 598 647	1 487 453 125
1.1.4.2	of the reporting year		0	x	151 332 042
1,2	Items decreasing the sources of core capital:		260 968 818	9 454 145	251 514 673
1.2.1	Intangible assets		6 656 656	3 372 488	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:		52 256 206	27 390 008	24 866 198
1.2.5.1	Non-material		0	0	0
1.2.5.2	Material		52 256 206	27 390 008	24 866 198
1.2.5.3	aggregate amount of material investments and aggregate amount of deferred tax assets		0	0	0
1.2.6	Negative value of additional paid-in capital		202 055 956	-21 308 351	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		1 708 375 453	80 812 460	1 627 562 993
1.4	Sources of additional paid-in capital:	8	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 the 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		202 055 956	-21 308 351	223 364 307
1.5.1	Investments in equity preferred shares		0	0	0
1.5.2	Investment in financial institutions capital:		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		1 708 375 453	80 812 460	1 627 562 993
1,8	Sources of additional capital:	8	879 303 608	161 220 904	718 082 704
1.8.1	Authorized capital formed through preferred shares, total, including:		35 000	-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:		83 753 308	x	113 622 869
1.8.3.1	current year		83 753 308	x	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	656 868 880	191 985 360	464 883 520
1.8.4.1	raised (placed) before March 1, 2013		45 820 880	-6 545 840	52 366 720
1.8.4.2	provided in accordance with the Federal Law No.173-FZ "On additional measures to support the financial system of the Russian Federation" of October 13, 2008 <2> and the 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>		500 000 000	200 000 000	300 000 000
1.8.5	Capital gain		79 646 420	-889 895	80 536 315
1.9	Items decreasing the sources of additional capital:		63 755 689	33 784 448	29 971 241
1.9.1	Investments in equity preferred shares		0	0	0
1.2.9	Investment in financial institutions capital:		3 018	1 509	1 509
1.9.2.1	Non-material		0	0	0
1.9.2.2	Material		3 018	1 509	1 509
1.9.3	Subordinated loan (deposit, loan, bond loan) provided to financial institutions		63 752 671	33 782 939	29 969 732
1.9.3.1	Non-material		0	0	0
1.9.3.2	Material		63 752 671	33 782 939	29 969 732
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		66 863 689	32 748 420	34 115 269
1.10.1	Accounts receivable overdue for more than 30 calendar days		0	-28	28
1.10.2	Subordinated loans with value not exceeding 1% from authorized capital value of the borrowing credit institution <5>		3 108 000	-1 036 000	4 144 000

1.10.3	Excess of the aggregate amount of credits, 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		812 439 919	128 472 484	683 967 435
2	Risk-weighted assets (RUB'000) <4>:		x	x	x
2,1	those necessary for defining the core capital adequacy	8,2	19 804 919 624	62 414 232	19 742 505 392
2,2	those necessary for defining the fixed capital adequacy	8,2	19 804 919 624	62 414 232	19 742 505 392
2.3	those necessary for defining the equity (capital) adequacy	8,2	19 894 173 567	38 206 562	19 855 967 005
3	Capital adequacy (percent) <4>:		x	x	x
3,1	Core capital adequacy	8,3	8,6	x	8,2
3,2	Fixed capital adequacy	8,3	8,6	x	8,2
3,3	Equity (capital) adequacy	8,3	12,7	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> 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.
<5> The indicator is calculated in accordance with the clause 4 of the Annex to the Bank of Russia Regulation No. 395-P of December 28, 2012

