

**SBERBANK
OF RUSSIA**

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Board of Sberbank
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**PROCUREMENT REGULATION
of Sberbank**

**Version No. 3
(subject to the amendment No. 1 dated March 26, 2021 and the amendment No. 2 dated June
30, 2021)**

**Moscow,
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1. General Provisions

1.1. The Procurement Regulation of Sberbank is the Bank's regulatory document governing the Bank's Procurement activities, which contains the requirements for the Procurement, including the procedure for determining and justifying the initial (maximum) price of the contract and the price of the contract to be concluded with the only supplier (contractor), including the Determination procedure for the price formula that sets out the rules for calculating the amounts to be paid by the Bank to the Supplier (contractor) in the performance of the contract, determining and justifying the unit price of a good, work or services, the order for preparation and conduction of the Procurement Procedures including the Procurement method and conditions for their application, the order of execution and performance of the contracts as well as other regulations related to provisioning of the Procurement Regulations (hereinafter, "the Regulations").

1.2. In Procurement of Products, the Bank is governed by the Constitution of the Russian Federation, the Civil Code of the Russian Federation, Federal Law No. 223-FZ, dated July 18, 2011, 'On Procurement of Goods, Works and Services by Certain Categories of Legal Entities, (hereinafter, the "Law"), Federal Law No. 135-FZ, dated July 26, 2006, 'On Protection of Competition', Federal Law No. 395-1, dated December 2, 1990, 'On Banks and Banking', other federal laws and other regulations of the Russian Federation, regulations of Bank of Russia, this Regulation, and other internal regulatory and organizational-administrative documents adopted by the Bank.

1.3. During the Procurement of Products, the Bank is guided by the following principles:

- the Procurement transparency;
- equality, fairness, non-discrimination and absence of unwarranted restrictive business practices in relation to the Procurement Participants;
- appropriate and cost-effective expenditure for purchasing of Products (if needed, with due regard to life-cycle cost of purchased Products) and implementation of measures focused on reduction of the Bank's costs;
- absence of restricted access to participation in the Procurement by setting of immeasurable requirements to the Procurement Participants;
- timely and complete satisfaction of the Bank's needs for Products with excellent value for money;
- ensuring competition of proposals put forward by the Procurement procedure Participants with a view to get the best conditions of the Products delivery by the Bank;
- ensuring the participation of small and medium-sized businesses in the Bank's Procurement in accordance with Russian law;
- preventing conflicts of interest, corruption and other abuses in the procurement activities.

1.4. The requirements of the Law do not apply to the Procurement of Products by the Bank carried out by legal entities that are recognized as interdependent persons in accordance with the Tax Code of the Russian Federation. The list of interdependent persons specifying the rationale for inclusion into this list is given in Appendix 2 of the Regulations.

1.5. The requirements of the Law do not apply to the Procurement of Products carried out to ensure proper functioning and activities of foreign branches and representative offices of the Bank, provided that the Procurement is carried out in a foreign country, including at the location of the relevant branch or representative office of the Bank.

1.6. The Bank gives priority to goods of Russian origin, works performed and services provided by Russian entities as compared to the goods originating in a foreign country, works performed and services provided by foreign entities on the conditions specified in Appendix 3 to the Regulations.

2. Procurement Methods and their Application Conditions

2.1. Procurement methods applied by the Bank

2.1.1. In the procurement activity, the Bank applies the following methods of procurement: competitive (Bidding, Electronic auction, Request for Proposals, Request for quotations) and non-competitive (Targeted Request for Proposals, Targeted Request for Quotations, Proposal Analysis, Single Supplier Procurement).

2.1.2. **Bidding** is a form of Tender, in which a Winner of the Bidding process is recognized as the Participant in a Competitive Procurement process, whose Bid to participate in the competitive procurement process contains the final offer that meets the requirements established by the Documentation; and the Bid with the final offer that contains the best terms for performing the contract according to the comparison of Bids and final proposals based on the evaluation criteria specified in the Documentation.

2.1.3. **Electronic auction** is a form of Tender, in which the Winner of the Electronic Auction is a Participant in a competitive Procurement whose Bid meets the requirements established by the Documentation and which has offered the lowest price by reducing the initial (maximum) price of the contract specified in the Auction Notice by the amount specified in the Documentation (hereinafter referred to as the “auction step”). In the event that during the auction the price of the contract is reduced to zero, the auction is held for the right to conclude a contract. In this case, the Winner of the auction is deemed to be the Participant of competitive Procurement, whose Bid meets the requirements established by the Documentation and who offered the highest price for the right to conclude a contract.

2.1.4. **Request for Proposals** is a form of Tender, in which a Participant in a Competitive Procurement Process is declared the Winner of the Request for proposals, if its Bid most fully meets the requirements of the Documentation and contains the best conditions for the delivery of goods, performance of works and provision of services.

2.1.5. **Targeted Request for Proposals** is a non-competitive Procurement Method applied among certain Participants that is not a Tender, in which the Winner is a Procurement Participant, whose Bid under the criteria specified in the Documentation most fully meets the requirements of the Documentation and contains the best conditions for the delivery of goods, performance of works and provision of services.

2.1.6. **Request for Quotations** is a form of Tender, in which the Procurement Participant is recognized as the Winner of the Request for Quotations, if its Bid meets the requirements established by the Request for Quotation Notice and contains the lowest contract price.

2.1.7. **Targeted Request for Quotations** is a non-competitive Procurement Method applied among certain Participants that is not an Auction, in which a Procurement Participant is declared the Winner in the Request for Quotation, if its Bid meets the requirements of the Bank and contains the lowest contract price.

2.1.8. **Proposal analysis** is a non-competitive Procurement Method that is not an Auction, in which the Supplier which offered the lowest price for the Products that meet the Bank's requirements is recognized as the Winner of the Proposal Analysis and selected based on a comparison of the Suppliers' proposals against qualitative and/or price criteria for the Products available in open sources or using specialized resources.

2.1.9. **Single-source procurement** - a non-competitive Procurement Method, at which the proposal for concluding a contract is forwarded to a particular Supplier.

2.2. Conditions for the Procurement Methods' use

2.2.1. While selecting a Procurement Method, the Bank gives preference to Competitive Procurement procedures and to procedures in electronic form.

2.2.2. Procurement Procedures not in electronic form provides for the submission of Bids in the envelope within the terms and at the address specified in the Documentation. The following information must be indicated on the envelope: the address for receiving Bids, the name of the Procurement Procedure to participate in which this Bid is submitted, the name of the Participant (full name with indication of the legal form or surname, name and patronymic (if any), as well as the INN of the Participant). The Bank should ensure integrity of envelopes with Bids and confidentiality of information contained therein until they are directly opened. The envelopes with Bids are opened at the meeting of the Commission (by the authorized body, person). Opened envelopes with Bids are not returned to the Participants. The Bank does not open envelopes with Bids and/or changes to Bids received after the deadline for submitting Bids; with significant damages. Unopened envelopes are not returned to the Participants. Detailed requirements for conducting the Procurement procedure not in electronic form are established by the Documentation.

2.2.3. Application of Procurement Methods in Electronic Form

2231. While conducting Procurement in electronic form, posting in the UIS, sending the Notice and Documentation (for non-competitive Procurement) to the Participants in such Procurement, sending of requests for clarification of the provisions of the Notice of Procurement and (or) Documentation to the Participants, posting in the UIS, sending explanations to the Participants of such Procurement, submission of Bids by Procurement Participants in electronic form, participation in the Procurement process, final proposals, granting the Commission (authorized bodies, persons) access to the specified Bids, comparing price proposals, additional price proposals of Procurement Participants in electronic form, the preparation of draft records, are done by the electronic platform operator on the ETP.

2232. Electronic documents of the Procurement Procedure Participant, the Bank, the ETP Operator must be signed with an enhanced encrypted and certified digital signature of the person entitled to act on behalf of the electronic form Procurement Participant, the Bank, the ETP Operator respectively.

2233. Details of the Procurement procedure for its conducting in electronic form are provided for by the Bank in the Documentation.

2234. Bids by the Participant in the Procurement Procedure /Accreditation by the ETP Operator are assigned a number (for each lot separately), which is specified in the records prepared during and following the Procurement Procedure/Accreditation for the purpose of identifying the Participants. When conducting Procurement/Accreditation not in electronic form, the Bank assigns a number to the Bid of the Bidder (for each lot separately) and communicates it to the Participant in the manner prescribed by the Notice and/or Documentation.

2235. To transfer electronic documents, the Participants of the Procurement Procedure should be registered in the ETP. The Bidders are accredited on the ETP in the manner prescribed by the ETP Regulations posted on the ETP. The Bidder is charged no fee for the ETP accreditation.

2236. The ETP operator ensures the confidentiality of information:

- on the content of Bids for participation in the Procurement in electronic form, final offers before the deadline for submitting the Bids, final offers;

- on Participants of the Procurement in electronic form who have submitted the Bids for participation in such a Procurement, prior to the provision of the Commission in accordance with the Law and the agreement between the Bank and the ETP Operator, access to these Bids (to the second parts of the Bids sent to the Bank in accordance with Subclause 2, Clause 20.8.5 of the Regulations, in the event of a competitive purchase in electronic form, the Participants of which can only be small and medium-sized enterprises).”

2237. The exchange of electronic documents and the responsibility of the parties in the exchange of electronic documents are governed by Regulations for carrying out the procedure on the ETP and/or by separate agreements.

2.2.4. Conditions for the Competitive Procurement Methods' use

224.1. If the cost of the Products is the sole criterion for selecting the Supplier, and it is possible to accurately describe the requirements for the Products and the conditions of the contract fulfillment, the Bank conducts Electronic Auction or a Request for Quotation. The Request for Quotations is made if it is necessary to shorten the terms of the Procurement.

224.2. If the value of the Products is not the only criterion for selecting the Supplier, the Bank initiates the Bidding process or Request for Proposals. The Request for Proposals is made if it is necessary to shorten the terms of the Procurement.

2.2.5. Conditions for the use of Non-competitive Procurement Methods

225.1. If the cost of the Products is the sole criterion for selecting the Supplier, and it is possible to accurately describe the requirements for the Products and the conditions of the contract fulfillment, the Bank initiates an Targeted Request for Quotations. If the value of the Products is not the only criterion for selecting the Supplier, the Bank initiates the Targeted Request for Proposals.

225.2. The Targeted Request for Proposals and the Targeted Request for Quotations are made if there is one of following conditions in place:

- among the accredited Suppliers of this type of Products or an order is placed among the Winners of the Procurement Procedure for this type of Products conducted earlier;

- if by virtue of the applicable legislation of the Russian Federation, the nature of the Products, or market structure the purchased Products can be delivered only by a limited number of Suppliers, a list of which can be reasonably determined by the Bank. In this case, all such Suppliers are invited to participate in the Procurement Procedure.

- in case it is necessary to shorten the terms of the Procurement (in comparison with the competitive Methods of Procurement) to ensure the continuous operation of the Bank;

- if disclosure of information about the planned Procurement, including conditions of the Procurement, might lead to a reduction in the level of security of the Bank, its customers, or members of Sberbank Group, to dissemination of information on the conditions of protection of the interests of the Bank or Sberbank Group's members in judicial and other bodies, to the loss of competitive advantage of the Bank or Sberbank Group members, deterioration of their position in the market of the relevant services or reduction in the level of security of their operations.

225.3. In the event that the value of the Product does not exceed RUB 500,000 (Five hundred thousand), the Bank may conduct the Analysis of Proposals, as well as the Single Supplier Procurement, if the Purchase is otherwise ineffective.

2.2.6. The Bank has the right to conduct the Single Supplier Procurement in any of the following cases:

226.1. Due to force majeure events, emergency situations (including accident situations), and other circumstances when immediate action is required, including to prevent threats to the life and health of persons or the property of the Bank and its customers, to support and preserve the continuous operation of the Bank for the timely fulfillment of the Bank's obligations, and in other similar cases.

226.2. The Products are procured¹ from the Bank's subsidiaries² or companies partially owned by the Bank³ (the "companies"), which are focused on supplying the Products⁴ in question.

¹ It is also used when procuring from interdependent persons not specified in Appendix 1 of the Regulations. ² For the purposes of this clause, the term "subsidiaries" refers also to the subsidiaries of the Bank's subsidiaries.

³ Including non-profit organizations.

⁴The cost of services of the Interdependent Persons is set taking into account the requirements of Section V.4 of the Tax Code of the Russian Federation.

2263. The Products are procured from the Supplier selected by the subsidiary or any other company within Sberbank Group, as a result of carrying out competitive Procurement Procedures for these Products in accordance with the Procurement Policy of this company;

2264. The Procurement conducted where it is advisable to purchase the Products only from the same Supplier for reasons of standardization, unification, or to ensure compatibility with the previously purchased Products and/or to preserve the warranty when using such Products.

2265. The Supplier is the sole manufacturer, owner of the exclusive right or the author, and/or the Supplier of Products (or their sole representative) in the absence of equivalent replacement on the market or purchase of Products from the Supplier registered in a foreign country, when for technical and organizational reasons it is impossible to conduct Procurement Procedures involving foreign Suppliers and procurement of the Products in the Russian market is not cost-effective.

2266. The Procurement is carried out for telecommunications services, water supply, wastewater disposal, sewerage, heating, gas supply, power supply, connection to utilities systems, solid waste management or other Products whose prices/rates are regulated in accordance with the legislation of the Russian Federation as well as for the procurement of notarial services.

2267. The Procurement in relation to Products that may be supplied only by executive agencies or local government agencies in accordance with their authorities or by subordinated state or municipal institutions is carried out by state or municipal unitary enterprises whose respective authorities are set forth in the laws and regulations of the Russian Federation, the laws and regulations of constituent entities of the Russian Federation, or municipal regulations (with the exception of cases in which such Products may be supplied by commercial organizations).

2268. The Products are supplied by theaters, concert establishments, concert ensembles, individuals (public and political figures, scientists, authors of books, articles, publications and other items of intellectual property, poets, singers, filmmakers, artists, athletes, musicians, teachers, etc.) or their partners, agents or other sole representatives, who are authorized (entitled) to organize supply of the Products by such individuals and legal entities, or with their participation.

2269. The subject matter of the Procurement is works/services involving control over the development of design documentation for capital facilities, supervision of construction, reconstruction, overhaul of capital facilities by the relevant authors.

22610. The Products are purchased from the Supplier who ranked second (and in similar circumstances, each subsequent place) based on the outcome of conducting the Procurement Procedure due to termination/cancellation/failure to enter into a contract with the Winning Bidder and the remaining need to conduct the Procurement.

22611. If the Procurement Procedure is declared void in cases provided for in these Regulations.

22612. The Products are purchased by tender (or with the use of other public selling procedures) held by other persons (sellers, organizers of tenders, etc.) who determine the selling procedure.

22613. Contracts are awarded following the public invitation of an unlimited range of intermediaries (including agents) for the delivery of the Products on the basis of common requirements for suppliers and the conditions of delivery of the Products (including determining common service value

(common for all percentage/amount of fee, which depends on the raised funds/allocated funds, on the amount of property sale), term of service delivery).

226.14. Contracts for maintenance and operation of the property and other similar contracts are concluded with the person directly specified by the owner of such property (for example, lessor under a lease contract, etc.) and in other similar cases.

226.15. Contracts for acquisition, lease (sublease) of immovable property⁵ as well as related movable property are concluded if such acquisition, lease (sublease) of movable property is a mandatory condition of the owner, lessor (sub-lessor, etc.) in the acquisition, lease (sublease) of immovable property and is included in such contracts.

226.16. Procurement is carried out for the services involving participation of Bank employees in holding forums, conferences as well as festivals, concerts, performances, and other cultural events on the basis of the relevant invitations to visit these events (including travel to the venue of these events and back, rental of residential premises, transport service, and meals).

226.17. In other cases, when the personal skills of the Supplier (their employee) are important because of their exclusive experience, including in cooperation with the Bank on matters in solving/preparation of which they participated (including, practice of law, activities by patent attorneys, representation in judicial and law enforcement bodies on initiated/ongoing civil, criminal, administrative proceedings, etc.).

3. Procurement management

3.1. The Bank's Supervisory Board determines the key principles and conditions on which the Bank and Sberbank Group participate in the Procurement.

3.1.1. The Executive Board of the Bank resolves to establish the Bank's Bidding Commission and Bidding Commissions of the Bank branches (regional banks), approve regulations on them, determine their functions.

3.1.2. The Executive Board of the Bank sets limits on independent decision-making by the Bank's Bidding Commission as well as any other bodies and officers of the Bank, appoint the chairman of the Bank's Bidding Commission and determine the conditions for establishing its membership. The Executive Board approves the decisions by the Bank's Bidding Commission on procurement in excess of the limit set for the Bank's Bidding Commission.

3.1.3. The Bank's Bidding Commission is a permanent working collegiate body of the Bank that reports to the Executive Board of the Bank. The Bidding Commission directly conducts the Procurement Procedures on matters within its competence, approves the Documentation, and makes decisions on selecting the Supplier.

3.1.4. The Bank's Bidding Commission approves the Bank's internal regulatory documents related to procurement activities and aimed at implementing the principles and rules set forth in the Regulations for conducting Procurement (model forms and templates of documents, assessment methodologies, requirements, and other documents and standards).

3.2. Branches of the Bank carry out procurement activities taking into account the powers and structure of procurement management bodies and other peculiarities determined in accordance with the Regulations and adopted internal regulatory and executive documents of the Bank.

3.3. The Bank plans its Procurement activities in accordance with the requirements for the Products for one (1) calendar year. Planning time for the Procurement from SMEs is at least 3 (three) years. The planning time for the Procurement of innovative and

⁵ Other contracts providing for the transfer of ownership and/or use of immovable property.

high-tech Products is from 5 (five) to 7 (seven) years. The procurement is included in the planned period based on the date when the announcement of the Procurement Procedure was published.

3.4. Following the planning stage, the Bank's consolidated plan is prepared annually and according to the law posted in the UIS.

3.5. During the term of the Bank's Procurement plan, it may be modified, and such modifications are posted in the UIS.

3.6. Centralized and Joint Procurement

3.6.1. The Bank has the right to conduct the Procurement for both individual units and branches of the Bank and for the centralized supply of the Products to the entire branch network of the Bank and/or entities (companies) within Sberbank Group.

3.6.2. The Bank may carry out the procurement jointly with the subsidiaries or with other companies within Sberbank Group, as well as third-party organizations, following which separate contracts are signed with the Supplier directly by the Bank, subsidiary or any other company within Sberbank Group, the third-party organization in accordance with the needs of each member of Sberbank Group and a third-party organization.

3.6.3. Interaction between the Bank and subsidiaries/other entities (companies) within Sberbank Group/third parties when conducting centralized and joint procurement is based on agreements outlining the rights and obligations of customers and organizer of the Procurement, as well as the procedure for such interaction at the stages of initiating, organizing and conducting Procurement procedures.

3.6.4. Subsidiary companies and other entities-members of Sberbank Group may make a decision on joining the Regulations. This decision is posted in the UIS no later than within fifteen days after the decision is made.

