|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  | Bank Reporting | |
| Territory code  under OKATO | | Code of lending organization (branch) | | |
|  | under OKPO | Primary State  Registration number | Registration number  (/reference number) | BIC |
| 45293554000 | 00032537 | 11027700132195 | 1481 | 044525225 |

PROFIT AND LOSS STATEMENT OF A LENDING ORGANIZATION as of January 1, 2013

Abbreviated company name of the lending organization Sberbank of Russia OJSC

Mail address

19 Vavilova St., Moscow, 117997

Form code under OKUD 0409102

Quarterly (semiannual)

thou. rub.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. of line | | | Item description | Symbols | | Amounts | | Total  (col.4 + col.5) |
| in rubles | in foreign currency and precious metals in the ruble equivalent |
|  | |
| 1 | | | 2 | 3 | | 4 | 5 | 6 |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Chapter I. INCOME |  |  |  |  |  |
|  |  |  | A. From bank operations and other transactions |  |  |  |  |  |
|  |  |  | Section 1. Interest income |  |  |  |  |  |
|  |  |  | 1. For loans to |  |  |  |  |  |
|  | 1 |  | The Ministry of Finance of Russia | 11101 |  | 0 | 0 | 0 |
|  | 2 |  | Financial agencies of constituent entities of | 11102 |  | 20,001,825 | 0 | 20,001,825 |
|  |  |  | of Russia and local government agencies |  |  |  |  |  |
|  | 3 |  | State non-budget funds of the Russian | 11103 |  | 0 | 0 | 0 |
|  |  |  | Federation |  |  |  |  |  |
|  | 4 |  | Non-budget funds of constituent entities | 11104 |  | 0 | 0 | 0 |
|  |  |  | of the RF and local government agencies |  |  |  |  |  |
|  | 5 |  | Financial organizations owned by | 11105 |  | 2 | 0 | 2 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 6 |  | Commercial organizations owned by | 11106 |  | 9,749,385 | 872,127 | 10,621,512 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 7 |  | Non-profit organizations owned by | 11107 |  | 2,971 | 13,702 | 16,673 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 8 |  | Financial organizations owned by | 11108 |  | 33,877 | 0 | 33,877 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 9 |  | Commercial organizations owned by | 11109 |  | 2,006,486 | 19,395 | 2,025,881 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 10 |  | Not-for-profit institutions in public | 11110 |  | 3,032 | 0 | 3,032 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 11 |  | Non-governmental financial organizations | 11111 |  | 7,138,578 | 223,539 | 7,362,117 |
|  | 12 |  | Non-governmental commercial organizations | 11112 |  | 421,999,674 | 60,176,741 | 482,176,415 |
|  | 13 |  | Non-governmental non-profit organizations | 11113 |  | 459,530 | 0 | 459,530 |
|  | 14 |  | Sole traders | 11114 |  | 25,072,043 | 24,932 | 25,096,975 |
|  | 15 |  | Citizens (natural persons) | 11115 |  | 324,990,387 | 995,722 | 325,986,109 |
|  | 16 |  | Nonresident legal entities | 11116 |  | 14,605,588 | 25,591,874 | 40,197,462 |
|  | 17 |  | Nonresident natural persons | 11117 |  | 1,245 | 50 | 1,295 |
|  | 18 |  | Lending organizations | 11118 |  | 3,164,866 | 21,482 | 3,186,348 |
|  | 19 |  | Nonresident banks | 11119 |  | 746,700 | 3,983,625 | 4,730,325 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 11101-11119 total | 0 |  | 829,976,189 | 91,923,189 | 921,899,378 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 2. For other funds placed in: |  |  |  |  |  |
|  | 1 |  | the Ministry of Finance of Russia | 11201 |  | 0 | 0 | 0 |
|  | 2 |  | Financial agencies of constituent entities | 11202 |  | 0 | 0 | 0 |
|  |  |  | of the RF and local government agencies |  |  |  |  |  |
|  | 3 |  | State Non-budget funds of the Russian | 11203 |  | 0 | 0 | 0 |
|  |  |  | Federation |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 4  5  6  7  8  9  10  11  12  13  14  15  16 17 |  | Non-budget funds of constituent entities of the RF and local government agencies  Financial organizations owned by the federal government  Commercial organizations owned by the federal government  Non-profit organizations owned by the federal government  Financial organizations owned by the state (other than the federal government)  Commercial organizations owned by the state (other than the federal government)  Non-profit organizations owned by the state (other than the federal government)  Non-governmental financial organizations  Non-governmental commercial organizations  Non-governmental non-profit organizations  Non-resident legal entities  Lending organizations  Non-resident banks  Bank of Russia | 11204  11205  11206  11207  11208  11209  11210  11211  11212  11213  11214  11215  11216  11217 |  | 0  0  0  0  0  0  0  1,754,128  0  0  0  1,067,890  0  0 | 0  0  0  0  0  0  0  0  2,553  0  9,761,270  36,828  406,904  0 | 0  0  0  0  0  0  0  1,754,128  2,553  0  9,761,270  1,104,718  406,904  0 |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 11201-11217 total | 0 |  | 2,822,018 | 10,207,555 | 13,029,573 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 3. For cash on accounts |  |  |  |  |  |
|  | 1 |  | Bank of Russia | 11301 |  | 0 | 0 | 0 |
|  | 2 |  | Lending organizations | 11302 |  | 3,766 | 45 | 38,111 |
|  | 3 |  | Non-resident banks | 11303 |  | 0 | 99,705 | 99,705 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 11301-11303 total | 0 |  | 3,766 | 99,750 | 103,516 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 4. For deposits placed in the |  |  |  |  |  |
|  | 1 |  | Bank of Russia | 11401 |  | 33,552 | 0 | 33,552 |
|  | 2 |  | Lending organizations | 11402 |  | 0 | 0 | 0 |