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 <4>			Figures as of the start of the reporting year <4>		
			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	16 040 782 917	15 313 683 810	11 446 733 927	16 057 509 949	15 387 999 786	11 082 326 791
1.1	Assets with risk coefficient of <1> 0 percent, total, including:		2 300 496 869	2 299 061 670	0	3 152 063 633	3 150 863 829	0
1.1.1	Cash and obligatory reserves deposited with the Bank of Russia		492 557 188	492 557 188	0	1 286 024 434	1 286 024 434	0
1.2.1	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		368 279 819	367 321 627	0	383 638 011	383 193 259	0
1.1.3	credit claims and other claims to the central banks and governments of countries with country risk assessment of "0", "1" <2>, including those secured by the guarantees of these countries, etc.		0	0	0	0	0	0
1.2	Assets with risk coefficient of 20 percent, total, including:		1 443 183 077	1 442 372 726	288 474 545	1 255 138 076	1 244 766 120	248 953 224
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		18 861 074	17 933 118	3 586 624	767 683 185	765 339 885	153 067 977
1.2.2	credit claims and other claims to the central banks and governments of countries with 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 the country risk assessment of "0", "1" that have the long-term credit ratings <3>, including those secured by their guarantees		716 859 349	716 859 349	143 371 870	447 999 132	439 968 504	87 993 701
1.3	Assets with risk coefficient of 50 percent, total, including:		831 600 089	831 231 647	415 615 824	325 231 830	321 894 745	160 947 373
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		69 495 845	69 162 996	34 581 498	46 736 621	46 625 036	23 312 518
1.3.2	credit claims and other claims to the central banks and governments of countries with country risk assessment of "3", including those secured by their guarantees (pledge of securities)		239 060	239 060	119 530	348 886	348 886	174 443
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		368 402 113	368 402 113	184 201 057	113 056 262	113 056 262	56 528 131
1.4	Assets with risk coefficient of 100 percent, total, including:		11 462 251 301	10 737 766 186	10 737 766 186	11 321 174 205	10 666 572 887	10 666 572 887
1.4.1	loan debts of legal entities		6 212 235 163	5 662 498 356	5 662 498 356	6 511 018 241	6 023 805 736	6 023 805 736
1.5	Assets with risk coefficient of 150 percent - credit claims and other claims to the central banks and governments of countries with country risk assessment of "7"		3 251 581	3 251 581	4 877 372	3 902 205	3 902 205	5 853 307
2	Assets with other risk coefficients:							
2.1	those with lower risk coefficients, total, including:		59 778 732	59 778 732	3 227 724	112 078 646	112 078 646	5 812 706
2.1.1	Mortgage loans with a risk coefficient of 70 percent		0	0	0	0	0	0
2.1.2	Claims of clearing participants		59 778 732	59 778 732	3 227 724	112 078 646	112 078 646	5 812 706
2.2	those with higher risk coefficients, total, including:		3 503 342 125	3 282 592 280	4 197 642 685	4 182 357 268	3 987 277 464	4 425 323 034
2.2.1	those with the risk coefficient of 110 percent		2 018 309 900	1 897 204 839	2 086 925 323	2 574 509 167	2 460 287 056	2 202 709 805
2.2.2	those with the risk coefficient of 130 percent		240 158 310	218 596 337	282 422 601	371 876 589	352 838 289	424 131 915
2.2.3	those with the risk coefficient of 150 percent		1 166 765 810	1 088 682 999	1 633 024 498	1 198 718 375	1 136 898 982	1 705 348 473
2.2.4	those with the risk coefficient of 250 percent		78 108 105	78 108 105	195 270 263	37 253 137	37 253 137	93 132 841
2.2.5	those with the risk coefficient of 1000 percent		0	0	0	0	0	0
3	Loans for consumer purposes, total, including:		1 086 291	1 047 128	1 484 282	80 043 164	73 540 799	80 947 743
3.1	those with the risk coefficient of 110 percent		0	0	0	79 938 053	73 441 212	80 785 334
3.2	those with the risk coefficient of 140 percent		1 054 847	1 019 887	1 427 842	72 212	68 104	95 346
3.3	those with the risk coefficient of 170 percent		22 257	19 448	33 061	23 623	23 087	39 247
3.4	those with the risk coefficient of 200 percent		0	0	0	0	0	0
3.5	those with the risk coefficient of 300 percent		9 187	7 793	23 379	8 068	7 520	22 561
3.6	those with the risk coefficient of 600 percent		0	0	0	1 208	876	5 255
4	Credit risk on credit related commitments, total, including:		3 465 938 094	3 424 647 263	1 448 749 191	3 307 247 585	3 270 728 064	1 460 133 469
4.1	on financial instruments with high risk		1 449 487 148	1 433 290 107	1 428 285 809	1 465 318 220	1 447 736 936	1 440 261 444
4.2	on financial instruments with average risk		4 008 359	3 802 164	1 905 069	5 685 959	5 114 718	2 425 868
4.3	on financial instruments with low risk		92 885 659	92 880 386	18 558 313	87 190 737	87 190 737	17 446 157
4.4	on financial instruments without risk		1 919 556 928	1 894 674 606	0	1 749 052 669	1 730 685 673	0
5	Credit risk on derivative financial instruments		309 005 015	x	296 183 189	400 031 812	x	612 261 978