4. Rights and obligations of the Procurement parties

4.1. Rights and Obligations of the Bank

4.1.1. The Bank has the right to set out in the Documents requirements for the Participants, Products being procured, terms of their supply and to specify a list of essential documents confirming the compliance with these requirements (Mandatory and Additional Mandatory Requirements).

4.1.2. The Bank has the right to extend time limits for the procurement procedure set out in the Documentation, including at the stages of filing, evaluation, and comparison of the Participants' proposals, announcement of results, etc.⁶

4.1.3. The Bank has the right to refuse to conduct Procurement:

- while conducting the competitive Procurement - before the date and time of the deadline for submitting Bids to participate in competitive Procurement;

- when conducting non-competitive Procurement - until the conclusion of the contract.

4.1.4. The Bank has the right to make any changes to the procedure for conducting Accreditation, to refuse to conduct (complete) an initiated Accreditation at any time during its conduct and to terminate the Register of Accredited Suppliers at any time, without any payments and compensation to Accreditation Participants and Accredited Suppliers.

4.1.5. The Bank posts an appropriate decision on refusal to conduct the Procurement/Accreditation on the ETP and in the UIS on the day such decision is made (the relevant record is signed) and, in the event of Procurement Procedures among a certain range of Participants, have the right to inform each Participant of the decision made.

⁶ Without the application of restrictions specified in cl. 7.4.5 of the Regulations.

4.1.6. The Bank may not impose requirements on the Procurement Participants, on the Products, and on conditions of performing the contract of claim and carry out evaluation and comparison of Bids to participate in the Procurement according to criteria and in the manner not specified in the Procurement Documentation.

4.1.7. Requirements set by the Bank for the Procurement Participants, on the Products, and on conditions of contract performance as well as criteria and procedures for evaluating and comparing Bids to participate in the Procurement established by the Bank are equally applied to all the procurement Participants, to their Products, and to terms and conditions of contract performance.

4.1.8. The Bank has the right to conduct negotiations with the Procurement Participants about optimization of their proposals before selecting the winner provided that the Documentation allows such negotiations to be conducted.

4.1.9. The Bank has the right to determine the limits in the Documentation for the selection of one Participant as the Winning Bidder in several lots when conducting a multi-lot Procurement.

4.1.10. The Bank has the right to reject the Participants' Bids (to not admit to bidding, to exclude them from the list of Bidders) in the Accreditation/Procurement Procedures of Bidders that do not meet the requirements established in accordance with cl. 5.2. of the Regulations, as well as additional mandatory requirements to Participants and/or Products established in the Documentation in accordance with clause 5.3 of the Regulations (Mandatory requirements, admission requirements), including in case of failure to provide, late or inadequate submission of materials and documents by the Participant, violation by the Participant of the Procurement procedure provided by the Documentation, as well as in other cases stipulated by the Regulations or the Documentation. The same consequences shall occur in the event the Collective Participant (a person who is a member of the Collective Participant) is found not to have complied with/ violates the Mandatory and/or Additional Mandatory Requirements specified in the Documentation and not related to the qualification assessment.

4.1.11. If at the deadline for submitting Bids to participate in the Procurement Procedure no Bids have been received or only one Bid has been received, the Bank has the right to declare the extension of the deadline for submitting Bids or to declare the Procurement Procedure unsuccessful.

4.1.12. If in the evaluation of the Participants' Bids for compliance with the requirements set out in the Documentation, there is a discrepancy between the Bids of all the Participants or the compliance of the Bid by only one Participant, and if during the Procurement procedure the Bids by all Participants are rejected or the Bid by only one Participant is not rejected, the Bank has the right to declare the Procurement procedure unsuccessful.

4.1.13. When determining the outcome of the Procurement Procedure recognized as void pursuant to the Regulations, the Bank may:

- conduct a new Procurement Procedure (including by other means);
- enter into a contract with a Participant, the only bid of whom meets requirements of the Documentation, at the price and under the terms proposed by this Participant (including under the terms determined following the negotiations with it), but not higher than the initial (maximum) cost under this Procurement procedure, and under the terms no worse than those stated by the Bank at the time this Procurement procedure was initiated;
- abort the initiated Purchasing Procedure without identifying the Supplier.

4.1.14. In the course of the Procurement Procedure/Accreditation, the Bank has the right to check Products offered by the Participants for compliance with the requirements of the Documentation, including by testing the Products (samples of Products) using its in-house resources and/or by engaging external experts/expert organizations with special knowledge, to organize presentations for proposals, and solution of test problems by the Participants. The procedure and conditions for carrying out the specified audit are set out by the Documentation.

4.1.15. During the verification of compliance of Participants' Bids with the requirements set forth in the Documentation, the Bank has the right to request clarifications of the Bids from the Participants. Explanations provided by the Participants should not change the essence of the Bid.

4.1.16. Other rights and obligations of the Bank may be established in the Documents.

4.2. Rights and Obligations of the Participant

4.2.1. A Bid to participate in competitive Procurement Procedures may be filed by any legal entity or individual (including an individual entrepreneur) in accordance with the requirements set out in the Documentation.

4.2.2. Only the persons invited personally may participate in the Procurement Procedures among a limited number of Participants. All the Suppliers accredited for the subject matter of Procurement are invited to participate in the Procurement Procedures among accredited Suppliers.

4.2.3. If a Collective Participant participates in Procurement, such a Collective Participant should provide the Bank with an agreement (contract) executed between its members and specifying a person entitled to represent this Collective Participant as well as establishing the joint and several liability of all the members of the Collective Participant with regard to obligations connected with joint participation in the Procurement Procedures and the execution and subsequent performance of the contract with the Bank. If a tender is awarded to a Collective Participant, the joint and several liability of each member should be formalized in unilateral or multilateral contract(s) with the Bank signed by each of these persons.

When carrying out Procurement procedures with a limited number of Participants, Collective Participants may not include persons not invited for participation in the Procurement personally.

Participants who made Bids to participate in Procurement as members of Collective Participants may not make Bids individually, and those who made bids individually may not participate in collective Bids.

The qualifications and other characteristics of a Collective Bidder and its proposal are evaluated as a whole for all of its members, including with due regard for the agreement (contract) concluded among them.

4.2.4. A Participant of any Procurement procedures may:

- make only one Bid with regard to the subject matter of the Procurement (according to the corresponding lot);
- receive comprehensive information about terms and conditions of the Procurement from the Bank (excluding confidential information or trade, bank secrets, information that contains personal data);
- modify, supplement or withdraw their Bid before expiry of the deadline for submitting Bids, unless otherwise provided for by the Documentation;
- contact the Bank with questions or clarify provisions of the Notice, Documentation.

4.2.5. Bidders must provide:

- explanations concerning information and documents contained in Bids;
- sketches, drawings, blueprints, photographs, catalogs, samples, prototypes (including for testing), models of the Products being procured, solution of test problems or other materials if such a requirement is set forth in the Documentation;
- assistance to the Bank (its representatives) in acquiring complete and reliable information on the Participant's compliance with the requirements established in the Documentation.

4.2.6. Participants who have made Bids must maintain the confidentiality of information contained in the Bids until the time and date access to them is gained (envelopes with the Bids are opened).

4.2.7. Participants selected as Winning Bidders enter into a contract (agreement) with the Bank within time limits set in the Documentation.

4.2.8. Under the Procurement Procedures in the form of Auction, the Participant declared the Winning Bidder is obliged to enter into a contract (agreement) with the Bank, if it is selected as the Winning Bidder, in the manner and within time limits established in cl. 18.6 and 18.7 of the Regulations. The Participant who ranked second in the Procurement procedures in form of the Tenders is also obliged to conclude a contract (agreement) with the Bank, in the event of the circumstances specified in cl. 18.14 of the Regulations.

4.2.9. Other rights and obligations of the Participants may be set forth in the Documentation.

5. Requirements for Procurement Procedure Participants ⁷

5.1. Any legal entity or several legal entities acting for one Procurement Participant, irrespective of legal form, ownership form, location, and origin of capital, or any individual or several individuals acting for one Procurement Participant, including an individual entrepreneur or several individual entrepreneurs acting for one Procurement Participant, who comply with the requirements set forth in the Regulations and Documentation, may be a Procurement Participant.

5.2. Obligatory Requirements to Participants

Procurement Procedure Participants must comply with the mandatory requirements imposed in accordance with the laws of the Russian Federation on persons supplying the procured Products; in particular, the following is required ⁸:

5.2.1. a Bidder has the right to enter into a contract following the outcome of the Procurement Procedure;

5.2.2. possession of required licenses or competency certificates for supply of goods, execution of works and rendering of services subject to licensing (regulation) in accordance with applicable laws of the Russian Federation and representing subject matters of concluded contracts;

5.2.3. the required certificates for Products constituting the subject matter of the contract to be concluded in accordance with the laws of the Russian Federation in effect;

5.2.4. the professional competences, financial and labor (personnel) resources, equipment and other capacity, and experience required for the execution of a contract for the supply of Products;

5.2.5. the competent authority has not initiated a process of revoking a Bidder's license for carrying out the activity related to the subject matter of the Procurement;

5.2.6. non-liquidation of the Participant, absence of any arbitration award providing for adjudication of his bankruptcy and commencement of bankruptcy proceedings;

5.2.7. non-suspension of the Participant's operations according to the procedure set in the Administrative Offences Code of the Russian Federation, as of the date a bid to participate in procurement is made;

5.2.8. Bidders are not subject to decisions of courts or administrative bodies on seizure of property/assets (no enforcement proceedings initiated to seize property/assets), the value of which is twenty-five per cent or more of the book value of the assets;

5.2.9. Bidders have no arrears in taxes and levies, no outstanding debt on other mandatory payments to the budgets of the budget system of the Russian Federation (except for deferred amounts and amounts to be paid in installments, for which an investment tax credit was granted according to the laws of the Russian Federation on taxes and levies, that were restructured according to the legislation of the Russian Federation, in relation to which there is an effective court decision declaring a Bidder's obligation to pay those amounts fulfilled or which have been declared non-recoverable according to the laws of the Russian Federation on taxes and levies) for the past calendar year, the value of which exceeds twenty five percent of a Bidder's book value of assets according to the accounting statements for the latest reporting period;

5.2.10. the Procurement Participant (an individual entrepreneur or the Chief Executive, members of a collegial executive body, a person acting as a sole executive body, and/or a chief accountant of a legal entity that is a Procurement Participant) must have no convictions for economic crimes and (or) crimes provided for in Articles

⁷ The requirements of this section also apply when conducting the Accreditation of Suppliers under section 16.

⁸ Detailed requirements are set out in the Documentation (if applicable).

289, 290, 291 and 291.1 of the Criminal Code of the Russian Federation (except those who have such a conviction cancelled or withdrawn), and/or no punitive measures must have been applied in respect of the said individuals in the form of deprivation of the right to occupy certain posts or engage in certain activities that relate to the provision of goods, works and services that are the subject of ongoing procurement, and/or no administrative measures in the form of disqualification;

5.2.11. a Bidder shall not be included into the register of unfair suppliers provided for by Federal Law No. 223-FZ dated July 18, 2011 “On procurement of goods, works and services by certain types of legal entities” and Federal Law No. 44-FZ dated April 05, 2013 “On the contract system in the area of procurement of goods, works and services for state and municipal needs”

5.2.12. the absence of valid court decisions to terminate the contracts in connection with a material breach by a Bidder of obligations thereof over 2 (two) last years prior to the date of the Procurement;

5.2.13. No administrative charges must have been applied against Bidders - legal entities - for committing administrative offences under article 19.28 of the Code of Administrative Offences of the Russian Federation within 2 (two) years prior to the date the Bid is made.

5.3. Additional mandatory requirements for Participants and Products

Unless otherwise provided by the Regulations, the Bank has the right to establish additional mandatory requirements for Participants and Products in the Documentation, including:

- to form and content of the Bid;
- financial condition of the Participants;
- on the absence of the factors established by the legislation for carrying out activities related to the Legitimization of the Proceeds of Crime, financing of extremist activities or financing of terrorism;
- observance of anti-corruption standards (including signing of respective mutual obligations according to the form specified by the Bank);
- to disclosure of information with respect to the whole chain of ownership, including beneficiaries (including end ones);
- on disclosure of information on compliance with statutory requirements for origin, production, pricing and movement across customs borders of Products subject to transfer to the Bank;
- observance of confidentiality (including signing of confidentiality agreement according to the form specified by the Bank);
- the absence of mutual dependence between Participants;
- securing of tenders by Participants and/or fulfillment of obligations for the performance of the contract;
- observance of antidumping measures;
- technical and technological characteristics of the procured Products;
- other requirements to Participants and/or Products.

5.4. General requirements for the security of Bids and contract performance

5.4.1. When conducting competitive Procurement, the Bank may not set a requirement for the security of Bids in the Documentation if the initial (maximum) contract price does not exceed five million Rubles.

5.4.2. If there is a requirement in the Documentation for the security of Bids to participate in the Procurement procedure, the Participant provides this security in the manner prescribed by the Documentation.

5.4.3. The amount of security can't exceed 5 (five) percent of the initial (maximum) contract value.

5.4.4. The Participant may provide, as security for Bids/contract performance, funds or a bank guarantee, other security types as security according to the Russian legislation and requirements of the Documentation.

5.4.5. The funds should be transferred to bank details specified in the Documentation /bank guarantee, other means of security must be provided no later than the closing date for submitting Bids to participate in the Procurement procedure.

5.4.6. The requirements for the form and content of the Bank Guarantee/other means of security are specified in the Documentation.

5.4.7. The security of the Participant's Bid is refunded in the manner specified in the Documentation in the following circumstances:

- For all Procurement Participants - not later than one (1) business day from the date on which the Customer's decision to cancel/abandon a Procurement process or the Customer's decision to declare the Procurement process unsuccessful on the ETP.

- For the Participants, who have not been admitted during a multi-stage Procurement to the next stage - not later than one (1) business day from the date of publishing the relevant record on the ETP;

- For the Winning Bidder and the bidder ranked second - not later than one (1) business day from the date the concluded contract is posted on the ETP, or receipt by the ETP Operator of information from the Bank on the entry into the contract with the Winner of the Procurement process;

- For the Procurement Participants, who have not been declared Winners and whose Bids have not been ranked second - not later than one (1) business day from the date the Procurement outcome record is posted on the ETP.

5.4.8. No return of the security for the Bid to participate in the procurement to the Procurement Participant is made in the following cases:

- 1) avoidance (refusal) of the Procurement Participant to enter into a contract;

- 2) failure to provide or providing with violation of the conditions established by the Law or the Documentation, before the entry into a contract, the Customer, with security for the performance of a contract (in the event that the requirements to secure the performance of the contract and the period of its provision before the entry into the contract are set out in the Notice of Procurement and Documentation).

5.4.9. The procedure for providing security by the Bidder to perform the contract is set out in the Documentation.

5.5. The Bidders who fail to meet the requirements set forth by Clauses 5.2 of the Regulations and the additional mandatory requirements for Bidders and Products established in the Documentation in accordance with Clause 5.3 of the Regulations are not allowed to participate (excluded from the list of Bidders, and their Bids are rejected) in Accreditation/Procurement Procedures.

5.6. In the event the Collective Participant (a person who is a member of the Collective Participant) fails to comply with the Mandatory and/or Additional Mandatory Requirements specified in the Documentation, not related to the qualification assessment and imposed in aggregate on the group of persons comprising the Collective Participant, the Bank has the right to suspend such Collective Participant from participation in the Bid / Accreditation (exclude from the list of Participants, reject the Collective Participant's Bid).

5.7. Assessment of compliance with the Mandatory Requirements (admission requirements) may be applied for all the Procurement Methods /Accreditation and may not comprise an individual stage of the Procurement Procedure. Information about Participants' admission to subsequent evaluation may be included in a Procurement procedure (stage) outcome record, without preparing a separate record.

5.8. The Bank has the right to clarify and verify Participants' compliance with the Mandatory Requirements, including the accuracy of the information provided by each Participant as part of the Procurement Procedure, by consulting Participants directly (including visits to Participants' production and other areas and territory) and/or independent open sources of information and/or external experts.

5.9. If it is found that Participants' Bid does not meet the Mandatory Requirements set in the Documentation, and/or that its information provided by them is inaccurate and/or fictitious documents are submitted, the Bank has the right to:

- exclude the Participant from further participation in the Procurement Procedure /Accreditation (exclude it from among the Participants, reject its Bid) at any stage, or
- refuse to enter into a contract with the Winner (at any time before entry into the contract following the Procurement outcome), or
- terminate the contract concluded with the Winner, the sole Participant defined in accordance with Clause 4.1.13 of the Regulations, in accordance with its terms.

6. Criteria for selecting the Winning Bidders of Procurement procedures

6.1. In determining the Winning Bidders, the following criteria are used for evaluating the Bids:

- the price of the Products (the Bank has the right to request an explanation of price structure and its components, as well as justification for the price set);
- functional characteristics, application properties and/or qualitative characteristics of the products;
- terms of payment for the Products (due dates, calculation of advance; the Bank prefers payment after delivery);
- terms of the Products supply (delivery dates, delivery procedure);
- Participants' qualification (experience and reputation, existence of production facilities, process equipment, labor, financial and other resources needed for manufacturing the Products supplied under the contract);
- operating expenses of the Products;
- expenses for maintenance of the Products;
- scope and terms of quality guarantees and/or warranty service for the Products (including availability (scope) of warranty and post-warranty service network);
- The Bank have the right to set other criteria for evaluation of Participants' Bids in the Documentation.

6.2. An exhaustive list of criteria applied when selecting a Winning Bidder for a specific Procurement procedure as well as the procedure for evaluating and comparing Bids is set forth in the Documentation.

7. Information support of Procurement

7.1. Procurement Regulations and Procurement Plan

7.1.1. Regulations and changes to the Regulations are placed in the UIS in accordance with Section 21 of the Regulations.

7.1.2. The Bank posts in the EIU a plan (changes thereto) for the Procurement of the Products for a minimum period of one year (at least three years for procurement from MSEs)

7.2. Procurement information

7.2.1. Information on the competitive Procurement and on Accreditation is placed in the UIS and on the ETP (when conducting Procurement in electronic form).

7.2.2. The Bank has the right to additionally post information about Procurement and on the Accreditation on the Bank's Official website, and on other common-access resources.

7.2.3. Information from the Notice and the Documentation, as well as requirements for description of the competitive procurement scope, are stipulated in Appendix 4 of these Regulations.

7.2.4. The Bank may set requirements for the form, structure, content of the Notice and the Documentation for the Targeted Request for Proposal and the Targeted Request for Quotation (taking into account the subject matter of Procurement process) at its sole discretion.

7.2.5. The Bank places information about the Procurement in the UIS:

- for the Tender and Electronic Auction - Notice and Documentation not less than 15 (fifteen) days before the deadline for submitting Bids;

- for Request for proposal - Notice and Documentation not less than 7 (seven) business days before the day of the Request for Proposals;

- for Request for Quotations - Notice not less than 5 (five) business days prior to the deadline for submitting Bids.