|  | 3 |  | Non-resident banks | 11403 |  | 0 | 77,257 | 77,257 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 11401-11403 total | 0 |  | 33,552 | 77,257 | 110,809 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5. Investments in debt instruments |  |  |  |  |  |
|  |  |  | (less notes) of |  |  |  |  |  |
|  | 1 |  | the Russian Federation | 11501 |  | 46,757,030 | 5,147,168 | 51,904,198 |
|  | 2 |  | Constituent entities of the RF and local | 11502 |  | 8,899,618 | 0 | 8,899,618 |
|  |  |  | government agencies |  |  |  |  |  |
|  | 3 |  | Bank of Russia | 11503 |  | 0 | 0 | 0 |
|  | 4 |  | Lending organizations | 11504 |  | 1,520,583 | 0 | 1,520,583 |
|  | 5 |  | Other debentures | 11505 |  | 27,204,018 | 0 | 27,204,018 |
|  | 6 |  | Foreign countries | 11506 |  | 244,911 | 466,136 | 711,047 |
|  | 7 |  | Non-resident banks | 11507 |  | 1,042,441 | 591,259 | 1,633,700 |
|  | 8 |  | Other debentures of non-residents | 11508 |  | 2,391,268 | 7,692,651 | 10,083,919 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 11501-11508 total | 0 |  | 88,059,869 | 13,897,214 | 101,957,083 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 6. For discounted bills |  |  |  |  |  |
|  | 1 |  | Federal agencies | 11601 |  | 0 | 0 | 0 |
|  | 2 |  | Agencies of constituent entities of the RF | 11602 |  | 0 | 0 | 0 |
|  |  |  | and local government agencies |  |  |  |  |  |
|  | 3 |  | Lending organizations | 11603 |  | 0 | 0 | 0 |
|  | 4 |  | Notes of other residents | 11604 |  | 0 | 0 | 0 |
|  | 5 |  | State agencies of foreign | 11605 |  | 0 | 0 | 0 |
|  |  |  | countries |  |  |  |  |  |
|  | 6 |  | Local agencies of foreign countries | 11606 |  | 0 | 0 | 0 |
|  | 7 |  | Non-resident banks | 11607 |  | 0 | 0 | 0 |
|  | 8 |  | Notes of other non-residents | 11608 |  | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 11601-11608 total | 0 |  | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 1 total | 0 |  | 920,895,394 | 116,204,965 | 1,037,100,359 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 2. Interest income from bank operations | |  |  |  |  |
|  |  |  | and other transactions |  |  |  |  |  |
|  |  |  | 1. Revenue from opening and managing bank  accounts, cash management services for  clients |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  | 1 |  | Fee for opening and maintaining bank | 12101 |  | 14,952,229 | 85,413 | 15,037,642 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | accounts |  |  |  |  |  |
|  | 2 |  | Fee for cash management | 12102 |  | 118,382,353 | 4,436,107 | 122,818,460 |
|  |  |  | services |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 12101-12102 total | 0 |  | 133,334,582 | 4,521,520 | 137,856,102 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Revenue for sale and purchase of foreign |  |  |  |  |  |
|  |  |  | currency, cash and non-cash |  |  |  |  |  |
|  | 1 |  | Income from purchase and sale of foreign | 12201 |  | 101,134,119 | X | 101,134,119 |
|  |  |  | currency, cash and non-cash |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbol 12201 total | 0 |  | 101,134,119 | X | 101,134,119 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 3. Revenue from issuing bank guarantees and |  |  |  |  |  |
|  |  |  | sureties |  |  |  |  |  |
|  | 1 |  | Income from the granting of bank guarantees | 12301 |  | 5,254,702 | 373,396 | 5,628,098 |
|  |  |  | and sureties |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbol 12301, total | 0 |  | 5,254,702 | 373,396 | 5,628,098 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 4. Revenue from conducting other deals |  |  |  | 1 |  |
|  | 1 |  | From redemption and sale of acquired | 12401 |  | 112,447 | X | 112,447 |
|  |  |  | claims |  |  |  |  |  |
|  | 2 |  | From transactions involving trust | 12402 |  | 28,330 | 249 | 28,579 |
|  |  |  | management |  |  |  |  |  |
|  | 3 |  | From operations in precious metals and | 12403 |  | 5,759,201 | X | 5,759,201 |
|  |  |  | precious stones |  |  |  |  |  |
|  | 4 |  | From the lease of special premises | 12404 |  | 1,097,177 | 0 | 1,097,177 |
|  |  |  | and safe deposit boxes for documents and |  |  |  |  |  |
|  |  |  | valuables |  |  |  |  |  |
|  | 5 |  | From financial leasing transactions | 12405 |  | 0 | 0 | 0 |
|  | 6 |  | From the rendering of consulting and | 12406 |  | 15,020,857 | 1,859 | 15,022,716 |
|  |  |  | information services |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 12401-12406 total | 0 |  | 22,018,012 | 2,108 | 22,020,120 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 2 total | 0 |  | 261,741,415 | 4,897,024 | 266,638,439 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Total for income group A "From bank operations 0 | |  | 1,182,636,809 | 121,101,989 | 1,303,738,798 |
|  |  |  | and other transactions" (Sections 1-2) |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | B. Operating income | 1 | 1 | 1 | 1 | 1 |
|  |  |  | Section 3. Income from securities transactions |  |  |  |  |  |
|  |  |  | less interest, dividends and |  |  |  |  |  |
|  |  |  | revaluation |  |  |  |  |  |
|  |  |  | 1. Revenue from operations with acquired |  |  |  |  |  |
|  |  |  | securities |  |  |  |  |  |
|  | 1 |  | The Russian Federation | 13101 |  | 28,788,187 | X | 28,788,187 |
|  | 2 |  | Constituent entities of the RF and local | 13102 |  | 95,784 | X | 95,784 |
|  |  |  | government agencies |  |  |  |  |  |
|  | 3 |  | Bank of Russia | 13103 |  | 0 | X | 0 |
|  | 4 |  | Lending organizations | 13104 |  | 745,432 | X | 745,432 |
|  | 5 |  | Other securities | 13105 |  | 56,475,432 | X | 56,475,432 |
|  | 6 |  | Foreign countries | 13106 |  | 47,903 | X | 47,903 |
|  | 7 |  | Non-resident banks | 13107 |  | 4,226,700 | X | 4,226,700 |
