BALANCE SHEET

(disclosure form)

as of September 1, 2013

Lending organization: Sberbank of Russia Open Joint-Stock Company

Sberbank of Russia OJSC

Mail address: 19 Vavilova St., Moscow 117997

Form code under OKUD 0409806

Quarterly (Annual)

thousand rubles

Line number	Item	Figures as of the reporting date
1	2	3
I	ASSETS	
1	Funds	492 851 576
2	Funds of lending organisations with the Central Bank of the Russian Federation	320 626 340
2.1	Required provisions	146 212 262
3	Funds in lending organisations	188 519 647
4	Financial assets evaluated at fair value through profit or loss	96 330 630
5	Net loans receivable	10 978 402 680
6	Net investments in securities and other financial assets available for sale	1 699 269 804
6.1	Investments in subsidiaries and affiliates	314 142 739
7	Net investments in securities kept till redemption	288 092 283
8	Fixed assets, intangible assets and stocks	444 850 930
9	Other assets	192 974 839
10	Total assets	14 701 918 729
II	LIABILITIES	
11	Loans, deposits and other facilities of the Central Bank of the Russian Federation	1 296 191 833
12	Funds of lending organisations	630 681 036
13	Funds from clients other than lending organisations	10 322 351 470
13.1	Deposits from individuals	6 729 628 840
14	Financial liabilities evaluated at fair value through profit or loss	34 773 929
15	Issued debentures	396 118 854
16	Other liabilities	178 019 095
17	Provisions for possible losses from credit contingencies, other possible losses and transactions with offshore residents	28 328 402
18	Total liabilities	12 886 464 619
III	SOURCES OF EQUITY	
19	Shareholders' (members') capital	67 760 844
20	Treasury shares redeemed from shareholders (members)	0
21	Share premium	228 054 226
22	Reserve fund	3 527 429
23	Revaluation of securities available for sale at fair value	-4 210 325
24	Revaluation of fixed assets	83 456 357
25	Retained profit (uncovered losses) of previous years	1 183 026 761
26	Unused profit (loss) for the reporting period	253 838 818
27	Total sources of equity	1 815 454 110
IV	OFF-BALANCE-SHEET LIABILITIES	
28	Irrevocable liabilities of the lending organisation	3 577 388 067
29	Guarantees and sureties granted by the lending organisation	1 051 696 194
30	Non-credit contingencies	5 917 706

Deputy Chairman
of the Executive Board of Sberbank of Russia **A.V. Morozov**

Acting Chief Accountant of Sberbank of Russia – Director of Accounting
and Reporting Department of Sberbank of Russia **M.Yu. Lukyanova**