7.2.6. The Bank posts information on the Accreditation in the UIS no later than 15 (fifteen) days before the deadline for submitting Bids.

7.2.7. Information on competitive Procurement must be available to the general public.

7.2.8. Records with information on decisions made are posted by the Bank in the UIS, not later than three (3) days from the date they are signed. A decision formalized as a record comes into effect for the Participants and other third parties at the time it is posted in the UIS. Requirements for the content of the competitive procurement records are set out in Appendix 5 of the Regulations.

7.2.9. The Bank may set requirements for the form and content of records created during and after of a non-competitive Procurement Procedure and Accreditation at its sole discretion.

7.3. Information on contracts

7.3.1. The Bank enters information and documents into the register of contracts according to the procedure prescribed by the laws of the Russian Federation.

7.3.2. The bank posts changes to the contract in the UIS within ten (10) days of the date the changes were made

7.3.3. Not later than on the 10th day of the month following the accounting month, the Bank posts:

- information on the number and total value of contracts concluded by the customer based on the results of the Procurement of goods, works, services, including information on the total value of contracts, information about which is not entered in the register of contracts in accordance with the requirements of the Law;

- information about the number and total value of contracts concluded by the Customer following the outcome of Procurement from a Single Supplier (Provider, Contractor,);

- information on the number and value of contracts concluded by the customer with a Single Supplier (executor, contractor) based on the results of competitive procurement, which was recognized as void.

7.4. Explanation of Notice and Documentation provisions, amendments to the Procurement Notice and Documentation

7.4.1. Any Bidder may send an electronic request for explanation of the information contained in the Notice and Documentation provisions to the Bank's address indicated in the Documentation. If the request is received by the Bank later than three (3) business days before the deadline for submitting Bids (2 business days for the Targeted Request for quotations), the Bank has the right not reply to it.

7.4.2. The Bank, within three business days from the date of receipt of the request, clarifies the information contained in the Notice, the provisions of the Competitive Procurement Documentation and places clarifications on competitive Procurement in the EIS, on the ETP website (in case of a competitive Procurement in electronic form) without specifying the Participant, the address of which has been clarified. In case of non-competitive Procurement procedure, explanations can be sent only to invited Participants.

7.4.3. The Bank, on its own initiative or at a Participant's request, has the right to make a decision to amend the Documentation and the Procurement Notice.

7.4.4. Changes made to the Notice of Competitive Procurement and the Documentation of Competitive Procurement are posted by the Bank in the UIS, on ETP website (in the case of competitive procurement in electronic form). In case of non-competitive Procurement procedure, explanations can be sent only to invited Participants.

7.4.5. In the event that changes are made to the Notice of Competitive Procurement, the Documentation on Competitive Procurement, the deadline for submitting Bids to participate in such procurement should be extended so that from the date of placement in the UIS of the indicated changes until the deadline for submitting Bids to participate in such Procurement remained at least half the time line for submitting Bids to participate in such Procurement established by the Regulations for this Procurement Method. In the event changes are made to the conditions for conducting the non-competitive Procurement (Targeted Request for Proposals, Targeted Request for Quotations), the new deadline for submitting Bids are set out in the Notice and/or Documentation.

7.5. Register of unfair Suppliers

7.5.1. The Bank submits the following information to the Supervisory body for entering into the register of dishonest Suppliers posted in the UIS:

- information on the Procurement Participants who have declined (refused) to enter into a contract;
- information about Suppliers whose contracts have been terminated upon court decision owing to violation of contract terms by them.

7.5.2. Upon expiry of 2 (two) years from the date when information was entered into the register of dishonest Suppliers (Supplier blacklist), it is removed from this list, unless otherwise provided for by laws of the Russian Federation.

7.6. Conditions for not placing information in the UIS

Information on the procurement of goods, works, services, on the conclusion of contracts that constitute state secrets, as well as information on Procurement, for which a relevant decision of the Government of the Russian Federation has been adopted, must not be posted in the UIS.

The Bank does not place the following information in the UIS either:

- 1) on the procurement of goods, works, services, the value of which does not exceed five hundred thousand rubles;
- 2) on procurement of services on taking (including placement of deposit accounts) corporate funds on deposit, lending, trust management of funds and other assets, issue of bank guarantees with discharge of obligations in cash, accounts opening and maintenance, including letters of credit, procurement of brokerage and depository services;
- 3) on Procurement related to execution and performance of purchase and sale agreements, lease/sublease agreements, trust management contracts for state or municipal assets, other contracts with transfer of rights to possess and (or) use immovable property;
- 4) information on single source procurement (provider, contractor).

8. Bidding procedure

The Bidding may be conducted in the electronic and non-electronic form. The competition held by the Bank may be one-stage or multi-stage. The Bidding procedure, including the number of stages, is indicated in the Notice and Documentation.

A Bidding stage may be a Re-auction in electronic form conducted in accordance with clause 15.11 of the Regulations among the Bidding Participants admitted to this stage.

8.1. Posting of Bidding Notice and Documentation

8.1.1. The Bank publicly posts the Notice and Documentation on the Bidding in accordance with cl. 7.2 of the Regulations;

8.2. Filing of Requests for participation in Bidding

8.2.1. In order to participate in the Bidding, Participants should file bidding Requests in accordance with the procedure set in the Documentation.

8.2.2. One Participant may submit only one Bid with regard to the subject matter of the Bidding (each lot).

8.2.3. Bids are filed by Participants in the form of the individual groups of documents:

- group 1 “Commercial proposal. Qualification documents”;
- group 2 “General Documents. Financial statements”;
- group 3 “Documents of State Registration. Constituent documents”;
- group 4 “Extract from the Unified State Register of Legal Entities (Unified State Register of Individual Entrepreneurs).”

8.2.4. If a Supplier is included in the Register of Accredited Suppliers, documents of Groups 2–4, indicated in Clause 8.2.3 of the Regulations, are not submitted, unless otherwise provided for in the Documentation.

8.2.5. Requirements for the form and composition of documents included into the Bids are set out in the Documentation.

8.2.6. Bidders must provide sketches, drawings, blueprints, photographs, catalogs, samples, prototypes, models of the procured Products, solution of test problems and other materials if such a requirement is set forth in the Documentation. The Participant's failure to submit (untimely submission of) these materials and documents and/or their improper execution may be a ground for rejecting the Bid made by the Participant.

8.2.7. Bidders have the right to withdraw or modify their Bids made at any time before expiration of the deadline for making Bids.

8.3. Procedure for opening/access to assessment

8.3.1. Opening and consideration of Bids shall be carried out at the Commission meeting in accordance with Clause 2.2.2 of the Regulations in the event the Procurement procedure is not conducted electronically. In the event of conducting the procurement procedure electronically, access to the Bids shall be provided on the corresponding ETP resource on the date (time) of the Bid submission deadline.

8.3.2. ETP (the Bank, if the Procurement procedure is not conducted electronically) shall be obliged to ensure the confidentiality of the information contained in the Bids prior to access to the Bids (until they are opened).

8.3.3. When opening Bids at the Commission meeting (in the event the Procurement Procedure is not conducted electronically) subject to Clause 2.2.3.4, the number of the Bid made by each Participant from which the Bid was received, as well as other conditions from the proposals of Participants that are essential, according to the Bank's assessment, are announced.

Modified Bids (in the case of their timely receipt), if the Procurement Procedure is not conducted electronically, are opened at the Commission meeting at the same time as the Bids in relation to which they are submitted.

Bids Opening records if the Procurement Procedure is not conducted electronically are posted in accordance with the requirements of Clause 7.2 of the Regulations.

8.3.4. In the event of conducting Procurement electronically, the Bank shall not draw up and place minutes of the opening of Bids in the UIS. Information on the date and time of registering Bids made by Participants is contained in minutes prepared in accordance with Appendix 5 of the Regulations.

8.4. Procedure for reviewing, evaluating and comparing Bids

8.4.1. While examining bidding Requests, the Bank shall check:

- correctness of documents;
- comprehensiveness of submitted documents, presence of all required information in the documents;

- compliance of Participants with the requirements set forth in the Documentation (including their financial condition);
- compliance of Bids with the Documentation requirements with regard to the subject matter of the Procurement process and conditions for contract performance.

8.4.2. Only those Bids are evaluated and compared that have not been rejected by the Bank.

8.4.3. Bids are evaluated and compared by the Bank in accordance with the posted procedure for evaluating and comparing Bids.

8.4.4. Following the review of Bids, the Bank prepares a Bids review record with a list of Bids that meet requirements set out in the Documentation and have been admitted to evaluation and comparison (admitted to the next stage, in the case of multi-staged biddings). This information may be included in the outcome record, particularly for the respective stage without executing a separate record.

8.4.5. Bids review records are posted in accordance with the requirements of cl. 7.2 of the Regulations.

8.4.6. The multi-stage bidding is conducted taking into account the requirements of Section 15 of the Regulations.

8.5. Contract award

8.5.1. The Bank selects a Winning Bidder in accordance with the procedure for evaluating and comparing Bids within the time limits established in the Documentation.

8.5.2. The Bidder who has offered the best terms for performing a contract, including with due regard to the outcome of the re-auction (as the final stage) and negotiations (if conducted) is declared the Winning Bidder.

8.5.3. The Bank prepares and signs Bidding outcome records or records declaring the Bidding unsuccessful.

8.5.4. Bidding outcome records are posted in accordance with the requirements of cl. 7.2 of the Regulations.

8.5.5. After posting information about the Bidding outcome, the Bank prepares a contract and sends it to the Winning Bidder for signing.

9. Electronic Auction Procedure

The electronic auction procedure is specified in the Notice and Documentation.

9.1. Posting of Electronic Auction Notice and Documentation

9.1.1. The Bank publicly posts the Notice and Documentation on the Electronic Auction in accordance with cl. 7.2 of the Regulations.

9.2. Filing of Participants' Requests to participate in an Electronic Auction

9.2.1. Participants shall file their Requests for participation in Online auctions on the ETP Operator's website.

9.2.2. Bids to participate in an Electronic auction must contain the following groups of documents:

- Group 1 "Request to participate in Electronic auction", including:
 - a) the Participant's consent to the contract conclusion under conditions set in the Documentation, with the contract price proposed by the Participant during the Tender.
 - b) Participant's declaration on its and its products' compliance with requirements set in the Documentation
 - c) documents confirming the Participant and its Products compliance with requirements set by the Bank for Electronic auction Participants in accordance with the list of documents indicated in the Documentation.
- group 2 "General Documents. Financial statements";
- group 3 "Documents of State Registration. Constituent documents";

- group 4 “Extract from the Unified State Register of Legal Entities (Unified State Register of Individual Entrepreneurs).”

9.2.3. If a Supplier is included in the Register of Accredited Suppliers, documents of Groups 2–4, indicated in Clause 9.2.2 of the Regulations, are not submitted, unless otherwise provided for in the Documentation.

9.3. Online auction

9.3.1. Electronic auctions are conducted by decreasing initial lot price/rate indicated in the electronic auction notice in accordance with the ETP Operation Regulations.

9.3.2. In the course of an Electronic Auction, the Participants make price-decreasing bids for each lot, to participate in which this Participant has made a bid, and if two Participants offer the same prices, the bid submitted earlier is declared the best one.

9.3.3. In the course of an Electronic Auction, the Participants have access to information about the best price for each lot, without naming the Participant offering this price. An Electronic Auction is declared unsuccessful if none of the Participants or only one Participant submits a proposal within one (1) hour from its start.

9.3.4. If during an Electronic auction the contract price is reduced to half of the initial (maximum) contract price specified in the Notice and the Procurement Documentation or lower (depending on the auction step set but not equal to zero, hereinafter in the paragraph - a minimum bid), such an auction is conducted for the right to enter into a contract. During an Electronic auction for the right to enter into a contract, the size of the minimum bid is fixed as the cost of the Product under the contract, subsequent auctions are conducted by Participants submitting bids increasing the price for the right to enter into a contract. In this case the person who has offered the highest price for the right to enter into a contract is considered the Winner of the Electronic auction. The price for the right to enter into a contract is paid to the Bank by the Winner of the Electronic auction before signing the contract based on the results of the Procurement process.

9.3.5. Based on the results of the Electronic Auction, the ETP prepares and sends an Electronic Auction report to the Bank.

9.3.6. In the event of a technical failure on the ETP, the Bank has the right to make a decision to renew the bidding procedure (submission of price offers) after the said causes are remedied.

9.3.7. The multi-stage Electronic Auction is conducted taking into account the requirements of Section 15 of the Regulations.

9.4. Summing-up of Online auction

9.4.1. Based on the ETP report on the Electronic Auction conducted (cl. 9.3.5. of the Regulation) the Bank considers Bids made by the Participants in ascending order of auction prices offered.

9.4.2. During the review of Bids, the Bank evaluates the Electronic Auction Participants, their Bids and the Products offered to see if they meet requirements set forth in the Documentation.

9.4.3. Bids are reviewed until the first Bid is identified, where the Bank finds the Bidder, its Bid and the Products offered as meeting requirements set forth in the Documentation.

9.4.4. In the event that an Electronic Auction is held for the right to enter into a contract, the Winner of the auction is deemed to be the person whose Bid and the offered Products meet the requirements set out by the Documentation and who has offered the highest price for the right to enter into a contract. In this case, the contract is concluded for the amount specified in cl. 9.3.4. of the Regulations.

9.4.5. The Bank has the right to request the Participant to provide originals or notarized copies of the documents (unless the Documentation provides for a different procedure

for notarization and delivery of documents) provided in electronic form as a part of the Bid to participate in the Electronic Auction, as well as to request details of its price offer received following the Electronic auction, the pricing procedure, including the prime cost of the Product. If the Bidder does not provide a full set of documents (proper in their form and substance) within 3 (three) business days from the date the Bank's request for documents is received (unless another time line is specified in the Documentation/Notice), the Bank re-considers Bids according to the procedure prescribed by cl. 9.4.1 - 9.4.3. of the Regulation, having excluded from consideration the Bid made by such Participant.

9.4.6. Following the review of Bids, the Bank prepares a record summarizing the outcome of the Electronic Auction with information about the Winning Bidder or declaring the Electronic Auction unsuccessful, and posts it in accordance with cl. 7.2 of the Regulations.

9.4.7. After posting information about results of the Electronic Auction, the Bank prepare a contract and sends it to the Winning Bidder of the Electronic Auction for signing.

10. Procedure for Request for proposals

10.1. Request for proposals may be conducted in electronic and non-electronic form. Request for proposal may be one-stage or multi-stage. The procedure for conducting Request for Proposals is described in the Notice and the Documentation.

10.2. A Request for Quotations stage may be a Re-auction in electronic form conducted in accordance with clause 15.11 of the Regulations among the Request for Quotations' Participants admitted to this stage in accordance with the Documentation.

10.3. The Bank publicly posts the Notice and Documentation in accordance with cl. 7.2 of the Regulations.

10.4. To participate in the Request for Proposals, the Participant must submit a commercial proposal (a Bid) in the manner prescribed by the Regulations and the Documentation.

10.5. Requirements for the form and composition of documents included in the Bid are set forth in the Documentation.

10.6. The procedure for opening Bids made in response to Request for Proposals, reviewing, evaluating and comparing the Bids, summarizing outcome of the Request for Proposals, is the same as in Section 8 of the Regulations,

10.7. The multi-stage Request for proposal is conducted subject to Section 15 of the Regulations.

10.8. After publicly posting information about results of the Request for quotation, the Bank prepares a contract and sends it to the Winning Bidder for signing.

11. Procedure for Request for quotations

11.1. Request for Quotations may be conducted in electronic and non-electronic form. The procedure for conducting Request for Quotations is described in the Notice.

11.2. The multi-stage Request for quotation is conducted taking into account the requirements of Section 15 of the Regulations.

11.3. The Bank publicly posts information on the Request for Quotations - Notices of Request for Quotations in accordance with cl. 7.2 of the Regulations.

11.4. To participate in the Request for Quotations, the Participant should submit a quotation (quotation application, application) in the manner prescribed by the Regulations and the Notice.

11.5. Requirements for the form and composition of documents to be included in the Bid are set out in the Notice.

11.6. Request for Quotation in the electronic form is conducted according to the procedure established for the Electronic Auction (Section 9 of the Regulations) with due regard to specifics defined in the Regulations for conducting the Procedure on the ETP as well as for the following:

- initial (maximum) price proposed by the Bank and the best price offered by the Participants in the Request for quotations is posted on the ETP website;

- The Bidders have the opportunity to change prices offered by them in their Bids;

11.7. The request for quotation is declared unsuccessful in accordance with cl.4.1.11, cl. 4.1.12 of the Regulations.

11.8. After posting information about the outcome of the Request for quotation, the Bank prepares a contract and sends it to the Winning Bidder for signing.

12.Procedure of the Targeted Request for Proposal and the Targeted Request for Quotation

12.1. The Targeted Request for Proposal and the Targeted Request for Quotation are conducted in accordance with Sections 10 and 11 of the Regulations, respectively, subject to the following differences:

- information on Procurement may be sent to Participants of the Procurement Procedure (including via ETP if it is implemented in the electronic form);

- the period for submitting proposals is no less than 5 (five) business days for the Targeted Request for Proposal and is no less than 3 (three) business days for the Targeted Request for Quotation from the time the Notice and the Documentation are sent to the Participants;

- the list of Participants in the Targeted Request for Proposals and the Targeted Request for Quotations are determined in accordance with clause 2.2.5.2. hereof;

- The Targeted Request for Proposal and the Targeted Request for Quotation may have differences which simplify the procedure for Participants based on special characteristics of the Procurement scope and conditions for application of these procurement methods, specified in clause 2.2 of the Regulations;

- The Bank may set requirements for the form and content of records prepared during and after the Targeted Request for Proposal and the Targeted Request for Quotation.

13.Procedure for conducting Analysis of Proposals

13.1. The analysis of proposals is conducted with the procurement of products for the amount not exceeding 500,000 (five hundred thousand) rubles.

13.2. As part of the Analysis of Proposals, the Bank has the right to:

- conduct analysis of the market for the required Products using the Internet and/or other public sources and select proposals based on price criteria in accordance with requirements for qualitative characteristics of the Products;

- request proposals for the required Products from a limited number of Suppliers, at its sole discretion, via e-mail, the Internet, or other means. Requirements for the Product and the form of proposals, evaluation criteria (quality and/or price criteria) are set out in the request. The Bank has the right to review proposals of the Suppliers included in the Register of Accredited Suppliers and the Suppliers engaged (having been engaged) in the supply of similar Products;

- request proposals from Suppliers using specialized resources - software and hardware suits available on the Internet, designed to place and search for goods, works, services, registration of requests, proposals, as well as other related services provided for by the rules of the relevant specialized resource. The Bank has the right to make such requests following the principles of competition among the Suppliers.

13.3. Upon determining the Supplier with the best offer, the Bank shall prepare a contract and sends it to the Winning Participant for signing.