|  | 8 |  | Other securities of non-residents | 13108 |  | 1,121,395 | X | 1,121,395 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 13101-13108 total | 0 |  | 91,500,833 |  | 91,500,833 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Revenue from operations with issued |  |  |  |  |  |
|  |  |  | securities |  |  |  |  |  |
|  | 1 |  | Income from transactions in issued | 13201 |  | 30,957 | 0 | 30,957 |
|  |  |  | securities |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbol 13201 total | 0 |  | 30,957 | 0 | 30,957 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 3 total | 0 |  | 91,531,790 | 0 | 91,531,790 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 4. Income from an interest in other |  |  |  |  |  |
|  |  |  | organizations |  |  |  |  |  |
|  |  |  | 1. Dividends for equity investments to |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1  2  3  4 |  | Lending institutions  Other organizations  Non-resident banks  Other non-resident organizations | 14101  14102  14103  14104 |  | 217  2,232,155  0  0 |  | 0  0  0  14,307 | 217  2,232,155  0  14,307 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 14101-14104 total | 0 |  | 2,232,372 |  | 14,307 | 2,246,679 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Dividends for equity investments in subsidiaries and affiliates of |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 1 |  | Lending organizations | 14201 |  | 0 |  | 0 | 0 |
|  | 2 |  | Other organizations | 14202 |  | 1,648,135 |  | 0 | 1,648,135 |
|  | 3 |  | Non-resident banks | 14203 |  | 0 |  | 36,014 | 36,014 |
|  | 4 |  | Other non-resident organizations | 14204 |  | 0 |  | 0 | 0 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 14201-14204 total | 0 |  | 1,648,135 |  | 36,014 | 1,684,149 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 3. Revenue from participation in business |  |  |  |  |  |  |
|  |  |  | (other than joint-stock companies) |  |  |  |  |  |  |
|  | 1 |  | Lending organizations | 14301 |  | 0 |  | 0 | 0 |
|  | 2 |  | Non-resident banks | 14302 |  | 0 |  | 0 | 0 |
|  | 3 |  | Other organizations | 14303 |  | 0 |  | 0 | 0 |
|  | 4 |  | Other non-resident organizations | 14304 |  | 0 |  | 0 | 0 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 14301-14304 total | 0 |  | 0 |  | 0 | 0 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 4. Revenue from participation in subsidiaries |  |  |  |  |  |  |
|  |  |  | affiliates (other than joint-stock companies)  i | |  |  |  |  |  |
|  | 1 |  | Lending organizations | 14401 |  | 0 |  | 0 | 0 |
|  | 2 |  | Non-resident banks | 14402 |  | 0 |  | 0 | 0 |
|  | 3 |  | Other organizations | 14403 |  | 25,536 |  | 0 | 25,536 |
|  | 4 |  | Other non-resident organizations | 14404 |  | 0 |  | 0 | 0 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 14401-14404 total | 0 |  | 25,536 |  | 0 | 25,536 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 4 total | 0 |  | 3,906,043 |  | 50,321 | 3,956,364 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 5. Positive revaluation |  |  |  |  |  |  |
|  |  |  | 1. Positive revaluation of securities, |  |  |  |  |  |  |
|  |  |  | funds in foreign currencies, precious |  |  |  |  |  |  |
|  |  |  | metals |  |  |  |  |  |  |
|  | 1 |  | Securities (balance account No. 70602, for | 15101 |  | 1,318,955 | X |  | 1,318,955 |
|  |  |  | preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  | balance account No. 70702) |  |  |  |  |  |  |
|  | 2 |  | Funds in foreign currencies (balance | 15102 |  |  |  |  |  |
|  |  |  | account No. 70603, balance account No. 70708 |  |  | 5,859,975,411 | X |  | 5,859,975,411 |
|  |  |  | when compiling an annual report) |  |  |  |  |  |  |
|  | 3 |  | Precious metals (balance account No. 70604, | 15103 |  |  |  |  |  |
|  |  |  | for preparation of the annual statement - |  |  | 750,245,696 | X |  | 750,245,696 |
|  |  |  | balance account No. 70704) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 15101-15103 total | 0 |  | 6,611,540,062 |  |  | 6,611,540,062 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Revenue from embedded derivatives |  |  |  |  |  |  |
|  |  |  | non-detachable from the underlying |  |  |  |  |  |  |
|  |  |  | contract (balance account No. 70605, for |  |  |  |  |  |  |
|  |  |  | preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  | balance sheet account No. 70705): |  |  |  |  |  |  |
|  | 1 |  | On changes in securities prices | 15201 |  | 0 | X | 1 | 0 |
|  | 2 |  | From changes in the foreign exchange rates | 15202 |  | 2,660,960 | X | 1 | 2,660,960 |
|  | 3 |  | On changes in the price index | 15203 |  | 0 | X | 1 | 0 |
|  | 4 |  | From changes in other variables | 15204 |  | 558,621 | X | 1 | 558,621 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 15201-15204 total | 0 |  | 3,219,581 | X | 1 | 3,219,581 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 5 total | 0 |  | 6,614,759,643 | X | 1 | 6,614,759,643 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 6. Other operating income |  |  |  |  |  |  |
|  |  |  | 1. Income from derivatives (balance account No. 70613, for preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | balance sheet account No. 70713): |  |  |  |  |  |  |
|  | 1 |  | Income from derivatives |  | 16101 |  | 50,496,839 | X | 50,496,839 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbol 16101 total |  | 0 |  | 50,496,839 | X | 50,496,839 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Commission fee |  |  |  |  |  |  |
|  | 1 |  | Transactions with currency valuables |  | 16201 |  | 75,672 | 11,797 | 87,469 |
|  | 2 |  | For intermediary services under broking |  | 16202 |  | 4,882,317 | 87,106 | 4,969,423 |