<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 or Fitch Rating's or Moody's Investors Service.
<4> Information indicated 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	Figures as of the reporting date	Figures as of the start of the reporting year
1	2	3	4	5
6	Operational risk, total, including:	8,2	163 442 523	130 794 311
6.1	Income for the purpose of calculating the capital to cover the operational risk, total, including		1 089 616 819	871 962 076
6.1.1	Net interest income		822 441 662	694 475 679
6.1.2	Net non-interest income		267 175 157	177 486 397
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	Figures as of the reporting date	Figures as of the start of the reporting year
1	2	3	4	5
7	Aggregate market risk, total, including:	8,2	181 172 024	207 334 314
7.1	Interest risk, total <1>, including:		8 998 563	12 731 635
7.1.1	General		7 497 507	11 427 925
7.1.2	Special		1 501 056	1 303 710
7.2	Stock market risk, total, including:		0	0
7.2.1	General		0	0
7.2.2	Special		0	0
7.3	Currency risk		68 689 986	48 188 876

<1> Information 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 the Amount of Provisions for Possible Losses from Loans and Other Assets

RUB'000

Line number	Item	Explanation number	Figures as of the reporting date	Increase (+)/ reduction (-) over the reporting period	Figures as of the start of the reporting year
1	2	3	4	5	6
1	Actual provisions for possible losses, total, including:	9,2	990 812 211	118 056 405	872 755 806
1.1	loans, lending and similar receivables		913 061 960	99 900 343	813 161 617
1.2	other balance sheet assets related to risk of possible losses, and other losses		35 426 938	12 363 249	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 sheet accounts		42 288 560	5 776 423	36 512 137
1.4	for operations with offshore residents		34 753	16 390	18 363

Section 4: Leverage Ratio Information

Line number	Item	Explanation number	Value as of the reporting date	Value as of the date one quarter after the reporting date <1>	Value as of the date two quarters after the reporting date <2>	Value as of the date three quarters after the reporting date <2>
1	2	3	4	5	6	7
1	Fixed capital, RUB'000	8,6	1 708 375 453	1 753 446 818	0	0
2	Amount of balance sheet assets and off-balance-sheet claims at risk for calculating the leverage ratio, RUB'000		21 415 256 712	21 756 749 072	0	0
3	Leverage ratio under Basel III, percentage		8,0	8,1	0	0

<1> Figures in the column 5 were not audited as of 4/1/2015

<2> Columns 6 and 7 as of 7/1/2015 are not completed according to the Bank of Russia Ordinance No. 2332-U of October 12, 2009

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)	350 537 186
	including as a result of:	
1.1	loans issued	100 568 307
1.2	changes in loan quality	228 806 697
1.3	change in the official currency exchange rate against the ruble, as set by the Bank of Russia	18 534
1.4	other reasons	21 143 648
2	Recovery (decrease) of provisions in the reporting period (RUB'000), total, (explanation number: 5.3)	250 636 843
	including as a result of:	
2.1	non-performing loans write-offs	17 144 671
2.2	repayment of loans	111 519 122
2.3	changes in loan quality	107 820 336
2.4	change in the official currency exchange rate against the ruble, as set by the Bank of Russia	1 021 437
2.5	other reasons	13 131 277