14.Procedure for Single Supplier procurement

14.1. The Bank makes a decision to procure the Products from a single Supplier in cases listed in Cl. 2.2.5.3 and 2.2.6 of the Regulations. The Bank has the right to consider proposals of the Suppliers included in the Register of Accredited Suppliers or other Suppliers engaged (having been engaged) in the supply of similar Products.

14.2. After making a decision about sole Supplier Procurement, the Bank prepares a contract and sends it to the Supplier for signing.

15. Particular aspects of multi-stage procedures

15.1. The Bank has the right to specify the number and purpose of stages based on the complexity of the Products and the Procurement terms.

15.2. Under the multi-stage Procurement Procedure, only Bidders admitted following the results of the previous stage are entitled to participate in each successive stage.

15.3. Participants admitted to participate in the next stage of the Procurement procedure are required to participate in these stages in accordance with the terms of the Documentation. If the Participants violate this obligation, the consequences specified in clause 4.1.10 of the Regulations will occur⁹.

15.4. In case of multistage Procurement of hi-tech goods and/or complex Products, the Documentation should include the basic requirements to the Products at the initial stage (stages) and requirements to the contract execution (its terms). The draft contract is included into the Documentation of the initial stage results.

15.5. The Bank approves a list of Bidders admitted to the next stage of the Procurement Procedure. Within 3 (three) days from the date of approval of the said list, the Bank places the relevant information (record) in accordance with cl. 7.2 of the Regulations.

15.6. The Bank has the right to conduct the following stages of the Procurement Procedures:

1) holding, prior to the deadline for submitting Bids to participate in the Procurement Procedure, discussions of the functional characteristics (consumer properties) of goods, the quality of works, services and other conditions for contract performance with Procurement Participants for the purpose of clarifying the required characteristics (consumer properties) of the goods, works, services being procured in the notice of the Procurement Procedure, Documentation, and in the draft contract;

2) the customer's discussion of proposals (negotiations) on the functional characteristics (consumer properties) of goods, the quality of work, services and other conditions for the performance of the contract contained in the Procurement Participants' Bids, particularly for the purpose of clarifying the required characteristics (consumer properties) of the goods, works, services being procured in the notice of the Procurement Procedure, Documentation, and in the draft contract;

3) review and assessment by the Customer of Bids submitted by the Participants in the Procurement Procedure, including containing the final proposals on functional characteristics (consumer properties) of goods, quality of work, services and other conditions for contract performance;

4) conducting the qualification selection of the Participants in the Procurement procedure;

5) comparison of additional price proposals of the Participants of the Procurement Procedure to reduce the price of the contract, the costs of operation and repair of goods, use of the results of works and services;

15.7. The Bank is entitled to combine the 3) and 4) stages within the same Procurement procedure.

15.8. The Bank is entitled to change the order of stages in any way.

15.9. The Bank has the right to compare additional quotations of the Participants in the Procurement Procedure in the form of a Re-auction in accordance with cl. 15.11 of the Regulations.

15.10. Discussions (Negotiations) conducted by the Bank during Procurement Procedures

15.10.1. The Bank has the right to conduct negotiations with Procurement Participants.

⁹ Except for the provisions on Re-auction as a stage of the Procurement Procedure, cl. 15.11.4

15.10.2. Negotiations may be conducted with a view to optimize the Participants' proposals with regard to the Products costs, payment terms, schedule times and other contract terms.

15.10.3. The Bank's priority is to hold negotiations with all Participants in the Procurement Procedure.

15.10.4. The Bank has the right to limit the number of Bidders to one or several ones, whose proposals are the best in accordance with evaluation criteria set out in the Documentation. The number of Bidders invited to negotiations is set by a decision to hold such negotiations.

15.10.5. Negotiations may be conducted by the Bank in the following forms (manners):

- face-to-face, with each Participant individually, represented by their authorized individuals in the order set by the Bank;

- in absence, with the Bank notifying the Participants about a possibility to optimize their proposals (both in general and for certain parameters, in accordance with the notice), including with the use of telephone, video, and other similar means of communication;

- Negotiating in electronic form, including the use of ETP.

15.10.6. A decision to hold negotiations must include their subject matter, the numbers of Bids made by invited Participants, the form (method) of negotiations, date (or a timeline), the venue for holding them (if necessary) and other essential information.

15.10.7. In order to take part in negotiations, Participants must provide the Bank with documents confirming negotiating authority of their representatives, as well as other documents and information at the Bank's request. Information on the person(s) authorized to negotiate on behalf of the Participant may be specified in the Bid made by the Participant in accordance with the terms set out in the Documentation.

15.10.8. When conducting negotiations, all agreements reached between a Participant and the Bank are reflected in a record or another document containing the results of negotiations held.

15.10.9. Based on the results of negotiations in presence and in absence, the Participants must provide the Bank with additional commercial proposals in accordance with the reached agreements. The deadline and form for filing additional proposals are specified in the negotiation record (in person) and/or in the decision to hold negotiations (in person and in absentia) or in any other document containing the results of the negotiations. If a Bidder fails to submit an additional proposal within stated time line, or if the Bidder files it in improper form, the Bank has the right to cancel the outcome of negotiations with such Bidder and not to take them into account when determining the Winning Bidder, or to point out to the Bidder the identified inconsistencies with agreements reached and to extend the time limits for their remedial. When holding negotiations in electronic form, their results are recorded in accordance with negotiation holding rules, mandatory filing of additional proposals by Bidders may not be required.

15.10.10. Negotiations following the Electronic Auction or Request for Quotation are allowed only with the Participant who has made the best price offer.

15.10.11. While conducting negotiations, the Participants may not file commercial proposals with worse Procurement conditions for the Bank as compared to previous proposals received by the Bank in the course of Procurement Procedure.

15.10.12. Participants in negotiations (Bidders' and the Bank's authorized individuals) must maintain confidentiality of information connected with negotiations (including a list of issues and agreements reached) until determining the Winner of the Procurement Procedure, under which negotiations are held.

15.10.13. Other terms of negotiations may be set in the Documentation.

15.11. Re-auction in electronic form as a stage of the Procurement procedure

15.11.1. Re-auction as a stage of the Procurement Procedure is conducted on the ETP to determine the best proposal on price among the Participants whose Bids have been recognized as meeting the Mandatory Requirements set out in the Documentation and/or who have been admitted to this stage in accordance with the Documentation.

15.11.2. Re-auction as a stage of the Procurement procedure is conducted with due regard for the following specifics:

- Re-auction is conducted in an order similar to that specified in clause 9.3 of the Regulations, taking into account clause 11.6 of the Regulation and the Procedure for its conducting on the ETP;

- the ETP report on the results of Re-auction as a stage of the Procurement procedure is delivered by the ETP Operator to the Bank for summarizing the outcome of the Procurement Procedure;

15.11.3. If the price criterion has a weight of less than 100% in the procedure for evaluating and comparing Bids, the Bank has the right to determine the best price given the weight of non-price criteria.

15.11.4. Unless otherwise provided by the Documentation, in the event that the Bidder does not participate in the re-auction, when summarizing the Procurement procedure results, the proposal of the price for the Product of the relevant Bidder made in the Bid is taken into account, and if the provision of such proposal by the Participant on the price of the Products in the Bid was not provided for by the Documentation, then while summarizing the Procurement results in respect of this Bidder the price of the Products is taken into account which is equal to the initial (maximum) Procurement price specified in the Documentation.

15.11.5. The results of the re-auction as a stage of the Procurement procedure are taken into account when summarizing the Procurement procedure, along with other estimated criteria in accordance with the Documentation.

15.11.6. Other rules and specifics of the Re-auction as a Procurement Procedure stage may be established in the Documentation and the Regulations for the operation of the ETP.

16. Procedure for Accreditation of Suppliers

16.1. General Provisions

16.1.1. Accreditation is not a Procurement procedure. The Accreditation procedure is conducted by the Bank subject to the specifics of this section; the provisions not directly regulated by this section, are subject to similar provisions for the Bidding (Section 8 of the Regulations), if they do not contradict the specifics of the Accreditation process set out in the Regulations.

16.1.2. Accreditation is carried out by the Bank to identify the Suppliers for the main procured categories of Products that comply with the Bank's Mandatory requirements for Participants and/or the Products. The Bank independently establishes requirements for the form, content of the Notice and Documentation for Accreditation taking into account the specifics of the Products.

16.1.3. When conducting Procurement procedures, the Bank has the right to require that only Suppliers accredited for the respective subject matter of procurement participate in the Procurement. In that case, all the Suppliers accredited for this subject matter of a Procurement process are invited to participate in the Procurement process.

16.1.4. The Bank has the right to conduct competitive Procurement Procedures if accredited Suppliers are available. When conducting a competitive Procurement Procedure, the Bank has the right to send procurement information personally to accredited Suppliers included in the Register of Accredited Suppliers and to Suppliers who supply (have supplied) the Bank with similar Products, but no earlier than the disclosure of such information to the general public.

16.1.5. When carrying out Procurement procedures among the accredited Suppliers, the Bank has a right to invite the Bank's subsidiary companies and companies with the Bank's equity interest in them whose activities is focused on the supply of the respective Products

16.1.6. Based on the Accreditation results, the Bidders are included in the Register of the Bank's accredited Suppliers (hereinafter, the Register) valid for a period set out in the respective Documentation.

16.1.7. Accreditation may be:

- open, providing for inclusion of new Suppliers on a regular basis (additional accreditation of new Participants);
- single.

The bank prefers open Accreditation.

16.1.8. The period of validity of Accreditation, the type (open or single), conditions for the Accreditation are set out in the Documentation. Terms of Procurement procedures among Accredited Participants may be set out in the Documentation.

16.1.9. The Suppliers included in the Register participate in the Bank's Procurement process among the accredited Suppliers and ensure that the requirements set out in the Documentation are met, and provide the Bank (including at the Bank's request) with current information and documents confirming compliance with these requirements.

16.1.10. The Bank has the right to refuse to conduct (complete) the initiated Accreditation at any time during its conduct and to terminate the Register of accredited Suppliers at any time, without any payments and compensation to Accreditation Participants and accredited Suppliers.

16.2. Posting information about the Accreditation

The Bank publicly places information on the Accreditation in accordance with cl. 7.2 of the Regulations reflecting the following data:

- description of the Products representing the subject matter of future Procurement processes among the Accredited Suppliers;
- the Bank's requirements for Suppliers and/or Products;
- a list of documents that should be submitted by Participants to confirm their compliance with the above-mentioned requirements;
- a procedure for providing of product samples and other materials and documents (if necessary);
- time limits for the Bank to review Bids to participate in Accreditation;
- other requirements.

16.3. Submitting Bids for Accreditation

16.3.1. Participants' Bid for Accreditation are submitted to the Bank in written or electronic form in the manner to the address indicated in the Documentation.

16.3.2. When conducting open Accreditation, the Documentation sets out the frequency of filing Bids by new Participants, including the start date and end date for filing Bids for each of the periods.

16.3.3. When conducting one-time Accreditation, the Documentation sets out the deadline for filing Bids.

16.3.4. Bids are submitted by Participants in the form of individual groups of documents:

- group 1 "Qualification Documents". If necessary, this group of documents may contain a Participant's proposal concerning qualitative and other characteristics of the Products in accordance with the Bank's terms of reference, including copies of documents confirming the Products quality.
- group 2 "General Documents. Financial statements";
- group 3 "Documents of State Registration. Constituent documents";
- group 4 "Extract from the Unified State Register of Legal Entities (Unified State Register of Individual Entrepreneurs)."

16.4. Examination and evaluation of Bids for Accreditation

16.4.1. When reviewing Participants' Bids for Accreditation, the Bank checks:

- correctness of documents;
- full set, completeness of submitted documents, availability of required information therein;
- compliance of the Participants and/or Products with the requirements specified in the Documentation.

16.4.2. The Bank has the right to verify and check to see if Suppliers meet with the requirements set out in the Documentation, as well as credibility of information provided by each Supplier by contacting Suppliers (including visits to Suppliers' business and other space and sites) and/or by referring to independent open sources of information, and/or external experts.

16.4.3. If it is found that a Supplier or its Products do not comply with requirements set in the Documentation for Accreditation procedure or that it has provided inadequate information, the Bank has the right to exclude the Bidders from Accreditation (reject the Participant's Bid).

16.4.4. The Bank has the right not to review a Bidder's Bid for Accreditation if the Bank has previously made a decision that such Bidder or its Products did not comply with requirements set in the Documentation twice or more.

16.4.5. The Bank makes a decision concerning compliance of Participants and their Products with requirements set out in the Documentation within the time limits indicated in this Documentation regarding each Bid.

16.4.6. If there are no or fewer Bids meeting requirements set in the Documentation than prescribed by the Documentation upon expiry of the time limit set for filing Bids for Accreditation from Participants, the Bank has the right to extend the time line for submitting Bids, allow additional time periods for filing Bids or decline to conduct Accreditation altogether.

16.4.7. The Bidders recognized as meeting the Bank's requirements are included in the Bank's Register of Accredited Suppliers.

16.4.8. Information on the results of Accreditation in a record published in the manner similar to the public posting of information and Documentation (cl. 7.2 of the Regulations).

16.5. Procedure for maintenance of the Bank's Register of Accredited Suppliers

16.5.1. The Bank posts the Register (changes in the Register) with the information about the number of the Bid made by the accredited Participant (Supplier) on the Bank's Official website. Changes to the Register are published within 3 (three) days from the date when the respective decisions were made (the record was signed).

16.5.2. At least once a year, the Bank may monitor the relevance of Accreditation and monitor the Suppliers included in the Register with regard to their compliance with requirements for their financial condition and other requirements set out in the Documentation.

16.5.3. In the event it is found that a Supplier does not comply with requirements set in the Documentation for Accreditation and/or Documentation for Procurement Procedure amongst the accredited Suppliers or that the Supplier has provided inadequate information, the Bank shall have a right to exclude such a Supplier from the Register at any time - both for this Accreditation and for any other Accreditations and to terminate contracts with this Supplier in accordance with their terms.

16.5.4. The Bank also has the right to exclude the following Suppliers from the Register:

- those who have avoided (refused) to conclude a contract as part of the Procurement procedures in accordance with their proposals;
- contracts with whom have been terminated by a court decision or otherwise due to material breaches of contractual terms by them;
- those who regularly violated (more than twice) the terms and conditions of the concluded contracts related to the delivery period and quality of the Products to be supplied;

- those who have financial, reputational and other risks connected with the Suppliers' activities;
- if the proportion of Procurement procedures in which the Suppliers did not participate (based on invitations sent out by the Bank) is more than 50% in the total number of procedures announced among accredited Suppliers during every 6 months of the Accreditation validity period.

16.5.5. Any Supplier, excluded from the Register for open accreditation, may re-submit a bid for inclusion in the Register upon expiry of 6 (six) months from the date it a decision was made to exclude it. When submitting a new Bid, Suppliers must provide the Bank with all the individually prepared groups of documents (Clause 16.3.4 of the Regulations).

16.5.6. After making a decision to exclude the Supplier from the Register, the Bank sends a notice to the Supplier about the deletion from the Register and publicly places information about it in the manner specified in clause 16.4.8 of the Regulations.

16.5.7. The Bank has the right to review the cancellation of the Procurement procedure among the accredited Suppliers and announcement of the open Procurement procedure if the proportion of accredited Suppliers who have submitted Bids to participate in this procedure, is less than 50% of Suppliers accredited for the category of Products being procured.

17. Market analysis

17.1. Market analysis is not a Procurement Procedure. Market analysis is an open procedure carried out by the Bank with a view to determining or specifying requirements to Products and Participants, other Procurement parameters, and expedience of Procurement.

17.2. Market analysis is carried out if it is impossible to determine precise requirements to quality, characteristics, properties, and parameters of the Products planned for Procurement due to their exclusivity or limited availability (or absence) in functioning markets.

17.3. Participation in Market Analysis does not entail any guarantees, advantages, any other legal consequences causing the Bank's cross liabilities to Participants.

17.4. To carry out the Market Analysis, the Bank has the right to post the following information (not limited to) on the Bank's website and, if necessary, on the ETP Operator's website, the official website, and other open sources:

- approximate description of Products (including possible characteristics, specifics of manufacturing, delivery, operation, functional constraints, information about actual presence in operating national and international markets) being a scope of the planned Procurement and parameters of their cost;
- requirements to documents and information that should be submitted by the Participants, as well as the procedure for their submission;
- time frames for the procedure;
- other information required for achievement of objectives indicated in cl. 17.1 of this Regulations.

17.5. When carrying out the Market Analysis, the Bank also has the right to send, in its own discretion and by any means available, communications (letters, queries) to potential Suppliers requesting supporting and other information needed for the analysis..

17.6. Based on the results of the Market Analysis, it is not allowed to initiate the Single Source Procurement with explicit determination of the manufacturer, brand, and other characteristics of Products testifying the lack of procurement options.

18. Procedure for preparation, conclusion and implementation control of contracts

18.1. The Draft Contract is an integral part of the Notice and/or Documentation. The Bank may enter into the following types of contracts as part of its Procurement activities:

- Product supply contracts indicating specific quantity of Products to be supplied and total value of the Contract

- frame contracts (general agreements) with limited duration, setting prices/tariffs for units of the Products or discounts from official price lists of the Products manufacturer, without determination of specific scopes of the Products supply and total Contract value, but with indication of marginal (maximum) contract value and/or marginal (maximum) scope of the Products supply for the contract validity period.

18.2. Non-tendering Procurement procedures (Targeted Request for proposals, Targeted Request for quotations, Analysis of proposals and Procurement form a single Supplier) do not constitute a tender notice or an invitation to take part in a tender, as well as an offer or an invitation to make offers¹⁰ with a view to entering into a contract. Legal standards provided by Articles 437, 447-449 of the Civil Code of the Russian Federation do not apply to such Procurement procedures.

18.3. When carrying out Non-Tender Procurement Procedures, there is no civil law obligation of the Bank to conclude a contract.

18.4. If framework agreements for supply of one type of Products are concluded with two or more Suppliers, their execution may be accompanied by additional competitive procedures between the Suppliers who have concluded the framework contracts, when a respective batch of Products is ordered.

18.5. If the Purchase implies payment upon delivery of the Products and the purchase of the Products is of a one-off (not systematic) nature, payment may be made against a one-time invoice issued by the Supplier (without concluding a contract in the form of a single document).

18.6. The conclusion of the contract based on the results of the Procurement procedure is carried out in the following order and time:

18.6.1. When concluding a contract in hard copy:

1861.1. The Bank prepares two copies of the contract in hard copy, signs each of them for its part, puts the seal of the Bank on the contract¹¹ and sends it to the Winner of the Procurement Procedure for signing.

1861.2. The Winning Bidder of the Procurement procedure within the period specified in the Documentation deliver a signed¹² copy of the contract for its part to the Bank.

1861.3. If a requirement to provide security for the performance of a contract being executed is set out in the Documentation, documents which confirm execution of security by the Winning Bidder to perform the contract (or documents needed to execute such security depending on a type of security and conditions of its execution), as well as other documents set out in the Documentation and needed to execute the contract are submitted within the time line set out in the Documentation.