|  |  |  | and similar contracts |  |  |  |  |  |  |
|  | 3 |  | Under other transactions |  | 16203 |  | 40,094,358 | 4,125,171 | 44,219,529 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 16201-16203 total |  | 0 |  | 45,052,347 | 4,224,074 | 49,276,421 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 3. Other operational revenue |  |  |  |  |  |  |
|  | 1 |  | From lease of property |  | 16301 |  | 525,798 | 0 | 525,798 |
|  | 2 |  | From retirement (sale) of property |  | 16302 |  | 1,298,186 | X | 1,298,186 |
|  | 3 |  | From write-up of fixed assets after write-down | 16303 | |  | 0 | X | 0 |
|  | 4 |  | Delivery of assets for trust management |  | 16304 |  | 0 | 0 | 0 |
|  | 5 |  | From restoration of reserves for possible |  | 16305 |  | 924,678,390 | X | 924,678,390 |
|  |  |  | losses except for reserves of estimated |  |  |  |  |  |  |
|  |  |  | obligations of a non-credit nature |  |  |  |  |  |  |
|  | 6 |  | Other operating income |  | 16306 |  | 16,164,406 | 2877755 | 19,042,161 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 16301-16306 total |  | 0 |  | 942,666,780 | 2,877,755 | 945,544,535 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 6 total |  | 0 |  | 1,038,215,966 | 7,101,829 | 1,045,317,795 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Total for income group B "Operating income" | |  |  | 7,748,413,442 | 7,152,150 | 7,755,565,592 |
|  |  |  | Sections (3-6) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | C. Other income |  |  |  |  |  |  |
|  |  |  | Section 7. Other income |  |  |  |  |  |  |
|  |  |  | 1. Fines, fees, penalties |  |  |  |  |  |  |
|  | 1 |  | Operations on raising and granting |  | 17101 |  | 5,434,926 | 80,143 | 5,515,069 |
|  |  |  | (placing) funds |  |  |  |  |  |  |
|  | 2 |  | Other bank operations and transactions |  | 17102 |  | 43,966 | 1 | 43,967 |
|  | 3 |  | Other (business) operations |  | 17103 |  | 131,372 | 0 | 131,372 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 17101-17103 total |  | 0 |  | 5,610,264 | 80,144 | 5,690,408 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Revenue from previous years, identified | in |  |  |  |  |  |
|  |  |  | the reporting year |  |  |  |  |  |  |
|  | 1 |  | From operations on raising and granting |  | 17201 |  | 2,598,410 | 184,174 | 2,782,584 |
|  |  |  | (placing) funds |  |  |  |  |  |  |
|  | 2 |  | From other bank operations and transactions | | 17202 |  | 58837 | 58,837 | 20 |
|  | 3 |  | From other (business) operations |  | 17203 |  | 1,010,231 | 12,586 | 1,022,817 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 17201-17203 total |  | 0 |  | 3,667,478 | 196,780 | 3,864,258 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 1 |  |  | 3. Other revenue, classified as other revenue | | 1 | 1 | i | i | i |
|  | 1 |  | From property received free of charge |  | 17301 |  | 0 | 0 | 0 |
|  | 2 |  | Proceeds to compensate for losses, |  | 17302 |  | 29,947 | 0 | 2 9947 |
|  |  |  | including insurance compensation from |  |  |  |  |  |  |
|  |  |  | insurers |  |  |  |  |  |  |
|  | 3 |  | From capitalization of surplus: |  |  |  |  |  |  |
|  |  |  | tangible valuables |  | 17303 |  | 16,052 | 80 | 16,132 |
|  |  |  | cash |  | 17304 |  | 75,725 | 6,318 | 82,043 |
|  | 4 |  | From write-off of liabilities and unclaimed | | 17305 |  | 260,442 | 260,442 | 1,956 |
|  |  |  | accounts payable |  |  |  |  |  |  |
|  | 5 |  | Other income |  | 17306 |  | 824,950 | 1,209 | 826,159 |
|  |  |  | including: from recovery of allowances- |  | 17307 |  | 0 | X | 0 |
|  |  |  | estimated obligations of a non-credit nature | |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 17301-17306 total |  | 0 |  | 1,207,116 | 9,563 | 1,216,679 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 7 total |  | 0 |  | 10,484,858 | 286,487 | 10,771,345 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Total for income group C "Other income" |  | 0 |  | 10,484,858 | 286,487 | 10,771,345 |
|  |  |  | (Section 7) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Total for Income group (sections 1-7) |  | 10000 |  | 8,941,535,109 | 128,540,626 | 9,070,075,735 |
|  |  |  | Total for Chapter I "Income"(Sections 1 - | 7) | 10000 |  | 8941535109 | 128540626 | 9070075735 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Chapter II. EXPENSES |  |  |  |  |  |
|  |  |  | A. From bank operations and other transactions |  |  |  |  |  |
|  |  |  | Section 1. Interest expenses |  |  |  |  |  |
|  |  |  | 1. For loans from: |  |  |  |  |  |
|  | 1 |  | Bank of Russia | 21101 |  | 37,213,342 | 0 | 37,213,342 |
|  | 2 |  | Lending organizations | 21102 |  | 2,914,726 | 37,651 | 2,952,377 |
|  | 3 |  | Non-resident banks | 21103 |  | 274,267 | 5,988,914 | 6,263,181 |
|  | 4 |  | Other creditors | 21104 |  | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 21101-21104 total | 0 |  | 40,402,335 | 6,026,565 | 46,428,900 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 2. For cash on bank accounts of |  |  |  |  |  |
|  |  |  | legal entity clients |  |  |  |  |  |
|  | 1 |  | Financial organizations owned by | 21201 |  | 89 | 0 | 89 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 2 |  | Commercial organizations owned by | 21202 |  | 1,386,513 | 8,846 | 1,395,359 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 3 |  | Non-profit organizations owned by | 21203 |  | 619,989 | 1,634 | 621,623 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 4 |  | Financial organizations owned by | 21204 |  | 1,279 | 0 | 1,279 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 5 |  | Commercial organizations owned by | 21205 |  | 223,292 | 0 | 223,292 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 6 |  | Non-profit organizations owned by | 21206 |  | 34,005 | 0 | 34,005 |