CEO, Chairman of the Executive Board
Sberbank of Russia **Herman O. Gref** _____
(Full Name) (Signature)

Senior Managing Director, 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 OBLIGATORY RATIOS AND LEVERAGE RATIO
(published form)
as of July 1, 2015

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

Form code under OKUD 0409813

Quarterly (Annual)

Section 1: Information on Obligatory Ratios

percentage

Line number	Item	Explanation number	Regulatory requirement	Actual value <1>			
				as of the reporting date		as of the start of the reporting year	
1	2	3	4	5		6	
1	Core capital adequacy ratio (R1.1)	8.3	5,0		8,6		8,2
2	Fixed capital adequacy ratio (R1.2)	8.3	6,0		8,6		8,2
3	Equity adequacy ratio of the bank (R1.0)	8.3	10,0		12,7		11,6
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)	9.4	15,0		107,5		74,3
6	Current liquidity ratio of the bank (R3)	9.4	50,0		166,2		66,4
7	Long-term liquidity ratio of the bank (R4)	9.4	120,0		69,3		111,2
8	Maximum risk limit per borrower or group of related borrowers (R6)	9.2	25,0	maximum	16,8	maximum	19,2
				minimum	0,3	minimum	0,2
9	Maximum limit of large credit risks (R7)	9.2	800,0		146,5		207,5
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		0,8		1,0
12	Ratio of the bank's equity (capital) used for purchasing shares (interests) in other legal entities (R12)		25,0		8,7		9,5
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 as of the start of the reporting year and as of the reporting date, and the maximum risk percentage ratio for one borrower or a group of related borrowers (R6)

Section 2: Information on Calculating the Leverage Ratio

(RUB'000)

Line number	Item	Explanation number	Amount
1	2	3	4
1	Amount of assets according to balance sheet (published form), total:		20 067 964 223
2	Correction related to investments into capital of credit, financial, insurance, and other institutions, the reporting data of which is included into consolidate financial statements but not included into the calculation of the amount of equity (capital), obligatory ratios		non-applicable for statements of a credit institution as a legal entity
3	Correction related to fiduciary assets recorded in accordance with		0
4	Correction related to derivative financial instruments		-42 386 442
5	Correction related to securities lending and borrowing		0
6	Correction related to reducing credit related commitments to credit		1 611 147 697
7	Other corrections		221 468 765
8	Amount of balance sheet assets and off-balance-sheet claims at risk		21 415 256 712

Subsection 2.2: Calculation of the Leverage Ratio

(RUB'000)

Line number	Item	Explanation number	Amount
1	2	3	4
	Balance sheet assets risk		
1	Balance sheet assets, total:		19 619 387 594
2	Decreasing correction for the sum of items taken as a decrease in the core capital sources		260 968 818
3	Balance sheet assets at risk after correction (difference between lines 1 and 2), total:		19 358 418 776
	Risk on operations with DFI (Derivative financial instruments)		
4	Current credit risk on operations with DFI (less variation margin received), total:		238 625 696
5	Potential counterparty credit risk on operations with DFI, total:		120 393 685
6	Correction for the amount of the nominal value of the collateral on operations with DFI subject to write-off from the balance in accordance with the accounting standards		non-applicable in accordance with Russian Accounting Standards
7	Decreasing correction for the amount of the transferred variation		0

8	Correction for the claims of bank participating in the clearing to the		0
9	Correction for recording the credit risk on the underlying (basic) asset for issued credit DFI		12 101 608
10	Decreasing correction for issued credit DFI		12 101 608
11	DFI risk after corrections		359 019 381
Risk on securities lending and borrowing			
12	Claims on securities lending and borrowing (excluding netting),		86 670 859
13	Correction for payment netting (claims and liabilities) on securities		0
14	Credit risk per counterparty on securities lending and borrowing		0
15	Risk on guarantee transactions on securities lending and borrowing		0
16	Claims on securities lending and borrowing after corrections (sum of		86 670 859
Risk for credit related commitments			
17	Nominal value of the risk for credit related commitments, total:		1 448 749 191
18	Correction for applying the coefficients of credit equivalent		-162 398 505
19	Risk on credit related commitments after corrections (difference		1 611 147 697
Capital and risks			
20	Fixed capital		1 708 375 453
21	Amount of balance sheet assets and off-balance-sheet claims at risk		21 415 256 712
Leverage ratio			
22	Leverage ratio under Basel III		8,0