1861.4. The delivery and submission of copies of the contract in hard copy for signing and the documents required for its conclusion are in the manner and to the addresses determined in accordance with the Documentation.

1861.5. The contract and other documents are accepted and documented by the representative of the relevant party with a hand-written receipt with the name, position, time and date on which the documents are received/. The Parties may draw up an acceptance certificate and/or a list of the documents to be handed over.

18.6.2. At the conclusion of the contract in electronic form:

¹⁰ When carrying out Analysis of proposals using a specialized resource, proposals made by users of such specialized resources may be recognized as an offer or a public offer, if this is provided by the rules of the relevant specialized resource.

¹¹ If there is a requirement in the Documentation on the affixing of the seal on the contract.

¹² If the Winning Bidder has a seal, and if there is a requirement in the Documentation that the seal should be affixed on the contract, in addition to the signature of the authorized person, copies of the contract must bear the seal of the Winning Bidder.

18621. The Bank prepares the contract in electronic form, places it in the software and hardware means of electronic document management and signs it electronically.

18622. The Winner of the Procurement procedure, within the time line specified in the Documentation, signs it with an electronic signature for its part.

18.6.3. Following the outcome of the competitive Procurement Procedure contracts are concluded within the time line and in the manner specified in the Notice and Documentation, but not earlier than 10 (ten) and not later than 20 (twenty) days after the date on which the outcome of the Procurement Procedure is determined, or, if the information on Procurement is posted in the UIS - from the date on which the competitive Procurement Procedure outcome record is posted in the UIS. If it is necessary to approve execution of a contract by the Bank's authorized body, the contract must be executed no later than within 5 (five) days after the date of such approval.

18.6.4. Contracts following the outcome of the non-competitive Procurement Procedure are entered into within the time line and in the manner specified in the Notice and/or Documentation which are established taking into account the internal regulatory and organizational and executive documents of the Bank, requirements of the Civil Code of the Russian Federation, the Law and other regulations of the Russian Federation.

18.7. If a requirement to provide security for the performance of a contract being executed is set out in the Documentation, documents which confirm execution of security by the Winning Bidder to perform the contract (or documents needed to execute such security depending on a type of security and conditions of its execution), as well as other documents set in the Documentation and needed to execute the contract are submitted/signed within the time line set out in the Documentation.

18.8. Participants may not amend contracts proposed by the Bank for signing in its Documentation or require that it be amended..

18.9. Specifics for the conclusion of a contract based on the results of the Procurement can be established by the Documentation (in part of electronic document management - in the Agreement on electronic document management attached to the Documentation), the Rules for the operation of the ETP.

18.10. Following the results of the Procurement, several contracts may be concluded with several Winners of the Procurement process, if this is stipulated in the Documentation. In this case, the Documentation should include information on the number of contracts and Winners with which contracts may be concluded following a procurement process, distribution of volumes of goods, works, services being procured (if such distribution of volumes is expected) and/or procedure (or methodology) for distributing volumes (orders, specifications, etc.) of the Products being procured.. The documentation may establish other specifics of concluding and performing contracts with several Winners, including where Bank has no obligation to purchase the entire volume of the Products spread among the Winners.

18.11. The contracts concluded are performed in the form and in the manner established by the relevant contract.

18.12. Based on the results of Procurement procedure, the Bank and the Winning Bidder may (by mutual consent) introduce alterations in a draft contract being a part of the Documentation.

18.13. If scopes, prices of the Products to be procured or the contract term are changed, when a contract is concluded or performed, as compared to the data indicated in the bidding outcome record prepared following the Procurement results, the Bank posts information about the respective changes in the contract in the UIS within 10 (ten) days from the date when they were made.

18.14. In the event of the Winner's refusal to conclude the contract, including evasion of the contract, the Bank has the right to:

- conclude a contract with a second-ranked Participant;
- abort the Procurement Procedure without identifying a Supplier;
- conduct a new Procurement Procedure (including by other means).

18.15. If the Bidder who is ranked second and declared by the Bank the Winner in the Procurement procedure, refuses to conclude a contract and its avoidance of contract conclusion, the Bank has the right to make the decision provided for in clause 18.14 of the Regulations, or to perform the Procurement from a single Supplier (clause 2.2.6.10 of the Regulations).

18.16. The avoidance (refusal) of contract conclusion means the following actions/omissions of the Winner in the Procurement Procedure:

1) failure to provide the Bank with a contract copy signed by the Winning Bidder at the stated time and order;

2) the Winning Bidder's refusal to conclude a contract under the terms set in a draft contract being a part of the Documentation;

3) the Winning Bidder's presentation of a request/proposal to make changes to the terms of a draft contract posted as part of the Documentation or a modified draft contract posted as part of the Documentation;

4) failure to provide properly executed documents prescribed by the Documentation and/or required for contract conclusion at the stated time;

5) failure to provide the documents confirming the execution by the Winning Bidder of security for the performance of a contract (if necessary);

6) failure to provide documents confirming payment by the Winner to the Bank of the price for the right to conclude a contract as stipulated in clause 9.3.4. of the Regulations within the time line set;

7) other acts or omissions of the Winner in the Procurement process evidencing that it is not going to sign the contract.

18.17. The Bank may refuse to enter into a contract if, due to change in needs for the Products, such entry into the contract or its further performance causes or may cause the violation of the Bank's property interest, including (but not limited to) direct damage, which could not have been reliably foreseen, established (determined) at the planning stage and/or Procurement Procedure stage.

18.18. As agreed upon with the Supplier, it is possible to use electronic document flow when signing and performing contracts.

18.19. The Bank monitors the fulfillment of the contract obligations by Suppliers, including control of time limits, quality and other terms of the Products supply.

18.20. Information on the results of contract performance is posted by the Bank in the UIS in accordance with the requirements of the Law.

18.21. If the Products acceptance reveals that the quality, quantity and completeness of the supplied Products do not match those indicated in the accompanying documents, the Bank works with the Supplier to settle these issues.

19. Dealing with complaints of Procurement procedure Participants

19.1. The Procurement procedure Participants has the right to file a complaint and/or proposals to the Bank (hereinafter, the communication) - both regarding a specific Procurement procedure and in general regarding Procurement activities of the Bank, its branches, subsidiary companies and Sberbank Group.

19.2. Communications are received on Feedback page of the Bank's Official website, and according to details indicated in the Documentation - under a relevant Procurement procedure.

19.3. Queries concerning Procurement procedures are accepted until the Bank enters into a contract.

19.4. The Bank has the right not to reply to the Bidders' queries if they contain questions that have been previously answered to Bidders in written form and if the Bidder does not cite any new circumstances.

19.5. In general, the Bank prepares a response to a query within 14 (fourteen) business days from the date it was received. If necessary, the time limit for examination of appeals may be extended.

19.6. The results of query review or information about extension of review time limits are brought to the notice of the query initiator and other stakeholders.

20. Particular aspects for implementation of the competitive procurement in electronic form, the Participants of which can only be small and medium-sized enterprises (with SMEs participation)

20.1. Features of the conditions for the use of procurement methods with the participation of SMEs

20.1.1. Competitive Procurement with SMEs Participants shall be conducted through an electronic bidding, an electronic auction, an electronic request for quotation or an electronic request for proposal.

20.1.2. Competitive Procurement with the participation of SMEs is carried out by the Bank on an electronic platform operating in accordance with the uniform requirements provided for by Federal Law No. 44-FZ, dated April 5, 2013, 'On the Contract System for Procurement of Goods, Works, and Services for State and Municipal Needs', and in accordance with the additional requirements established by the Government of the Russian Federation.

20.2. Features of information support for competitive Procurement with the participation of SMEs

20.2.1. When conducting a competitive procurement process involving SMEs, the Bank posts in the UIS a Notice of:

1) Bidding in electronic form within the following terms:

a) not less than seven days before the deadline for submitting the Bids to participate in such a bidding in electronic form if the initial (maximum) price of the contract does not exceed thirty million rubles;

b) not less than fifteen days before the deadline for submitting the Bids to participate in such a bidding in electronic form if the initial (maximum) price of the contract exceeds thirty million rubles;

2) Auction in electronic form within the following terms:

a) not less than seven days before the deadline for submitting the Bids to participate in such an Auction in electronic form if the initial (maximum) price of the contract does not exceed thirty million rubles;

b) not less than fifteen days before the deadline for submitting the Bids to participate in such an Auction in electronic form if the initial (maximum) price of the contract exceeds thirty million rubles;

3) Request for proposals in electronic form no later than five business days before the date of such a request the offers in electronic form. The initial (maximum) contract price must not exceed fifteen million Rubles;

4) Request for quotations in electronic form not less than four business days before the deadline for submitting the Bids to participate in such a Request for quotations in electronic form. The initial (maximum) contract price must not exceed seven million Rubles.

20.2.2. When carrying out the competitive Procurement with the participation of SMEs, the Bank does not draw up and does not place in the EIS protocols for opening the Orders. Information on the date and time of registering Bids made by Participants is contained in a record prepared in accordance with Appendix 5 of the Regulations.

20.2.3. In its Documentation on competitive procurement with the participation of SMEs, the Bank may establish the obligation to submit the following information and documents:

1) the name, company name (if any), address of the legal entity within the location of the legal entity, constituent document, if a legal entity is a Participant in competitive Procurement with the participation of SMEs;

2) last name, first name, patronymic (if any), passport data, address of the place of residence of an individual registered as an individual entrepreneur, if an individual entrepreneur is a Participant in the competitive Procurement with the participation of SMEs;

3) taxpayer identification number of the Participant in competitive Procurement with the participation of SMEs or, in accordance with the legislation of the relevant foreign state, an analogue of the taxpayer identification number (for a foreign entity);

4) the taxpayer identification number (if any) of the founders, members of the collegial executive body, the person acting as the sole executive body of the legal entity, if a legal entity is a Participant in competitive Procurement with the participation of SMEs, or, in accordance with the legislation of the relevant foreign state, an analogue of the taxpayer identification number of such persons;

5) a copy of the document confirming the authority of the person to act on behalf of the Participant in competitive Procurement with the participation of SMEs, except for cases of signing the Bid:

a) an individual entrepreneur, if the Participant of such Procurement is an individual entrepreneur;

b) a person indicated in the unified state register of legal entities as a person entitled to act without a power of attorney on behalf of a legal entity (hereinafter in this clause - the Head), if the Participant of such Procurement is a legal entity;

6) copies of documents confirming the compliance of the Participant in the competitive Procurement with the participation of SMEs with the requirements established in accordance with the legislation of the Russian Federation to persons who supply goods, perform work, provide services that are the subject of the Procurement, except for the case provided for in paragraph e) of subcl. 9 of this clause;

7) a copy of the decision on consent to a major transaction or on the subsequent approval of this transaction, if the requirement for such a decision is established by the legislation of the Russian Federation and for the Participant in a competitive Procurement with the participation of SMEs, conclusion on the results of such Procurement of an agreement or providing security for the Bid for participation in such a Procurement (if the requirement for securing the Bids is established by the Bank in the Notice, Competitive Procurement Documentation), security for the execution of the contract (if the requirement for securing the execution of the contract is established by the Bank in the Notice, Competitive Procurement Documentation) is a major transaction;

8) information and documents on securing the Bid for participation in the Competitive Procurement with the participation of SMEs, if the relevant requirement is provided for by the Notice, Documentation on competitive Procurement:

a) details of the special bank account of the Participant in the competitive Procurement with the participation of SMEs, if the security of the Bid for participation in such a Procurement is provided by the Participant of such Procurement by depositing the funds;

b) a bank guarantee or a copy thereof, if a bank guarantee is provided by the Participant of such a Procurement as a security of the Bid for participation in a Competitive Procurement with the participation of SMEs;

9) a declaration confirming that as of the date of submission of the Bid for participation in Competitive Procurement with the participation of SMEs¹³:

a) there are no liquidation procedures against the procurement participant, which is a legal entity, and no decision of an arbitration court to declare a procurement participant, which is

- a legal entity or an individual entrepreneur, as insolvent (bankrupt);

b) there has not been a suspension of activity of the Participant in competitive Procurement with the participation of small and medium-sized enterprises in the manner established by the Code of Administrative Offences of the Russian Federation;

¹³ The declaration is submitted as part of the Bid by the Participant of the competitive Procurement with the participation of SMEs using the software and hardware of the electronic platform.

c) the Participants of such a competitive Procurement with the participation of small and medium-sized enterprises have no arrears on taxes or levies overdue, or arrears in other mandatory payments to the budgets of the Russian Federation budgetary systems (except for deferred payments, installments, investment tax credit in accordance with the tax laws of the Russian Federation, restructured in accordance therewith and based on valid judgment to the effect that the bidder has discharged its payment obligation or they are declared as non-recoverable in accordance with tax laws of the Russian Federation) over the past calendar year, exceeding twenty five percent of Participant's book value, according to accounting statements for the latest reporting period. The Participant of such a Procurement is deemed complying the established requirements in case it has filed in accordance with the established procedure a notice of appeal of the established arrears, indebtedness, and the resolution on the bid as of the date of reviewing the bids for participation in the competitive Procurement with small and medium-sized enterprises, has not been made;

d) the Participant for participation in the competitive Procurement with small and medium-sized enterprises - an individual registered as an individual entrepreneur, or a manager, members of a collegial executive body, a person acting as a sole executive body, or a chief accountant of a legal entity - a Participant of competitive procurement with the participation of SMEs - has no criminal record of being convicted of economic crimes, stipulated by articles 289, 290, 291, 291.1 of the Criminal Code of the Russian Federation, as well as the non-application of punishment to these individuals in the form of deprivation of the right to hold certain positions or engage in certain activities that are related to the supply of goods, performance of work, provision of services that are the subject of the Procurement being carried out, including the administrative punishment in the form of disqualification;

e) within two years prior to the filing of the Bid for participation in a Competitive Procurement with the participation of SMEs, no facts of bringing a Participant of such Procurement - a legal entity - to administrative responsibility for committing an administrative offense provided for in Article 19.28 of the Code of Administrative Offenses of the Russian Federation;

f) compliance of the Participant in competitive Procurement with the participation of SMEs specified in the Competitive Procurement Documentation with the requirements of the legislation of the Russian Federation to persons supplying goods, performing work, rendering services that are the subject of the Procurement, if, in accordance with the legislation of the Russian Federation, information and documents confirming such compliance, are contained in open and publicly available state registers located in the information and telecommunications network "Internet" (indicating the address of the site or page of the site in the information and telecommunications network "Internet", which contains these information and documents);

g) the possession by the Participant in competitive Procurement with the participation of SMEs of exclusive rights to the results of intellectual activity, if in connection with the performance of the contract the Bank acquires the rights to such results;

h) possession by the Participant of the competitive Procurement with the participation of SMEs of the rights to use the result of intellectual activity in case of using such a result in the performance of the contract;

10) the proposal of the Participant in the competitive Procurement with the participation of SMEs in relation to the subject of such Procurement;

11) copies of documents confirming the compliance of the goods, work or service that are the subject of the Procurement with the requirements established in accordance with the legislation of the Russian Federation, if the requirements for these goods, work or service are established in accordance with the legislation of the Russian Federation and a list of such documents is provided for in the Competitive Procurement Documentation. The provision of these documents is not

required if, in accordance with the legislation of the Russian Federation, they are transferred together with the goods;

12) the name of the country of origin of the supplied goods (when purchasing the goods, including those supplied to the Bank when performing the procured works, rendering the procured services), a document confirming the country of origin of goods provided for by an act of the Government of the Russian Federation, adopted in accordance with cl. 1, part 8, Art. 3 of the Law;

13) an offer for the price of the contract (the price of a lot, unit of goods, work, services), except for holding of the Auction in electronic form.

20.2.4. If the Competitive Procurement Documentation establishes the application of the criteria and the procedure for evaluating and comparing Applications for participation in such Procurement to the Competitive Procurement Participants with the participation of SMEs, to the goods, works, services offered by them and to the terms of the contract performance, this Documentation also contains an indication of information and documents to be submitted in the Bid for participation in such Purchase for its evaluation. The absence of the specified information and documents is not the grounds for rejection of the Bid. When carrying out the competitive Procurement with the participation of SMEs by holding an Auction in electronic form, Request for quotations in electronic form, the Bank does not establish the criteria and procedure for evaluating such Procurement Bids specified in this clause.

20.3. Features of the procedure for holding the Bidding with participation of SMEs in electronic form

20.3.1. An electronic tender with the participation of SMEs may include the following stages:

1) the Bank, prior to the expiration of the deadline for submitting the Bids for participation in the Tender in an electronic form, holds a discussion with the Procurement Participants of the functional characteristics (consumer properties) of goods, the quality of work, services and other conditions for the performance of the contract so that to clarify the Documentation on competitive Procurement in the Notice of the Tender in electronic form, including the draft agreement of required characteristics (consumer properties) of purchased goods, works, services (hereinafter - discussion of functional characteristics and terms of execution of the Procurement agreement);

2) the Bank's discussion of proposals on the functional characteristics (consumer properties) of goods, the quality of work, services and other conditions for the performance of the contract contained in the Procurement Participants' Bids, particularly for the purpose of clarifying the required characteristics (consumer properties) of the goods, works, services being procured in the notice of the Procurement Procedure, Documentation, and in the draft contract;

3) consideration and evaluation of the Bids for participation in the Bidding in electronic form submitted by the Bidding Participants in electronic form;

4) comparison of additional price offers of the Bidders in the electronic form on the reduction of the contract price.

20.3.2. When the stages specified in clause 20.3.1 are included in the Bidding in electronic form with the participation of SMEs, the following rules are followed:

1) each stage of the Bidding in electronic form can be included into it once;

2) it is not allowed to simultaneously include the stages provided for in subcl. 2 and 20.3.1 of clause 20.3.1 into the Bidding in electronic form;

3) the Competitive Procurement Documentation shall establish the timing of each stage of such Bidding in electronic form;

4) according to the results of each stage of the Bidding in electronic form, a separate record is prepared. However, no record on the results of the last stage of the bidding is prepared. At the end of the last stage of the bidding in electronic form, following which the Winning Bidder is determined, an outcome record is prepared;

5) if the Bidding includes the stages stipulated by clauses 2 or 20.3.1 of clause 20.3.1 of the Regulations, the Bank specifies the following information in the records prepared regarding the outcomes of these stages, including information on the decision taken by it, on the need to clarify the functional characteristics (consumer properties) of the goods to be procured, the quality of work, services, other

conditions

for performance of the contract or absence of the need for such clarification. In the event that the Bank makes a decision on the need to update the functional characteristics (consumer properties) of the purchased goods, quality of work, services, and other conditions for contract performance, the Bank places the updated Notice of the bidding and the updated Documentation in the UIS within the time line set out in the Documentation. In this case, the rejection of Participants' Bids in electronic form is not allowed, the Bank's Competition Commission invites all Competitors to submit their final proposals in electronic form, taking into account the specified functional characteristics (consumer properties) of the purchased goods, works, services, and other terms of the contract. At the same time, the Bank, in accordance with the requirements of cl. 20.2.1, determines the deadline for submitting the final proposals of the Bidders in electronic form. In the event that the Bank makes a decision not to update the Notice of the bidding in electronic form and Documentation, information about this decision is indicated in the protocol drawn up according to the results of these stages of the Bidding in electronic form. At the same time, the Participants of the Bidding in electronic form do not submit final proposals;

6) discussion with the Bidding in electronic form Participants in electronic form of the proposals contained in their Bids on the functional characteristics (consumer properties) of goods, the quality of work, services and on other conditions for the execution of the contract, provided for in subcl. 20.3.1 of clause 20.3.1, is carried out with the Contest Participants in electronic form, by submitting an Application for participation in such Bidding in electronic form. At the same time, equal access of all specified Participants to participation in this discussion and compliance with the provisions of the Federal Law No. 98-FZ, dated July 29, 2004, 'On Commercial Secrets' is ensured;

7) after posting a protocol in the UIS containing a decision on the need to clarify the functional characteristics (consumer properties) of the purchased goods, the quality of work, services, other conditions for the execution of the contract and drawn up according to the results of the Bidding stage in electronic form, provided for in subcl. 20.3.1 of clause 20.3.1, any participant of the Bidding in electronic form has the right to refuse further participation in the Bidding in electronic form. Such refusal is expressed in failure of the bidding participant to submit a final proposal;

8) the bidding participant submits one final offer in respect of each subject (lot) of the Bidding in electronic form at any time from the date of placement by the Bank of the updated notice about the bidding and documentation in UIS before the deadline for submission of final proposals, provided for by such Notice and Documentation. The final proposal is submitted in accordance with the procedure established by this Section 20 for the filing of the Bid.