|  |  |  | the state (other than the federal |  |  |  |  |  |
|  |  |  | government) |  |  |  |  |  |
|  | 7 |  | Non-governmental financial organizations | 21207 |  | 253,823 | 1,205 | 255,028 |
|  | 8 |  | Non-governmental commercial organizations | 21208 |  | 11,501,557 | 418,698 | 11,920,255 |
|  | 9 |  | Non-governmental non-profit organizations | 21209 |  | 588,449 | 6,511 | 589,100 |
|  | 10 |  | Lending institutions | 21210 |  | 682,189 | 5,799 | 687,988 |
|  | 11 |  | Non-resident banks | 21211 |  | 455,901 | 72,230 | 528,131 |
|  | 12 |  | Sole proprietors | 21212 |  | 60,981 | 117 | 61,098 |
|  | 13 |  | Non-resident sole traders | 21213 |  | 0 | 0 | 0 |
|  | 14 |  | Non-resident legal entities | 21214 |  | 132,705 | 269,541 | 402,246 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 21201-21214 total | 0 |  | 15,940,772 | 778,721 | 16,719,493 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 3. For deposits of legal entities |  |  |  |  |  |
|  | 1 |  | Federal Treasury | 21301 |  | 3,980,812 | 0 | 3,980,812 |
|  | 2 |  | Financial agencies of constituent entities | 21302 |  | 9,864,512 | 0 | 9,864,512 |
|  |  |  | of the RF and local government agencies |  |  |  |  |  |
|  | 3 |  | State non-budget funds of the Russian | 21303 |  | 1,208 | 0 | 1,208 |
|  |  |  | Federation |  |  |  |  |  |
|  | 4 |  | Non-budget funds of constituent entities | 21304 |  | 0 | 0 | 0 |
|  |  |  | of the RF and local government agencies |  |  |  |  |  |
|  | 5 |  | Financial organizations owned by | 21305 |  | 0 | 28 | 28 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 6 |  | Commercial organizations owned by | 21306 |  | 713,699 | 67,746 | 781,445 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 7 |  | Non-profit organizations owned by | 21307 |  | 221,273 | 28 | 221,301 |
|  |  |  | the federal government |  |  |  |  |  |
|  | 8 |  | Financial organizations owned by | 21308 |  | 1,872 | 0 | 1,872 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 9 |  | Commercial organizations owned by | 21309 |  | 110,528 | 1,120 | 111,648 |
|  |  |  | the state (other than the federal government) |  |  |  |  |  |
|  | 10 |  | Non-profit organizations owned by | 21310 |  | 34,014 | 7 | 34,021 |
|  |  |  | the state (other than the federal |  |  |  |  |  |
|  |  |  | government) |  |  |  |  |  |
|  | 11 |  | Non-governmental financial organizations | 21311 |  | 2,430,085 | 190,221 | 2,620,306 |
|  | 12 |  | Non-governmental commercial organizations | 21312 |  | 23,545,131 | 18,953,534 | 42,498,665 |
|  | 13 |  | Non-governmental non-profit organizations | 21313 |  | 1,069,463 | 22,953 | 1,092,416 |
|  | 14 |  | Non-resident legal entities | 21314 |  | 206,035 | 322,063 | 528,098 |
|  | 15 |  | Lending organizations | 21315 |  | 35 | 4 | 39 |
|  | 16 |  | Non-resident banks | 21316 |  | 0 | 0 | 0 |
|  | 17 |  | Bank of Russia | 21317 |  | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 21301-21317 total | 0 |  | 42,178,667 | 19,557,704 | 61,736,371 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 4. For other attracted funds of |  |  |  |  |  |
|  |  |  | legal entities |  |  |  |  |  |
|  | 1 |  | The Ministry of Finance of Russia | 21401 |  | 0 | 0 | 0 |
|  | 2 |  | Financial agencies of constituent entities of the RF and local government agencies | 21402 |  | 149 | 0 | 149 |
|  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 3  4  5  6  7  8  9  10  11  12  13  14  15  16  17 |  | State non-budget funds of the Russian Federation  Non-budget funds of constituent entities of the RF and local government agencies  Financial organizations owned by the federal government  Commercial organizations owned by the federal government  Non-profit organizations owned by the federal government  Financial organizations owned by the state (other than the federal government)  Commercial organizations owned by the state (other than the federal government)  Non-profit organizations owned by the state (other than the federal  government)  Non-governmental financial organizations  Non-governmental commercial organizations  Non-governmental non-profit organizations  Non-resident legal entities  Lending organizations  Non-resident banks  Bank of Russia | 21403  21404  21405  21406  21407  21408  21409  21410  21411  21412  21413  21414  21415  21416  21417 |  | 16  0    0  0  11  0    0    0    356,802  0  0  0  318,798  0  20,952,234 | 0  0    0  0  0  0    0    0    0  0  0  14,340,124  3  1,298,860  0 | 16  0    0  0  11  0    0    0    356,802  0  0  14,340,124  318,801  1,298,860  20,952,234 |
|  |  |  | Symbols 21401-21417 total |  |  | 21,628,010 | 15,638,987 | 372,669,971 |
|  |  |  | 5. For cash on bank accounts of individual clients |  |  |  |  |  |
|  | 1  2 |  | Citizens of the Russian Federation  Non-residents | 21501  21502 |  | 7,341,249  1,596 | 49  2 | 7,341,298  1,598 |
|  |  |  | Symbols 21501-21502 total | 0 |  | 73,428,451 | 511 | 73,428,961 |
|  |  |  | 6. For deposits of individuals |  |  |  |  |  |
|  | 1  2 |  | Citizens of the Russian Federation  Non-residents | 21601  21602 |  | 197,612,727  496,444 | 21,157,400  331,372 | 218,770,127  827,816 |
|  |  |  | Symbols 21601-21602 total | 0 |  | 198,109,171 | 21,488,772 | 2,195,979,431 |
|  |  |  | 7. For other attracted funds of individual clients |  |  |  |  |  |
|  | 1  2 |  | Citizens of the Russian Federation  Non-residents | 21701  21702 |  | 0  0 | 0  0 | 0  0 |
|  |  |  | Symbols 21701-21702 total | 0 |  | 0 | 0 | 0 |