CEO, Chairman of the Executive Board
Sberbank of Russia **Herman O. Gref** _____
(Full Name) (Signature)

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Director of the Accounting and Reporting
Department, Sberbank of Russia **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

CASH FLOW STATEMENT
(published form)
as of July 1, 2015

of the credit institution: Sberbank of Russia Public 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) operations			
1,1	Total cash received from (used in) operating activities before changes in the operating assets and liabilities, including:		239 574 216	377 267 325
1.1.1	Interest received		953 589 628	770 818 082
1.1.2	Interest paid		-573 560 491	-292 703 156
1.1.3	Fees and commissions received		135 748 139	105 169 888
1.1.4	Fees and commissions paid		-14 462 114	-9 780 982
1.1.5	Income less expenses for operations with financial assets at fair value through profit or loss, available for sale		-121 359 511	7 854 194
1.1.6	Income less expenses from operations with securities held to maturity		0	0
1.1.7	Income less expenses from operations with foreign currency		51 362 681	19 028 806
1.1.8	Other operating income		9 811 331	10 152 325
1.1.9	Operating expenses		-171 037 887	-189 143 153
1.1.10	Tax expenses (compensation)		-30 517 560	-44 128 679
1,2	Total increase (decrease) of net cash from operating assets and liabilities, including		-786 917 980	-450 137 494
1.2.1	Net increase (decrease) of obligatory reserves with the Bank of Russia		-11 519 244	-20 569 604
1.2.2	Net increase (decrease) of investments in securities at fair value through profit or loss		5 038 348	12 545 643
1.2.3	Net increase (decrease) in loans and advances to customers		476 284 413	-1 157 879 319
1.2.4	Net increase (decrease) of other assets		75 362 139	29 073 431
1.2.5	Net increase (decrease) of loans, deposits and other facilities of the Bank of Russia		-1 499 170 303	200 541 704
1.2.6	Net increase (decrease) in deposits of other credit institutions		-265 053 780	-107 895 733
1.2.7	Net increase (decrease) in deposits of customers other than credit institutions		383 291 015	590 217 236
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		75 388 416	-26 225 947
1.2.10	Net increase (decrease) of other liabilities		-26 538 984	30 055 095
1.3	Totals of section 1 (item 1.1 + item 1.2)		-547 343 764	-72 870 169
2	Net cash, obtained from (used in) investment activities			
2,1	Purchase of investment securities and other financial assets available for sale		-97 101 969	-108 584 096
2,2	Proceeds from disposal and redemption of investment securities and other financial assets available for sale		212 764 835	66 564 247
2,3	Purchase of investment securities held to maturity		-324 832	-289 637
2,4	Proceeds from redemption of investment securities held to maturity		19 743 900	31 638 485
2,5	Acquisition of fixed assets, intangible assets and inventory		-22 724 069	-24 596 398
2,6	Proceeds from sale of fixed assets, intangible assets and inventory		2 168 908	2 416 158
2,7	Dividends received		1 619 371	748 451
2,8	Totals for section 2 (sum of lines 2.1 to 2.7)		116 146 144	-32 102 790
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		-10 288 486	-71 810 594
3,5	Totals of section 3 (sum of lines 3.1 to 3.7)		-10 288 486	-71 810 594
4	Impact of changes to the official currency exchange rates against the ruble set by the Bank of Russia on cash and cash equivalents		-19 466 644	-6 423 144
5	Increase (use) of cash and cash equivalents		-460 952 750	-183 206 697
5,1	Cash and cash equivalents as of the beginning of the reporting year		1 822 721 751	1 107 487 579
5,2	Cash and cash equivalents as of the end of the reporting period		1 361 769 001	924 280 882

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