20.3.3. If the Bidding in electronic form with the participation of SMEs includes a stage provided for in subcl. 4 of clause 20.3.1:

a) Participants of the bidding in electronic form are informed about the lowest price offer out of all the price offers submitted by the Participants of such a bidding in electronic form;

b) Participants of the bidding in electronic form may submit one additional price offer on the electronic platform, which must be lower than the price offer submitted by them earlier. The duration of admission of additional price proposals from the bidding participants is three hours.

c) if the bidding participant does not change the price offer, they are entitled not to submit an additional price offer. At the same time, the price proposal submitted by such a participant is review when preparing the outcome record.

20.3.4. Within one hour after the end of the submission period in accordance with clause 20.3.3 of additional price offers, the ETP Operator draws up and places on the ETP and in the EIS a protocol for submitting additional price offers, containing the date, time of the beginning and

end of the submission of additional price offers and the received additional price offers of each Participant of the Bidding in electronic form, indicating the time of their receipt.

20.4. Features of the procedure for holding an Auction in electronic form (Electronic auction) with the participation of SMEs

20.4.1. The Electronic Auction includes the procedure for submitting the offers by the Participants to the price of the contract, taking into account the following requirements:

- 1) "auction step" is from 0.5 percent to five percent of the initial (maximum) price of the contract;
- 2) the reduction of the current minimum offer on the Contract price is effected by an amount within the "auction step";
- 3) The Participant of the Electronic Auction may not submit an offer on the price of the contract equal to the offer submitted earlier by that Participant for the price of the contract or greater than it is, and also the offer on the contract price, which is equal to zero;
- 4) The Participant in the Electronic Auction may not submit an offer on the price of the contract, which is lower than the current minimum offer for the contract price reduced within an "auction step";
- 5) The Participant in the Electronic Auction may not submit an offer on the price of the contract, which is lower than the current minimum offer for the contract price, in the event that it is submitted by this Participant in the Electronic Auction.

20.4.2. Within one hour after the end of the submission in accordance with clause 20.4.1 of proposals for the price of the contract, the ETP Operator draws up and places a protocol for submitting proposals for the price of the contract on the ETP and in the UIS , containing the date, time of the beginning and end of submission of proposals for the price of the contract and the received minimum proposals on the price of the contract of each Auction Participant in electronic form, indicating the time of their receipt.

20.5. Features of RFQs in electronic form with the participation of SMEs

20.5.1. Request for proposals in electronic form with the participation of SMEs is carried out in accordance with the procedure established for holding the Bidding in electronic form with the participation of SMEs, taking into account the specifics established by this Section 20. At the same time, the submission of the final proposal, an additional price proposal when conducting an RFQ in electronic form with the participation of SMEs is not carried out.

20.6. Features of requests for quotation in electronic form with the participation of SMEs

20.6.1. Request for quotations in electronic form with the participation of SMEs is carried out taking into account the specifics established by this Section 20.

20.6.2. An application for participation in a Request for Quotations in electronic form must contain the information and documents provided for in clause 20.2.3, if the Bank establishes the obligation to submit them.

20.7. Specifics of securing the Bids and execution of a contract in the course of Procurement with participation of SMEs

20.7.1. When carrying out a competitive Procurement with the participation of SMEs, the security of the Bids for participation in such a competitive Procurement (if the requirement for securing the Bids is established by the Bank in the Notice and Documentation of competitive Procurement) may be provided by the Participants by depositing the funds or providing a bank guarantee. The choice of the method of securing the Application for participation in such a Procurement is carried out by the Participant of such Procurement.

20.7.2. When conducting competitive procurement involving SMEs, the funds intended to secure the Bid to participate in such procurement process are deposited by the Participant in such procurement process into

a special account opened by it with a bank included in the list determined by the Government of the Russian Federation in accordance with Federal Law No. 44-FZ, dated 5 April 2013, 'On the Contract System for Procurement of Goods, Works and Services for Government and Municipal Needs' (hereinafter, the special bank account).

20.7.3. Within one hour following the end of the deadline for submitting the Bids to participate in the competitive procurement with the participation of the SMEs, the operator of the electronic platform sends information about the Procurement Participant and the amount of money required to secure the Bid to the Participant's serving bank. The Bank within one hour after receipt of the said information, blocks the funds, if there are unblocked funds in the special bank account of the Bidder in the amount of security for the said Bid and informs the operator of that. The funds are not blocked in the absence of funds in the special bank account of such Procurement Participant in the amount sufficient to secure the said Request or in the event of suspension of transactions in such account in accordance with the legislation of the Russian Federation, of which the Operator of the electronic platform is informed within one hour. In the event that the blocking of funds cannot be carried out for the specified reasons, the operator of the electronic platform is obliged to return the specified Bid to the Participant who submitted it within one hour from the moment of receiving the relevant information from the bank.

20.7.4. A participant in a competitive procurement with the participation of the SMEs is entitled to dispose of funds that are on a special bank account and for which no blockage has been made in accordance with clause 20.7.3.

20.7.5. Funds deposited in a special bank account as security of the Bids for participation in the Competitive Procurement with the participation of the SMEs are transferred to the account of the Bank specified in the Notice on the implementation of such Procurement, Documentation, in the case of avoidance, including a failure to provide or provision, in violation of the conditions established by the Notice on the implementation of such Procurement, the Documentation, prior to the conclusion of the contract, to the Bank for Enforcing the Contract (if the Notice on implementation of such Procurement, Competitive Procurement Documentation establishes the requirement to secure the contract performance) or the Participant refuses to conclude such Procurement contract.

20.8. Specifics of submitting the Bids when conducting competitive purchases in electronic form with the participation of SMEs

20.8.1. A Bid for participation in the bidding in electronic form, Request for proposals in electronic form consists of two parts and the proposal of the Procurement Participant on the price of the contract (the price of the lot, unit of goods, work, service). The first part of this Bid must contain information and documents provided for in subcl. 10 of clause 20.2.3, as well as in clause 20.2.4 in relation to the criteria and procedure for evaluating and comparing the Bids for participation in such a Procurement, applicable to the goods, works, services offered by the Participants of such Procurement, to the terms of the contract execution (if these criteria are established in the Competitive Procurement Documentation). The second part of this Bid must contain information and documents provided for in subcl. 1-9, 11 and 12 of clause 20.2.3, as well as in clause 20.2.4 in relation to the criteria and procedure for evaluating and comparing the Bids for participation in such a Procurement, applicable to the goods, works, services offered by the Participants of such procurement with the participation of the SMEs (if these criteria are established in the Competitive Procurement Documentation). The information and documents provided for by this clause must be contained in the Bid for participation in the bidding in electronic form, Request for proposals in electronic form if the Bank establishes the obligation to submit them in accordance with clause 20.2.3.

20.8.2. The Bid for participation in the electronic auction consists of two parts. The first part of this Bid must contain information and documents provided for by subcl. 10 of clause 20.2.3. The second part of this Application must contain information and documents provided for in subcl. 1 - 9, 11 and 12 of clause 20.2.3. The information and documents provided for by this clause must be contained in the Bid for

participation in the Auction in electronic form if the Bank establishes the obligation to submit them in accordance with clause 20.2.3.

20.8.3. An application for participation in a Request for Quotations in electronic form must contain the information and documents provided for in clause 20.2.3, if the Bank establishes the obligation to submit them.

20.8.4. If the first part of the Bid for participation in the bidding in electronic form, Auction in electronic form, Request for proposals in electronic form contains information about the Participant of such Bidding in electronic form, Auction in electronic form or Request for proposals in electronic form and (or) on the price proposal, this Bid is rejected.

20.8.5. When conducting competitive Procurements with the participation of SMEs, the ETP Operator shall send the following documents to the Bank in the following order:

1) the first parts of the Bids for participation in the Bidding in electronic form, Auction in electronic form, Request for proposals in electronic form, the Bids for participation in the Request for quotations in electronic form - no later than the day following the deadline for submission of the Bids for participation in competitive Procurement with the participation of SMEs established by the Notice of Competitive Procurement, Documentation on Competitive Procurement or specified by this Section of the Regulations, specified by the Notice or Documentation;

2) the second parts of the Bids for participation in the Bidding in electronic form, Auction in electronic form, Request for proposals in electronic form, as well as proposals for the price of the contract (when holding the Bidding in electronic form, Request for proposals in electronic form), the protocol provided for in clause 20.4.2 (when holding an Auction in electronic form), - within the time limits established by the Notice of such Competition in electronic form, Auction in electronic form, Request for proposals in electronic form, Competitive Procurement Documentation or updated Notice or Documentation. The specified dates cannot be earlier than the deadlines for:

a) placement by the Bank of a protocol in the UIS drawn up in the course of such a Bidding in electronic form, an Auction in an electronic form, a Request for Proposals in an electronic form based on the results of consideration of the first parts of the Bids;

b) the procedure for submitting by the Auction Participants in electronic form of proposals for the contract price, taking into account the requirements of clause 20.4.1 of this Section (when holding the Auction in electronic form);

3) the protocol provided for in clause 20.4.2. of this Section (if the Bidding in electronic form includes the stage of comparing additional price offers of the Bidding Participants in the electronic form to reduce the price of the contract), - not earlier than the date for the Bank's placement of the protocol in the unified information system drawn up during the Bidding in electronic form based on the results consideration of the second parts of the Bids.

20.8.6. If the Bank decides to cancel a competitive Procurement with the participation of SMEs before the date and time of the expiry of the deadline for submitting the Bids for participation in a competitive Procurement, the ETP Operator shall not send the Bank the Bids of the Participants of such competitive Procurement.

20.8.7. Based on the results of consideration of the first parts of the Bids for participation in the bidding in electronic form, Auction in electronic form, Request for proposals in electronic form, the Bank sends a protocol to the ETP Operator drawn up in the course of the competitive Purchase (based on the results of the competitive Procurement stage). Within one hour after receipt of this record, the ETP Operator posts it in the UIS.

20.8.8. Within one business day after the ETP Operator sends the information specified in subcl. 1 of clause 20.8.5. (when conducting a Request for Quotations in electronic form), 2, 3 of clause 20.8.5. of this Section (if the Bidding in electronic form includes the stage of comparing additional price offers of the Bidding Participants in electronic form to reduce the price of the contract), the Bank's Bidding Commission, based on the results of evaluating the Bids for participation in such a Procurement, assigns a serial number to each such Bid decreasing the degree of profitability of the conditions for the performance of the contract contained therein. The first number

shall be assigned to the Bid for participation in the bidding in electronic form or a request for proposals in electronic form, which contains the best conditions for the execution of the contract, and in case of an Auction in electronic form or a request for quotations in electronic form - the lowest price offer. In the event that several such Bids contain the same terms and conditions in profitability for contract performance or the same price proposals, a smaller number is assigned to the Bids, which was received earlier than the other Bids.

20.8.9. The customer prepares a outcome record in accordance with the requirements specified in Appendix 5 of the Regulations and posts it on the ETP and in the UIS.

20.9. Specifics of the procedure for preparing, concluding and monitoring the execution of contracts concluded based on the results of competitive Procurements with the participation of SMEs

20.9.1. The contract based on the results of competitive procurement with participation of the SMEs is concluded with the use of software and hardware of ETP and should be signed by an electronic signature of the person entitled to act on behalf of the Participant of such competitive Procurement, of the Bank, respectively. In the event of any disagreement on the draft contract sent by the Bank, the Participant in such Procurement prepares a record of disagreements reflecting comments on the provisions of the draft contract that do not comply with the Notice, the Procurement Documentation and the Bid referring to the relevant provisions of these documents. The record of disagreements is sent to the Bank using the software and hardware means of the ETP. The Bank shall examine the record of disagreements and send the finalized draft contract to the Participant of such Procurement or re-send the draft contract specifying the reasons for refusal to take into account all or part of the notes contained in the record of disagreements in a separate document.

20.9.2. The contract following the results of the competitive Procurement involving SMEs is based on the terms and conditions stipulated in the draft contract, the Competitive Procurement Documentation, the Notice on competitive procurement or the invitation to participate in such Procurement and the Bids of the Participant in such Procurement, with whom the contract is concluded.

20.9.3. Documents and information related to the implementation of the Procurement with the participation of SMEs and received or sent by the ETP to the Bank, the Procurement Participant in the form of an electronic document, shall be stored by the ETP Operator for at least three years.

21. Approval of the Regulation

21.1. The Regulations are approved by the Supervisory Board of the Bank as advised by the Bank's Executive Board and posted on the Bank's official website and in UIS within 15 (fifteen) days from the date of approval. The Regulations become effective on the date of its approval.

21.2. Changes to the Regulations are approved by the Supervisory Board of the Bank as advised by the Bank's Executive Board and posted on the Bank's official website and in UIS within 15 (fifteen) days from the date of approval. Changes to the Regulation become effective on the date of their approval.

Terms and Definitions

Accreditation means an open procedure other than the Procurement, which is carried out by the Bank to identify Suppliers that meet the Bank's requirements for categories of Products being procured, through which Participants/Bidders are included in the register of the Bank's accredited Suppliers.

Bank means Sberbank (Customer).

Interdependent persons are persons recognized as interdependent persons in accordance with the provisions of Art. 105.1 of the Tax Code of the Russian Federation.

Sberbank Group means Sberbank and credit and non-credit organizations under control or significant influence of Sberbank pursuant to Federal Law № 395-1 dated December 02, 1990 "On Banks and Banking" and in accordance with International Financial Reporting Standards (IFRS).

Documentation means a set of documents that contains all the necessary information on the subject matter of the Procurement (Accreditation), contract performance terms, requirements for Participants, as well as the terms and conditions of the Procurement (Accreditation). For the Request for Quotations, the information contained in the Documentation may be included into the Procurement Notice.

UIS means unified information system in the sphere of Procurement.

Procurement Procedure/Procurement process means a sequence of actions taken by the Bank to implement a specific Procurement Method with the aim of purchasing the Products followed by the entry into a commercial contract with the Supplier, including a contract without its execution as a single document (one-time invoice).

Bid means a set of the Participant's documents proving the Participant's legal capacity and compliance of the Participant with the requirements of the Bank, including the qualification of the Participant and containing a proposal on the terms and conditions of contract performance in the contract for the supply of Products being the subject of the Procurement.

Procurement Activities means the Bank's activities aimed at meeting the Bank's needs for the Products, including supporting banking activities (banking operations and transactions specified in the license issued by the Bank of Russia).

Procurement Notice/Notice means a document, whose publication or distribution means the formal announcement about the start of the Procurement Procedure/Accreditation.

Innovative Products means the implemented results of scientific and technological activities in the form of products and services, whose quality characteristic includes absolute or relative scientific and technical novelty, and new technologies (not previously used in this area).

Collective participant means several persons (a group of persons) acting on the part of the Procurement Participant.

Bidding Commission (Commission) means a collegial body established by the Bank to select the Supplier through the Procurement Procedures.

IMPC means initial (maximum) price of a contract.

ETP Operator is legal entity that is the owner of ETP.

The Bank's Official Website means the official website of Sberbank on the Internet information and telecommunication network (www.sberbank.ru).

Winning Bidder means the participant who has made the best bid in accordance with the terms of the Documentation and who meets requirements for Participants in the Procurement Procedure and in respect of whom a decision has been published declaring him the Winning Bidder.

Supplier (Contractor) means a legal entity or an individual (particularly, a sole proprietor or its Russian equivalent, individual entrepreneur) supplying Products.

Products means goods, works and services.

Register of Accredited Suppliers means a list compiled by the Bank of the Suppliers who have passed the Accreditation process.

Register of contracts means a register of contracts concluded by the Bank based on the results of the Procurement, posted in the UIS.

SMEs means small and medium-sized enterprises.

Procurement method is a bidding, electronic bidding, electronic auction, request for proposals, request for proposals in electronic form, request for quotations, request for quotations in electronic form, targeted request for proposals, targeted request for proposals in electronic form, targeted request for quotations, targeted request for quotations in electronic form, analysis of proposals, Procurement from a single Supplier.

Tender - bidding, electronic bidding, electronic auction, request for proposals, request for proposals in electronic form, request for quotations, request for quotations in electronic form, conducted to determine the Winning Bidder and to conclude a contract with them on the supply of Products in accordance with Federal Law No. 223-FZ, dated July 18, 2011, 'On Procurement of Goods, Works, Services by Certain Types of Legal Entities'.

Participant/Bidder means a participant in the Procurement Procedure, the Accreditation, i.e. a potential Supplier (Contractor) who is seeking to supply the Products.

Centralized procurement means Procurement conducted by the Bank by combining the needs of individual business units and branches of the Bank (regional banks) and/or companies within Sberbank Group.

Electronic Trading Platform (ETP) means a hardware and software package intended to conduct procurement procedures in electronic form on an Internet website.