|  |  |  | 8. For issued debt instruments |  |  |  |  |  |
|  | 1  2  3  4 |  | Bonds  Certificates of deposit  Savings certificates  Notes | 21801  21802  21803  21804 |  | 0  9,645  6,049,097  1,907,663 | 0  0  0  1,899,520 | 0  9,645  6,049,097  3,807,183 |
|  |  |  | Symbols 21801-21804 total | 0 |  | 79,664,051 | 1,899,520 | 98,659,251 |
|  |  |  | Section 1 total | 0 |  | 3,335,682,051 | 65,390,320 | 3,989,158,525 |
|  |  |  | Section 2. Other expenses on bank operations and other transactions  1. Expenses for sale and purchase of foreign currency, cash and non-cash |  |  |  |  |  |
|  | 1 |  | Expenses on purchase and sale of foreign currency, cash and non-cash | 22101 |  | 92,155,862 | X | 92,155,862 |
|  |  |  | Symbol 22101 total | 0 |  | 92,155,862 | X | 92,155,862 |
|  |  |  | 2. Expenses for conducting other deals |  |  |  |  |  |
|  | 1  2  3 |  | Redemption and sale of acquired claims  Trust management of assets  Operations in precious metals and precious stones | 22201  22202  22203 |  | 0  182  1,482,345 | X  1  X | 0  183  1,482,345 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 22201-22203 total |  |  | 1,482,345 |  | X | 1,482,345 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 2 total | 0 |  | 93,638,389 |  | 1 | 93,638,390 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Total for expense group A "On bank operations | 0 |  | 427,206,594 | 65390321 | | 492,596,915 |
|  |  |  | and other transactions" (Sections 1-2) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | B. Operating expenses |  |  |  |  |  |  |
|  |  |  | Section 3. Expenses on securities transactions |  |  |  |  |  |  |
|  |  |  | less interest, dividends and revaluation |  |  |  |  |  |  |
|  |  |  | 1. Expenses for operations with acquired |  |  |  |  |  |  |
|  |  |  | securities of |  |  |  |  |  |  |
|  | 1 |  | The Russian Federation | 23101 |  | 28,037,761 | X |  | 28,037,761 |
|  | 2 |  | Constituent entities of the RF and local | 23102 |  | 92,569 | X |  | 92,569 |
|  |  |  | government agencies |  |  |  |  |  |  |
|  | 3 |  | Bank of Russia | 23103 |  | 0 | X |  | 0 |
|  | 4 |  | Lending organizations | 23104 |  | 753,118 | X |  | 753,118 |
|  | 5 |  | Other securities | 23105 |  | 52,414,184 | X |  | 52,414,184 |
|  | 6 |  | Foreign countries | 23106 |  | 104,351 | X |  | 104,351 |
|  | 7 |  | Non-resident banks | 23107 |  | 5,467,316 | X |  | 5,467,316 |
|  | 8 |  | Other securities of non-residents | 23108 |  | 245,505 | X |  | 245,505 |
|  | 9 |  | Expenses of professional players of the | 23109 |  | 0 | 0 |  | 0 |
|  |  |  | securities market related to purchase and |  |  |  |  |  |  |
|  |  |  | sale of securities (less the cost of |  |  |  |  |  |  |
|  |  |  | consulting and information services) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 23101-23109 total | 0 |  | 87,114,804 |  | 0 | 87,114,804 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Expenses for operations with issued |  |  |  |  |  |  |
|  |  |  | securities |  |  |  |  |  |  |
|  | 1 |  | Expenses on transactions in issued | 23201 |  | 0 |  | 0 | 0 |
|  |  |  | securities |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbol 23201 total | 0 |  | 0 |  | 0 | 0 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 3 total | 0 |  | 87,114,804 |  | 0 | 87,114,804 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 4. Negative revaluation |  |  |  |  |  |  |
|  |  |  | 1. Negative revaluation of securities, |  |  |  |  |  |  |
|  |  |  | funds in foreign currencies, precious |  |  |  |  |  |  |
|  |  |  | metals |  |  |  |  |  |  |
|  | 1 |  | Securities (balance account No. 70607, for | 24101 |  | 1,870,878 | X |  | 1,870,878 |
|  |  |  | preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  | balance account No. 70707) |  |  |  |  |  |  |
|  | 2 |  | Funds in foreign currencies (balance | 24102 |  | 5,863,085,835 | X |  | 5,863,085,835 |
|  |  |  | account No. 70608, balance account No. 70708 |  |  |  |  |  |  |
|  |  |  | when compiling an annual report) |  |  |  |  |  |  |
|  | 3 |  | Precious metals (balance account No. 70609, | 24103 |  | 750,957,086 | X |  | 750,957,086 |
|  |  |  | for preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  | balance account No. 70709) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 24101-24103 total | 0 |  | 6,615,913,799 | X |  | 6,615,913,799 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Expenses for embedded derivatives |  |  |  |  |  |  |
|  |  |  | non-detachable from the underlying |  |  |  |  |  |  |
|  |  |  | contract (balance account No. 70610, for |  |  |  |  |  |  |
|  |  |  | preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  | balance sheet account No. 70710): |  |  |  |  |  |  |
|  | 1 |  | On changes in securities prices | 24201 |  | 0 | X |  | 0 |
|  | 2 |  | Change of foreign exchange rate | 24202 |  | 2,824,969 | X |  | 2,824,969 |
|  | 3 |  | On changes in the price index | 24203 |  | 0 | X |  | 0 |
|  | 4 |  | On changes in other variables | 24204 |  | 480,612 | X |  | 480,612 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 24201-24204 total | 0 |  | 3,305,581 | X |  | 3,305,581 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 4 total | 0 |  | 6,619,219,380 | X |  | 6,619,219,380 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 5. Other operating expenses |  |  |  |  |  |  |
|  |  |  | 1. Expenses on derivatives (balance account No. 70614, for preparation of the annual statement - |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1 |  | balance sheet account No. 70714):  Income from derivatives | 25101 |  | 42,894,071 | X | 42,894,071 |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbol 25101 total | 0 |  | 42,894,071 | X | 42,894,071 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Commission fees |  |  |  |  |  |