**List of interdependent persons
for which the Bank, while procuring the products, does not comply with the
requirements of the Law in accordance with Clause 13, Part 4, Art. 1 of the Law**

No	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with RF TC
1	Cetelem Bank LLC	6452010742	sub-clause 1, clause 2, art. 105.1. RF TC
2	Sberbank Corporate University, Autonomous Nonprofit Organization for continuing professional education	7736128605	sub-clause 1, clause 2, art. 105.1. RF TC
3	Delovaya Sreda JSC	7736641983	sub-clause 1, clause 2, art. 105.1. RF TC
4	IKS JSC	5263023906	sub-clause 1, clause 2, art. 105.1. RF TC
5	Sberbank Private Pension Fund JSC	7725352740	sub-clause 1, clause 2, art. 105.1. RF TC
6	Rublyovo-Arkhangelskoye JSC	5024093941	sub-clause 9, clause 2, art. 105.1. RF TC
7	Sberbank CIB JSC	7710048970	sub-clause 9, clause 2, art. 105.1. RF TC
8	Sberbank Leasing JSC	7707009586	sub-clause 1, clause 2, art. 105.1. RF TC
9	Sber Upravleniye Aktivami JSC	7710183778	sub-clause 9, clause 2, art. 105.1. RF TC
10	SberTech JSC	7736632467	sub-clause 1, clause 2, art. 105.1. RF TC
11	AO STATUS Registering partnership	7707179242	sub-clause 1, clause 2, art. 105.1. RF TC
12	Strategy Partners Group JSC	7736612855	sub-clause 1, clause 2, art. 105.1. RF TC
13	Raschetniye Resheniya JSC	7727718421	sub-clause 1, clause 2, art. 105.1. RF TC
14	Tsentri Programm Loyalnosti JSC	7702770003	sub-clause 1, clause 2, art. 105.1. RF TC
15	United Credit Bureau JSC	7710561081	sub-clause 1, clause 2, art. 105.1. RF TC
16	Sberbank-AST JSC	7707308480	sub-clause 1, clause 2, art. 105.1. RF TC
17	Moscow Municipal Golf Club LLC	7729276546	sub-clause 9, clause 2, art. 105.1. RF TC
18	ActiveBusinessConsult LLC	7736659589	sub-clause 1, clause 2, art. 105.1. RF TC
19	AUKTSION LLC	7710203590	sub-clause 1, clause 2, art. 105.1. RF TC
20	Safe Information Zone LLC	9701036178	sub-clause 9, clause 2, art. 105.1. RF TC

21	Dialog LLC	7804568396	sub-clause 9, clause 2, art. 105.1. RF TC
22	DOCDOC LLC	9710011437	sub-clause 9, clause 2, art. 105.1. RF TC
23	KORUS Consulting CIS LLC	7801392271	sub-clause 1, clause 2, art. 105.1. RF TC
24	Perspektivniye Investitsii LLC	5032218680	sub-clause 1, clause 2, art. 105.1. RF TC

No	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with RF TC
25	Platius LLC	7723920588	sub-clause 1, clause 2, art. 105.1. RF TC
26	YooMoney LLC	7736554890	sub-clause 1, clause 2, art. 105.1. RF TC
27	SB Development LLC	7722365099	sub-clause 9, clause 2, art. 105.1. RF TC
28	Sberbank Investitsii LLC	5032229441	sub-clause 1, clause 2, art. 105.1. RF TC
29	OOO Sberbank Capital	7736581290	sub-clause 1, clause 2, art. 105.1. RF TC
30	Sberbank Factoring LLC	7802754982	sub-clause 1, clause 2, art. 105.1. RF TC
31	Sberbank Service LLC	7736663049	sub-clause 1, clause 2, art. 105.1. RF TC
32	Sberbank-Telecom LLC	7736264044	sub-clause 9, clause 2, art. 105.1. RF TC
33	Finansovaya Kompaniya Sberbanka LLC	7736617998	sub-clause 1, clause 2, art. 105.1. RF TC
34	Segmento LLC	7706431241	sub-clause 1, clause 2, art. 105.1. RF TC
35	Sovremennye Tekhnologii LLC	7708229993	sub-clause 1, clause 2, art. 105.1. RF TC
36	Market Specialized Depository LLC	7736618039	sub-clause 1, clause 2, art. 105.1. RF TC
37	Strakhovoy Broker Sberbanka LLC	7706810730	sub-clause 1, clause 2, art. 105.1. RF TC
38	Industry Transformation Technology LLC	7730241227	sub-clause 9, clause 2, art. 105.1. RF TC
39	Tsentr Nedvizhimosti ot Sberbanka LLC	7736249247	sub-clause 1, clause 2, art. 105.1. RF TC
40	Bankruptcy Technology Center LLC	7736303529	sub-clause 1, clause 2, art. 105.1. RF TC
4i	Digital Assets, LLC	7736256452	sub-clause 9, clause 2, art. 105.1. RF TC
42	Tsifroviye Tekhnologii LLC	7736252313	sub-clause 1, clause 2, art. 105.1. RF TC
43	EVOTOR LLC	9715225506	sub-clause 1, clause 2, art. 105.1. RF TC
44	Soyuzmultfilm LLC	7731393568	sub-clause 9, clause 2, art. 105.1. RF TC
45	VizhnLabs LLC	7701954054	sub-clause 1, clause 2, art. 105.1. RF TC
46	MCC Vydayushiesya Kredity LLC	7725374454	sub-clause 1, clause 2, art. 105.1. RF TC
47	NPO YooMoney LLC	7750005725	sub-clause 9, clause 2, art. 105.1. RF TC
48	Sberbank Strakhovaniye Zhizni IC LLC	7744002123	sub-clause 1, clause 2, art. 105.1. RF TC

49	Sberbank Strakhovaniye IC LLC	7706810747	sub-clause 1, clause 2, art. 105.1. RF TC
50	GARANT-SV LLC	9103007830	sub-clause 9, clause 2, art. 105.1. RF TC
51	Service Desk CJSC (Minsk)	191636450	sub-clause 9, clause 2, art. 105.1. RF TC
52	Sber Automotive Technologies LLC	9725045830	sub-clause 9, clause 2, art. 105.1. RF TC
53	Gamma-S LLC	7722337550	sub-clause 9, clause 2, art. 105.1. RF TC

No	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with RF TC
54	Kiparis-2 LLC	9101001550	sub-clause 9, clause 2, art. 105.1. RF TC
55	Gorizont-Service LLC	9103069850	sub-clause 9, clause 2, art. 105.1. RF TC
56	Autonomous Noncommercial Organization "School 21"	7736316133	sub-clause 1, clause 2, art. 105.1. RF TC
57	Spetsialniye Tekhnologii Kontrolya LLC	7720427871	sub-clause 9, clause 2, art. 105.1. RF TC
58	SBER LEGAL LLC	9705124940	sub-clause 1, clause 2, art. 105.1. RF TC
59	Intercomp JSC	7709688816	sub-clause 9, clause 2, art. 105.1. RF TC
60	Foodplex LLC	7736316800	sub-clause 1, clause 2, art. 105.1. RF TC
61	S-Marketing LLC	7736319695	sub-clause 9, clause 2, art. 105.1. RF TC
62	Tekhnologii Kreditovaniya LLC	7736317458	sub-clause 1, clause 2, art. 105.1. RF TC
63	Smart Construction LLC	9731026963	sub-clause 9, clause 2, art. 105.1. RF TC
64	Evotor OFD LLC	9715260691	sub-clause 1, clause 2, art. 105.1. RF TC
65	Oblachniye Tekhnologii LLC	7736279160	sub-clause 9, clause 2, art. 105.1. RF TC
66	Rabota Dlya Vas CJSC	7810692056	sub-clause 9, clause 2, art. 105.1. RF TC
67	SberLogistics LLC	7736322345	sub-clause 9, clause 2, art. 105.1. RF TC
68	OKKO LLC	7814665871	sub-clause 9, clause 2, art. 105.1. RF TC
69	Innovatsionnaya Meditsina LLC	9706000111	sub-clause 9, clause 2, art. 105.1. RF TC
70	SPEECH TECHNOLOGY CENTER LLC	7805093681	sub-clause 9, clause 2, art. 105.1. RF TC
71	Sberentertainment LLC	7726450637	sub-clause 9, clause 2, art. 105.1. RF TC
72	MEDEKSPERT PLUS LLC	7730245060	sub-clause 9, clause 2, art. 105.1. RF TC
73	Barus LLC	7736324991	sub-clause 1, clause 2, art. 105.1. RF TC
74	SberAvtopark LLC	7730252067	sub-clause 9, clause 2, art. 105.1. RF TC
75	MOST LLC	5504037810	sub-clause 1, clause 2, art. 105.1. RF TC
76	ESTE-AGRO LLC	3664133010	sub-clause 9, clause 2, art. 105.1. RF TC
77	Sberdevaysy LLC	7730253720	sub-clause 9, clause 2, art. 105.1. RF TC

78	SBD LLC	7736323532	sub-clause 9, clause 2, art. 105.1. RF TC
79	Sberavto LLC	9709054813	sub-clause 9, clause 2, art. 105.1. RF TC
80	Interactive Video Technologies LLC	1655447659	sub-clause 9, clause 2, art. 105.1. RF TC
81	RDV Soft LLC	7709969870	sub-clause 9, clause 2, art. 105.1. RF TC

No	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with RF TC
82	STC INNOVATIONS LLC	7839438486	sub-clause 9, clause 2, art. 105.1. RF TC
83	O2O HOLDING LLC	7714431654	sub-clause 1, clause 2, art. 105.1. RF TC
84	iCard LLC	9709046636	sub-clause 9, clause 2, art. 105.1. RF TC
85	Sberbank CIB (UK) Limited	ID number 4783112	sub-clause 9, clause 2, art. 105.1. RF TC
86	Sberbank CIB USA, Inc. (USA)	Tax ID 13-4032875	sub-clause 9, clause 2, art. 105.1. RF TC
87	LLC "City-mobile"	7728697453	sub-clause 1, clause 2, art. 105.1. RF TC
88	Intercomp Outsourcing LLC	7709351403	sub-clause 9, clause 2, art. 105.1. RF TC
89	LLC "Instamart Technologies"	9705118150	sub-clause 9, clause 2, art. 105.1. RF TC
90	LLC "Instamart Service"	9705118142	sub-clause 9, clause 2, art. 105.1. RF TC
91	Zvuk LLC	7708328948	sub-clause 9, clause 2, art. 105.1. RF TC
92	LLC "Delivery Club"	7705891253	sub-clause 1, clause 2, art. 105.1. RF TC
93	MF Tekhnologii JSC	7707405050	sub-clause 1, clause 2, art. 105.1. RF TC
94	VK Manzherok LLC	0400014449	sub-clause 9, clause 2, art. 105.1. RF TC
95	LLC "ADVERTISING AGENCY" INDEX 20 "	7725847502	sub-clause 9, clause 2, art. 105.1. RF TC
96	SBER SERVICES LLC	7714467185	sub-clause 9, clause 2, art. 105.1. RF TC
97	LLC "RAMBLER INTERNET HOLDING"	7725243282	sub-clause 9, clause 2, art. 105.1. RF TC
98	LLC "Smart Space"	7811554010	sub-clause 1, clause 2, art. 105.1. RF TC
99	LLC "Smart Retail"	7811657720	sub-clause 1, clause 2, art. 105.1. RF TC
100	SIB Cyprus Ltd. (Cyprus)	12119924Q	sub-clause 9, clause 2, art. 105.1. RF TC
101	Immunotechnologies LLC	7730257330	sub-clause 9, clause 2, art. 105.1. RF TC
102	SB CIB Holding LLC	7709297379	sub-clause 1, clause 2, art. 105.1. RF TC
103	SB Finance Holding LLC	7704349640	sub-clause 9, clause 2, art. 105.1. RF TC
104	Sovtech Siberia LLC	5407979646	sub-clause 1, clause 2, art. 105.1. RF TC

105	DoubleGIS LLC;	5405276278	sub-clause 9, clause 2, art. 105.1. RF TC
106	DG-Soft LLC	5408287824	sub-clause 9, clause 2, art. 105.1. RF TC
107	Marketplace LLC	9701048328	sub-clause 9, clause 2, art. 105.1. RF TC
108	Zavtra LLC	9731071540	sub-clause 9, clause 2, art. 105.1. RF TC
109	CRR LLC	7730261382	sub-clause 9, clause 2, art. 105.1. RF TC

No	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with RF TC
110	SberSolutions LLC	9731053950	sub-clause 9, clause 2, art. 105.1. RF TC
111	Cognitive Robotics LLC	9718131366	sub-clause 1, clause 2, art. 105.1. RF TC
112	Localkitchen LLC	7716902370	sub-clause 1, clause 2, art. 105.1. RF TC
113	UCS Company LLC	7701723040	sub-clause 1, clause 2, art. 105.1. RF TC
114	ORD LLC	7814665938	sub-clause 9, clause 2, art. 105.1. RF TC
115	EDA.RU LLC	7726440251	sub-clause 9, clause 2, art. 105.1. RF TC
116	Kinofon LLC	7726384487	sub-clause 9, clause 2, art. 105.1. RF TC
117	Laboratoriya Razrabotki LLC	7726460466	sub-clause 9, clause 2, art. 105.1. RF TC
118	OKKO Sport LLC	7726451750	sub-clause 9, clause 2, art. 105.1. RF TC
119	Rambler BS LLC	7726759785	sub-clause 9, clause 2, art. 105.1. RF TC
120	Khudozhestvenny JSC	7707367550	sub-clause 9, clause 2, art. 105.1. RF TC
121	Rambler DS LLC	7726759760	sub-clause 9, clause 2, art. 105.1. RF TC
122	ESN LLC	7726473867	sub-clause 9, clause 2, art. 105.1. RF TC
123	EAPTEKA LLC	7704865540	sub-clause 1, clause 2, art. 105.1. RF TC
124	Docdoc Territoriya Zdorovya LLC	9710049920	sub-clause 9, clause 2, art. 105.1. RF TC
125	Innovative Services LLC	7725317248	sub-clause 9, clause 2, art. 105.1. RF TC
126	MEDCENTRPLUS LLC	4027124145	sub-clause 9, clause 2, art. 105.1. RF TC
127	SberMedAI LLC	9731065465	sub-clause 9, clause 2, art. 105.1. RF TC
128	NTS LLC	7704314221	sub-clause 1, clause 2, art. 105.1. RF TC

Procedure for giving priority to Products of Russian origin

1.1. In accordance with the requirements of Federal Law No. 223-FZ dated July 18, 2011, 'On Procurement of Goods, Works and Services by Certain Categories of Legal Entities' and Resolution No. 925 of the Government of the Russian Federation dated 16 September 2016, the Bank gives priority to goods of Russian origin or works and services to be performed/provided by Russian entities over goods originating from a foreign state or works to be performed and services to be provided by foreign entities (hereinafter, "Priority"), subject to the following.

1.2. Priority is given to goods of Russian origin or works and services to be performed/provided by Russian entities when procuring goods, works or services via a bidding process, an auction or other procurement methods, except for procurement from a sole supplier (contractor), over goods originating from a foreign state or works performed and services provided by foreign entities.

1.3. In the course of procurement of goods, works or services by conducting bidding or another method where the winner of the procurement is determined based on criteria of evaluation and comparison of Requests for participation in procurement specified in the procurement documentation or where the winner is deemed to be the entity that offered the lowest contract price, evaluation and comparison of applications for participation in procurement that contain proposals for the supply of goods of Russian origin or the performance of works or provision of services by Russian entities shall, with respect to the cost-based assessment criteria, be performed using the contract price proposed in the said Requests decreased by 15 percent, while the contract shall be concluded at the contract price proposed by the participant in the application for participation in procurement.

1.4. In procurement for radio electronic products by conducting a bidding or by another method where the winner of the procurement process is determined based on criteria of evaluating and comparing bids to participate in procurement specified in the procurement documentation or where the winner is deemed to be the entity that has offered the lowest contract price, evaluation and comparison of bids to participate in procurement that contain proposals for the supply of radio electronic products included in the unified register of Russian electronic products, according to cost criteria, using the contract price offered in the said bids decreased by 30 percent, while the contract is concluded at the contract price offered by the Bidder in its bid to participate in procurement.

1.5. In Procurement of goods, works or services by conducting an auction or other method where determination of a winner is performed by decreasing the initial (maximum) price of the contract specified in the notice of procurement by a "step" established in the procurement documentation, if the winner of procurement has submitted an application for participation in procurement containing a proposal to supply goods originating from foreign states or a proposal for the performance of works or rendering of services by foreign entities, the contract with that winner is concluded at a price 15 percent lower than the contract price proposed by it.

1.6. In the course of procurement of radio-electronic products by conducting an auction or by other method where determination of a winner is performed by decreasing the initial (maximum) price of the contract specified in the notice of procurement by a "step" established in the procurement documentation, if the winner of procurement has submitted an application for participation in procurement containing a proposal to supply electronic products that are not included in the unified register of Russian electronic products, the contract with that winner is concluded at a price 30 percent lower than the contract price proposed by it.

1.7. In procurement of radio-electronic products by conducting an auction, if the winner of the procurement, during which the contract price is reduced to zero and which is held on the right to conclude an agreement, submitted an application for participation in procurement containing a proposal to supply electronic products that are not included in the unified register

of Russian electronic products, the contract with that winner is concluded at a price 30 percent higher than the contract price proposed by it.

1.8. Procedure for Granting Priority:

1.8.1. A Participant must indicate (declare) in its Bid for participation in procurement the name of the country of origin of the goods to be supplied, and provide documents confirming the information on the country of origin.

Failure to indicate (declare) the country of origin of the goods to be supplied in the application is not a ground for rejecting Bids to participate in procurement, and such Bids are seen as containing a proposal to supply foreign goods.

The Participant is held liable for the provision of inaccurate information on the country of origin of goods specified in a Bid to participate in Procurement.

If a Participant provides inaccurate information on the country of origin of goods specified in a Bid for participation in procurement, such a Bid is rejected by the Bank.

1.8.2. A Participant is classified as a Russian or foreign entity based on documents of the Participant containing information on the place of its registration (for legal entities and individual entrepreneurs that perform works or provide services) or based on identity documents (for individuals).

1.8.3. In a Bid to participate in procurement submitted by a Participant in bidding or under another Procurement method where the Winning Bidder is determined against criteria for evaluation and comparison of bids to participate in a Procurement process, specified in the Procurement Documentation, or the person who offered the lowest contract price is declared the Winner of the Procurement process, with such a process containing a proposal to supply goods of Russian and foreign origin or for the performance of works or the provision of services by Russian and foreign entities, the cost of goods of Russian origin or the cost of works or services to be performed/provided by Russian entities must be at least 50 percent of the cost of all goods, works or services offered by such Participant.

1.8.4. To compare the prices for goods of Russian and foreign origin that are proposed to be supplied or the prices of performing the work and providing the services by Russian and foreign entities in cases provided for by Clause 1.8.3 of Appendix 3 hereof, the price per unit of each type of goods, work, or service determined in accordance with Clause 5 of Resolution No. 925 of the Government of the Russian Federation dated 16 September 2016, is used.

1.8.5. In the course of performance of a contract concluded with a Winning Bidder to whom priority is granted in accordance with the Statute and Ruling of the Government of the Russian Federation No. 925 dated September 16, 2016, substitution of the country of origin shall not be permitted, except for the case when as a result of such substitution Russian goods are supplied instead of foreign goods, and the quality, technical and functional characteristics (consumer features) of such goods are no worse than the quality and the respective technical and functional characteristics of the goods specified in the contract.

1.9. The terms for applying Priority status specified in Clause 1.8 of Appendix 3 of the Regulations are subject to mandatory inclusion in the wording of the Documentation.

1.10. The Documentation must specify information on the initial (maximum) price of a unit of each type of goods, work or service which is the subject of procurement.