|  | 1 |  | For transactions in currency valuables | 25201 |  | 0 | 3,228 | 3,228 |
|  | 2 |  | For cash management services and maintenance | 25202 |  | 100 | 45,625 | 45,725 |
|  |  |  | of bank accounts |  |  |  |  |  |
|  | 3 |  | For money transfer services, | 25203 |  | 7,582,373 | 2,287,284 | 9,869,657 |
|  |  |  | incl. services of payment and settl. systems |  |  |  |  |  |
|  | 4 |  | For guarantees and sureties received | 25204 |  | 0 | 0 | 0 |
|  | 5 |  | For intermediary services under broking | 25205 |  | 77,303 | 1,411 | 77,444 |
|  |  |  | and similar contracts |  |  |  |  |  |
|  | 6 |  | Under other transactions | 25206 |  | 2,948,833 | 1,709,228 | 4,658,061 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 25201-25206 total | 0 |  | 10,608,609 | 4,045,506 | 14,654,115 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 3. Other operational expenses |  |  |  |  |  |
|  | 1 |  | Delivery of assets for trust management | 25301 |  | 0 | 0 | 0 |
|  | 2 |  | Deductions to reserves for possible losses | 25302 |  | 929,936,199 | X | 929,936,199 |
|  |  |  | losses except for reserves of estimated |  |  |  |  |  |
|  |  |  | contingencies |  |  |  |  |  |
|  | 3 |  | Other operating expenses | 25303 |  | 16,222,267 | 264,372 | 16,486,639 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 25301-25303 total | 0 |  | 946,158,466 | 264,372 | 946,422,838 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 5 total | 0 |  | 999,661,146 | 4,309,878 | 1,003,971,024 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 6. Expenses on support of |  |  |  |  |  |
|  |  |  | operations of the lending organization |  |  |  |  |  |
|  |  |  | 1. Personnel expenses |  |  |  |  |  |
|  | 1 |  | Cost of remuneration, including bonuses and | 26101 |  | 168,526,976 | 37,213 | 168,564,189 |
|  |  |  | compensation |  |  |  |  |  |
|  | 2 |  | Taxes and charges deducted from the salary | 26102 |  | 33,852,404 | 0 | 33,852,404 |
|  |  |  | and paid by employers under |  |  |  |  |  |
|  |  |  | laws of the Russian Federation |  |  |  |  |  |
|  | 3 |  | Expenses related to personnel relocation | 26103 |  | 1,775 | 0 | 1,775 |
|  |  |  | (other than labor costs) |  |  |  |  |  |
|  | 4 |  | Other costs of maintaining personnel | 26104 |  | 1,542,776 | 0 | 1,542,776 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 26101-26104 total | 0 |  | 203,923,931 | 37,213 | 203,961,144 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 2. Amortization |  |  |  |  |  |
|  | 1 |  | Fixed assets, less property | 26201 |  | 32,706,526 | X | 32,706,526 |
|  |  |  | temporarily not used for core |  |  |  |  |  |
|  |  |  | operations |  |  |  |  |  |
|  | 2 |  | Fixed assets obtained on terms of financial | 26202 |  | 0 | X | 0 |
|  |  |  | leasing |  |  |  |  |  |
|  | 3 |  | Intangible assets | 26203 |  | 395,298 | X | 395,298 |
|  | 4 |  | Property temporarily not used for | 26204 |  | 0 | X | 0 |
|  |  |  | core operations |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 26201-26204 total | 0 |  | 33,101,824 | X | 33,101,824 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 3. Expenses for property maintenance (use) |  |  |  |  |  |
|  |  |  | of property and its retirement, including |  |  |  |  |  |
|  | 1 |  | Cost of repair of fixed assets and other | 26301 |  | 2,785,506 | 1,480 | 2,786,986 |
|  |  |  | property |  |  |  |  |  |
|  | 2 |  | Cost of upkeep of fixed assets and other | 26302 |  | 19201075 | 6,902 | 19207977 |
|  |  |  | property (including utility expenses) |  |  |  |  |  |
|  | 3 |  | Rent for leased fixed | 26303 |  | 8,471,460 | 18,870 | 8,490,330 |
|  |  |  | assets and other property |  |  |  |  |  |
|  | 4 |  | Fee for the right to use intellectual | 26304 |  | 4621717 | 18,727 | 4640444 |
|  |  |  | property items |  |  |  |  |  |
|  | 5 |  | Write-off of the value of stocks | 26305 |  | 6308263 | X | 6308263 |
|  | 6 |  | Write-down of fixed assets | 26306 |  | 0 | X | 0 |
|  | 7 |  | Retirement (sale) of property | 26307 |  | 29148570 | X | 29148570 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 26301-26307 total | 0 |  | 70,536,591 | 45,979 | 70,582,570 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | - |  |  |  |  |
|  |  |  | 4. Organizational and management expenses |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1 |  | Professional training and development | 26401 |  | 298,879 | 356,658 | 655,537 |
|  | 2 |  | Business trips | 26402 |  | 2,029,250 | 8,049 | 2,037,299 |
|  | 3 |  | Security | 26403 |  | 4,046,703 | 1,229 | 4,047,932 |
|  | 4 |  | Advertising | 26404 |  | 6,254,194 | 225,958 | 6,480,152 |
|  | 5 |  | Entertainment expenses | 26405 |  | 170,699 | 2,200 | 172,899 |
|  | 6 |  | Communication, telecom and information | 26406 |  | 16,757,185 | 297,403 | 17,054,588 |
|  |  |  | systems services |  |  |  |  |  |
|  | 7 |  | Court and arbitration costs | 26407 |  | 113,878 | 0 | 113,878 |
|  | 8 |  | Insurance | 26408 |  | 56,250 | 1,147 | 57,397 |
|  | 9 |  | Publication of reports | 26409 |  | 6,576 | 106 | 6,682 |
|  | 10 |  | Non-resident banks | 26410 |  | 25,490,953 | 3,880 | 25,494,833 |
|  | 11 |  | Taxes and charges included in expenses under | 26411 |  | 33,481,545 | 368,369 | 33,849,914 |
|  |  |  | laws of the Russian |  |  |  |  |  |
|  |  |  | Federation |  |  |  |  |  |
|  | 12 |  | Other organizational and administrative | 26412 |  | 15,865,691 | 2,103,021 | 17,968,712 |
|  |  |  | expenses |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 26401-26412 total | 0 |  | 104,571,803 | 3,368,020 | 107,939,823 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 6 total | 0 |  | 412,134,149 | 3,451,212 | 415,585,361 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Total for expense group B "Operating expenses" | 0 |  | 8,118,129,479 | 7,761,090 | 8,125,890,569 |
|  |  |  | Sections (3-6) |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| - |  | - |  |  |  |  |  |  |
|  |  |  | C. Other expenses |  |  |  |  |  |
| 1 |  |  | Section 7. Other expenses |  |  |  |  |  |
|  |  |  | 1. Fines, fees, penalties |  |  |  |  |  |
|  | 1 |  | Operations on raising and granting | 27101 |  | 197,243 | 56 | 197,299 |
|  |  |  | (placing) funds |  |  |  |  |  |
|  | 2 |  | Other bank operations and transactions | 27102 |  | 2,243 | 0 | 2,243 |
|  | 3 |  | Other (business) operations | 27103 |  | 103,216 | 560 | 103,776 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 27101-27103 total | 0 |  | 302,702 | 616 | 303,318 |
|  |  |  |  |  |  |  |  |  |
| - |  | - |  |  |  |  |  |  |
|  |  |  | 2. Expenses from previous years, identified in |  |  |  |  |  |
| 1 |  |  | the reporting year |  |  |  |  |  |
|  | 1 |  | Operations on raising and granting | 27201 |  | 402,023 | 8,540 | 410,563 |
|  |  |  | (placing) funds |  |  |  |  |  |
|  | 2 |  | Other bank operations and transactions | 27202 |  | 724,304 | 3,608 | 727,912 |
|  | 3 |  | Other (business) operations | 27203 |  | 946,460 | 13,548 | 960,008 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 27201-27203 total | 0 |  | 2,072,787 | 25,696 | 2,098,483 |
|  |  |  |  |  |  |  |  |  |
| - |  | - |  |  |  |  |  |  |
| 1 |  |  | 3. Other expenses, relating to others |  |  |  |  |  |
|  | 1 |  | Payments to compensate for losses incurred | 27301 |  | 71,742 | 24 | 71,766 |
|  | 2 |  | Write-off of the shortage of stocks | 27302 |  | 0 | 0 | 0 |
|  | 3 |  | Write-off of the shortage of cash, | 27303 |  | 0 | 0 | 0 |
|  |  |  | amounts of bills that have signs of |  |  |  |  |  |
|  |  |  | forgery |  |  |  |  |  |
|  | 4 |  | Write-off of assets (claims) and unclaimed | 27304 |  | 597 | 1 | 598 |
|  |  |  | accounts receivable |  |  |  |  |  |
|  | 5 |  | Charity expenses and other, | 27305 |  | 2,652,646 | 69,617 | 2,722,263 |
|  |  |  | similar expenses |  |  |  |  |  |
|  | 6 |  | Expenses to hold sporting events, | 27306 |  | 1,430,101 | 28,672 | 1,458,773 |
|  |  |  | recreation, cultural and educational |  |  |  |  |  |
|  |  |  | events and other similar |  |  |  |  |  |
|  |  |  | events |  |  |  |  |  |
|  | 7 |  | Expenses resulting from force majeure | 27307 |  | 228 | 0 | 228 |
|  |  |  | in business operations |  |  |  |  |  |
|  | 8 |  | Other expenditures | 27308 |  | 5,100,306 | 313 | 5,100,619 |
|  |  |  | including: Allocations to allowances for | 27309 |  | 0 | X | 0 |
|  |  |  | estimated non-credit contingencies |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Symbols 27301-27308 total | 0 |  | 9,255,620 | 98,627 | 9,354,247 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Section 7 total | 0 |  | 11,631,109 | 124,939 | 11,756,048 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Total for expense group C "Other expenses" | 0 |  | 11,631,109 | 124,939 | 11,756,048 |
|  |  |  | (Section 7) |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Expenses in Sections 1 - 7 total | 0 |  | 8,556,967,182 | 73,276,350 | 8,630,243,532 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Profit before tax (symbol 10000 minus | 01000 |  | X | X | 439,832,203 |
|  |  |  | line "Sections 1 - 7 total expenses") |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | Loss before tax (line "Sections 1 - 7 total | 02000 |  | X | X | 0 |

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|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | expenses" minus symbol 10000) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 8. Profit tax (balance account No.70611, for preparation of the annual statement - balance account No. 70711) | |  |  |  |  |  |
|  | 1 |  | Profit tax | 28101 |  | 95,416,288 | X |  | 95,416,288 |
|  |  |  | Section 8 total |  |  | 95,416,288 | X |  | 95,416,288 |
|  |  |  | Chapter II "Expenses" total (Sections 1 - 8) | 20000 |  | 8,652,383,470 | 73276350 | | 87,256,598,201 |
|  |  |  | III. FINANCIAL RESULT  after tax and its utilization  Section 1. Financial result after tax |  |  |  |  |  |  |
|  | 1 |  | Profit after tax (symbol 01000 minus symbol 28101) | 31001 |  | X | X |  | 344,415,915 |
|  | 2 |  | Loss after tax (symbol 02000  plus symbol 28101 or symbol 28101 minus  symbol 01000)  Section 2. Payments from profit after tax (balance account No. 70612, for preparation of annual statement - balance account No. 70712) | 31002 | X | | X |  | 0 |
|  | 1 |  | Allocations made to shareholders (members) as dividends | 32001 |  | 0 | X |  | 0 |
|  | 2 |  | Deductions to create and replenish the reserve fund | 32002 |  | 0 | X |  | 0 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | Section 2 total | 32101 |  | 0 | X |  |  |
|  |  |  | Section 3. Financial result per statement |  |  |  |  |  |  |
|  | 1 |  | Unused profit (symbol 31001 minus symbol 32101) | 33001 |  | X | X |  | 344,415,915 |
|  | 2 |  | Loss (symbol 31002 plus symbol 32101 or symbol 32101 minus symbol 31001) | 33002 |  | X | X |  | 0 |
|  |  |  |  |  |  |  |  |  |  |

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Deputy Chairman of the Management Board of Sberbank of Russia OJSC

A.V. Morozov

Chief Accountant of Sberbank of Russia OJSC - Director of  
Accounting and Reporting Department

A.V. Kruzhalov

Seal

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