1.11. The country of origin of the Products and the Priority are determined taking into account the following documents:

- Resolution No. 49 of the Council of the Eurasian Economic Commission dated July 13, 2018 ‘On approval of the rules of origin of goods imported into the customs territory of the Eurasian Economic Union (non-preferential rules of origin of goods)’

- Resolution of the Commission of the Customs Union No. 515 dated November 18, 2010, “On the Procedure for Using an Ad Valorem Share as a Criterion for Sufficient Processing of Goods Made (Obtained) Using Foreign Goods Placed under the Customs Procedure of a Free Customs Zone or the Customs Procedure of a Free Warehouse,”

- General Agreement on Tariffs and Trade 1994 and Treaty on the Eurasian Economic Union dated May 29, 2014

- other legal regulations.

1.12. If a Bid of a Participant in Procurement contains a proposal to supply Products made (manufactured) using foreign goods, such Participant must additionally provide, in the respective part of the Bid, information on the share of such foreign goods on the form specified by the Documentation. Failure to provide such information is not a ground for rejecting the Bid to participate in procurement, and such Bid is seen as containing a proposal to supply foreign Products.

Requirements for the description of the competitive procurement scope, the content of Notices and Documentation

The competitive Procurement Notice must include the following information:

- 1) the procurement method;
- 2) name, location, mail and e-mail address, phone number of the Bank;
- 3) the scope of the contract indicating the quantity of the goods delivered, the volume of work performed, the services rendered, and a brief description of the Procurement scope;
- 4) place of delivery of goods, execution of works, rendering of services;
- 5) information on the initial (maximum) price of the contract or the price formula and the maximum price of the contract, or the unit price, of the goods, services and the maximum value of the contract price;
- 6) time, place and procedure for the provision of the Documentation, the amount, procedure and timing of the payment of fee charged by the Bank for the provision of this Documentation, if such fee is established by the Bank, unless the Documentation is provided in form of an electronic document;
- 7) the procedure, start and end date and time of the deadline for submitting Bids to participate in the procurement (stages of competitive Procurement) and the procedure for summarizing the results of competitive procurement (stages of competitive Procurement);
- 8) ETP's address on the Internet information and telecommunication network;
- 9) other information specified in the Procurement Regulations.

The competitive Procurement Documentation must include the following information:

- 1) requirements for safety, quality, technical characteristics, functional characteristics (consumer properties) of the goods, work, services, to the size, packing, shipment of the goods, to the results of work, established by the Bank and provided for by technical regulations in accordance with the legislation of the Russian Federation on technical regulation, documents developed and applied in the national standardization system adopted in accordance with the legislation of the Russian Federation on standardization, other requirements related to determining the conformity of the delivered goods, the work performed, the services rendered to the Bank's needs. If the Bank does not follow the requirements for the safety, quality, technical characteristics, and functional features (consumer properties) in the purchase documentation as stipulated in accordance with the legislation of the Russian Federation on technical regulation and standardization, the procurement Documentation must contain a justification for the use of other requirements related to the conformity of the delivered goods, works, or services rendered with the requirements of the customer.
- 2) requirements to content, form, layout and composition of requests for participation in Procurement;
- 3) requirements for Bidders in such Procurement to describe a good to be supplied, which is the subject matter of the competitive procurement process, its functional characteristics (consumer properties), its quantitative and qualitative characteristics, the requirements for the Bidders in such Procurement to describe the work performed, the services rendered, which are the subject matter of competitive Procurement, their quantitative and qualitative characteristics;
- 4) place, conditions and terms (periods) of supply of goods, performance of works, and provision of services;
- 5) information on the initial (maximum) price of the contract or the price formula and the maximum price of the contract, or the unit price, of the goods, services and the maximum value of the contract price;
- 6) form, terms and payment procedure for goods, works, and services;

7) grounds for the initial (maximum) contract price or the unit price of goods, works, or services (including data on transportation, insurance costs and expenses for payment of customs duties, taxes, and other commitments);

8) procedure, starting and ending date and time of the deadline for submitting Bids to participate in the Procurement process (stages of competitive Procurement) and the procedure for summarizing the results of competitive Procurement (stages of competitive Procurement);

9) requirements for the participants of the Procurement;

10) requirements to the Participants of such Procurement and the subcontractors, co-executors and (or) manufacturers of the goods being the scope of the Procurement engaged by the Participants and the list of documents submitted by the Participants of such Procurement to confirm their compliance with the specified requirements, in case of procurement of works for the design, construction, improvement and repair of highly dangerous, technically complex objects of capital construction and Procurement of goods, works, services related to the use of atomic energy;

11) forms, procedure, and starting and closing date for providing clarification of the Documentation provisions to the Procurement Participants;

12) date for examination of Procurement Participants' proposals and summing-up of the Procurement;

13) criteria for evaluation and comparison of Bids to participate in Procurement;

14) criteria for evaluation and comparison of Bids to participate in Procurement;

15) description of the subject matter of such Procurement in accordance with the Requirements for the subject matter of competitive Procurement;

16) other information specified in the Procurement Regulations.

Requirements for the subject matter of the competitive Procurement process:

1) description of the Procurement subject includes the functional characteristics (consumer properties), technical and quality characteristics, as well as the performance characteristics (if necessary) of the Procurement subject;

2) description of the Procurement subject should not include the requirements or instructions regarding the trademarks, service marks, trade names, patents, utility models, industrial designs, the name of the country of origin of goods, requirements for goods, information, works, services, provided that such requirements entail an unreasonable limitation on the number of Procurement Participants, unless there is no other way to provide a more accurate and clear description of the specified characteristics of the Procurement subject;

3) in case of using the indication of a trademark in the description of the subject of Procurement, the words "(or equivalent)" should be used, except for the following cases:

a) the incompatibility of goods on which other trademarks are placed and the need to ensure the interaction of such goods with the goods used by the customer;

b) procurement of spare parts and consumables for machines and equipment used by the Bank, in accordance with the technical documentation for these machines and equipment;

c) Procurement of goods necessary for the performance of a state or municipal contract;

d) Procurement with the indication of specific trademarks, service marks, patents, utility models, industrial designs, the place of origin of the goods, the manufacturer of the goods, if this is provided for by the terms of international treaties of the Russian Federation or by the terms of contracts of legal entities specified in part 2 of article 1 of the Law for the purpose of fulfillment of these obligations by legal entities as per the contracts concluded with the legal entities, including foreign legal entities.

Requirements for the content of records prepared during and after the competitive Procurement process

The record prepared during the competitive Procurement (following the outcome of the competitive procurement stage) must contain the following information:

- 1) the date when it is signed;
- 2) the number of Bids submitted to participate in the Procurement (Procurement stage), as well as the date and time of registration of each such Bid;
- 3) the results of reviewing Bids to participate in the Procurement (if the procurement stage provides for the ability to review and reject such Bids), including the following:
 - a) the number of Bids to participate in the Procurement, which are rejected;
 - b) grounds for rejection of each Bid to participate in the Procurement, indicating the provisions of the Documentation, Notice of Request for Quotations, which such Bids do not match;
- 4) the results of evaluating Bids to participate in the Procurement, indicating the final decision of the Procurement Commission on the compliance of such Bids with requirements of the Documentation, as well as assigning such Bids scores to each of the specified criteria for evaluating such Bids (if the competitive procurement stage provides for evaluation of such Bids);
- 5) the reasons for declaring the competitive procurement unsuccessful, if declared such;
- 6) other information if required by the Procurement Regulations.

The record prepared following the outcome of a competitive Procurement process (hereinafter, the outcome record), must contain the following information:

- 1) the date when it is signed;
- 2) the number of Bids submitted to participate in the Procurement, as well as the date and time each such Bid is registered;
- 3) the sequence numbers of the Bids for participation in the Procurement, the final proposals of the Procurement Participants in order to reduce the degree of profitability of the contract performance conditions contained therein, including information on the price proposals and (or) additional price proposals of the Procurement Participants. The Bid to participate in the Procurement, the final proposal, which contains the best contract performance conditions, is assigned the first number. In the event that several Bids to participate in the Procurement, the final proposals contain the same conditions for the performance of the contract, a smaller sequence number is assigned to the Bid to participate in the Procurement, the final proposal that were received earlier than other Bids to participate in the Procurement, final proposals containing the same conditions;
- 4) the results of consideration of Bids to participate in the Procurement, final proposals (if the Documentation, the Notice of Procurement at the last stage of the Procurement provides for evaluation of such Bids, final proposals and the possibility of their rejection) together with an indication, among other:
 - a) the number of Bids for participation in the Procurement and the number of final proposals that have been rejected;
 - b) grounds for rejection of each Bid and each final proposal indicating the provisions of the Documentation, Notice of Request for Quotations, which such Bids and final proposal do not match;
- 5) the results of evaluating Bids to participate in Procurements, final proposals (if the Documentation, at its last stage provides for evaluation of the Bids, final proposals), indicating the decision of the Commission to conduct Procurement on assigning values to each such

Bid, each final proposal for each of the specified criteria for evaluating such Bids (if the procurement stage provides for evaluation of such Bids);

- 6) the reasons for declaring the Procurement process unsuccessful, if declared such;
- 7) other information if required by the Procurement Regulations.

Procedure
for Determining and Justifying the Initial (Maximum) Price of the Contract and the Price of the Contract to be Signed with the Only Supplier (contractor), Including
the Determination Procedure for the Price Formula Establishing the Order for Calculation of the Amounts to be Paid by the Bank to the Supplier (Contractor) During the Performance of the Contract, Determining or Justifying the Unit Price of Goods, Works and Services, Determining Maximum Contract Price

1. General Provisions

1.1. The present Procedures for Determining and Justifying the Initial (Maximum) Price of the Contract (hereinafter, "IMPC") and the Price of the Contract to be Signed with the Only Supplier, Including the Determination Procedure for the Price Formula (hereinafter, "Price Formula") Establishing the Order for Calculation of the Amounts to be Paid by the Bank to the Supplier (Contractor) During the Performance of the Contract, Determining or Justifying the Unit Price of Goods, Works and Services, Determining Maximum Contract Price (hereinafter jointly, 'the Procedure') is developed in accordance with the requirements of Federal Law No. 223-FZ, dated July 18, 2011, 'On Procurement of Goods, Works, and Services by Certain Types of Legal Entities' and is applied by the Bank when making Procurements.

1.2. The Procedure shall also be applied subject to the Bank's internal regulatory and organizational-administrative documents (if established), as well as specific features of markets of relevant services, works, services to be purchased for the Bank's purposes.

1.3. In determining IMPC the Bank shall follow the objectives of the law on procurement by certain types of legal entities, including but not limited to the need to ensure the unity of economic space, creating conditions for the timely and complete fulfillment of its needs for goods, works, services (inter alia, the purpose of their commercial use), with the necessary indicators of price, quality and reliability, effective use of funds, creating further opportunities for involvement of legal entities and individuals in the procurement, promoting such involvement, development of fair competition, ensuring disclosure and transparency of procurement, prevention of corruption and other abusive practices.

1.4 Unless otherwise provided by the Procedure, the determination and justification of the unit price of the Product, the price of the contract concluded with a single supplier, shall be similar to the procedure for determining and justifying IMPC.

1.5. In the event one bid of the Purchase involves the purchase of technologically and functionally related goods, works and services, IMPC may be calculated based on the data on the price of the entire object of the Purchase (Bid), or as the total of prices of all goods, works and services included in the Purchase (in one Bid), which shall be determined in accordance with the present Procedure.

1.6. Unless otherwise stipulated by the Bank's internal regulatory and administrative documents, the justification of IMPC and price of the contract concluded with only Supplier (contractor) in accordance with this Procedures shall not be required for the procurement of Products with the total cost of RUB 500,000 or lower, including VAT.

1.7. The rules for calculating the amounts payable to the Supplier (contractor) in the course of performance of the contract may be established by law or by contract.

1.8. The Procedure for determining the maximum contract price shall be specified by the Bank in the Competitive Procurement Documentation. Determination of the maximum value of the contract, concluded based on the procurement, including those concluded with only Supplier (contractor), shall be performed by the Bank based on the requirements to the quantity, type, consumer properties, other features of the purchased Product, taking into account the cost of purchase of consumables, of technical and other Product maintenance.

2. IMPC Determination in the Bank's Procurement Activities

2.1. In order to determine IMPC at the preparation stage to conduct the Procurement, the Bank shall perform the following actions:

- the need for a particular good, work, or service shall be determined by the objectives of procurement;
- the list of requirements shall be stated for the Products within the planned procurement as well as the requirements for the conditions of supply of goods, works and services;
- market research shall be performed based on publicly available data sources, including those stipulated by this Procedure, in order to identify the goods, works and services available in the market that meet the requirements of the Bank;
- requirements for state regulation of prices (tariffs) shall be checked in the applicable law for the planned procurement of goods, works and services;
- the Procurement object shall be described;
- the applicable method or set of methods for IMPC calculation shall be determined;
- calculation and justification of IMPC using appropriate method(s) shall be performed taking into account the provisions of this Procedure.

2.2. In the event in the course of IMPC determining no Products with the required characteristics present in the market and (or) no bids for its delivery is made, the Bank shall specify the requirements for the Product taking into account the findings of market research and the actions stipulated in Clause 2.1 of the Procedures shall be made once again.

2.3. Justification of IMPC consists in performing a price calculation with the background information and documents (if necessary) attached or with the indication of document details which consist the grounds for such calculation. In this case, the IMPC justification to be placed in the UIS, shall not include the names of Suppliers (contractors) which have submitted the relevant information.

2.4. If the Bank is unable to determine the exact quantity/volume of goods, works and services to be purchased, the calculation of IMPC consists in setting the maximum possible (taking into account the forecast estimates of the Bank's needs) value of the amount to be paid out to the Supplier.

3. IMPC Determination Methods (Approaches)

3.1. IMPC shall be determined by using the following methods:

- Market analysis method (prioritized);
- Tariff and standard method;
- Project and budget method;
- Cost method.

3.2. In determining and substantiating of the IMPC it shall be allowed to use a combination of methods specified in Clause 3.1, as well as its indexation taking into account the application of publicly available indices, including, but not limited to, the inflation index, the consumer price index, taking into account the differences in the Product features, commercial and (or) financial terms of the Product delivery, parameters of the relevant market for the Product being purchased¹⁴.

4. IMPC Determination Using the Market Analysis Method

4.1. The market analysis method consists in determining IMPC based on information on market prices of identical goods, works, services planned for the Purchase, or in their absence, of similar goods, works and services.

The similar goods, works and services are as follows:

- goods with the similar basic features (functional, technical, qualitative, as well as operational features). In determining similarity of goods, among others, the country of origin and the manufacturer may be taken into account. Minor differences in the appearance of goods may not be taken into account;
- works and services with the same basic features (qualitative characteristics), including those implemented using the same methods, technologies, approaches, performed (provided) by contractors having comparable qualifications.

The homogeneous goods, works and services are as follows:

- goods that, while not identical, have similar features and consist of similar components, which allows them performing the same functions and (or) being commercially interchangeable. In determining the homogeneity of goods, their quality, reputation on the market, country of origin shall be taken into account;
- works and services that, while not identical, have similar characteristics that allow them to be commercially and/or functionally interchangeable. In determining the homogeneity of works, services their quality, reputation in the market, as well as the type of work, services, their volume, uniqueness and commercial interchangeability are taken into account.

4.2. The following procedures may be performed to obtain information on the market value of the required Products:

- submission of requests for quotations (for price information) to at least three (3) Suppliers¹⁵ specialized (experienced) in supplying the required Products, including the use of specialized resources, software and hardware complexes;
- retrieving information on the Products' prices based on analysis of previously concluded by the Bank contracts (if any, and in the event they are comparable¹⁶), information placed in the register of contracts and (or) in the register of contracts in the unified procurement information system;
- analysis of publicly available data on Product prices on the Internet, which includes, among other things, information on Product prices published in the press, contained in advertisements, catalogs, product descriptions and other offers addressed to an indefinite range of persons, including those recognized

¹⁴ IMPC may be subject to adjustments justified by the Bank's expert opinion.

¹⁵ In the event of a limited market, sending requests to less than three (3) Suppliers shall be allowed.

¹⁶ Comparable contracts are contracts with the differences between the commercial and (or) financial terms of supplying goods, performing work or rendering services do not affect the relevant results, or with such differences that may be accounted for by applying adjustments to such terms.

as a public offer under the civil law, placed in the Unified Information System in the field of procurement and other publicly available data sources.

4.3. If a request for information on the cost of Products is made to the Suppliers of such Products pursuant to Clause 4.2. of this Procedure, it is recommended to deliver such a request, among others, to the Suppliers that have previously made similar deliveries of the relevant Products to the Bank, subject to the conditions specified in Clause 4.4. of this Procedure.

4.4. It is not recommended to use the Product price information to determine IMPC (as well as to make a request for the Product price information):

- from Suppliers, data on which is included in the register of unscrupulous suppliers (contractors, executors) provided for by the Federal Law No. 223-FZ, dated July 18, 2011, 'On Procurement of Goods, Works, and Services by Certain Types of Legal Entities', and (or) in the register of unscrupulous suppliers provided for by Federal Law No. 44-FZ, dated April 5, 2013, 'On the Contract System for Procurement of Goods, Works and Services for Government and Municipal Needs';
- from Suppliers, that had previously concluded contracts with the Bank, in the course of execution of which with the facts of non-performance (improper performance) of the obligations under such contracts were revealed within the last two years, with the penalty (fines) applied to the Supplier (contractor) and/or the termination of the contract was initiated unilaterally in connection with non-performance (improper performance) by such Supplier (contractor, executor) of its obligations under the contract;
- obtained from anonymous sources;
- contained in the documents received by the Bank upon its request and not complying with the requirements established by the Bank for the content of such documents;
- submitted by persons that have no special permits, authorizations, licenses or other authorization documents, if such documents are required by law to supply the Products.

4.5. Requests for information on the cost of the Products, delivered in accordance with Clause 4.2. of this Procedure, may contain:

- description of the subject matter of the Procurement, including indication of the unit of measurement, quantity of goods, amount of work or services;
- list of data required to determine the identity or homogeneity of the goods, works, services offered by the supplier (contractor);
- basic conditions of the contract, concluded on the results of the procurement, including the requirements for the order of delivery of products, works and services, expected timing of the procurement, payment procedure, amount of contract enforcement, requirements for the warranty period of goods, works, services and (or) the extent of their quality assurance;
- the timing and form of the provision of price data;
- substantiation that such information collection procedure shall not entail any obligations from the Bank;
- indication that the price of a unit of goods, works, services and the total contract price under the conditions specified in the request, validity period of the proposed price, calculation of such price in order to prevent intentional overpricing or underpricing of goods, works, services shall be unambiguously determined from the content of response to the request.

4.6. If the prices for the Products from the previously concluded contract by the Bank (expired more than 6 months prior) are used to determine IMPC, the prices of such contract may be brought to the current level in accordance with Clause 4.7. of the Procedure.

4.7. Past prices used in the calculation of IMPC in accordance with this Procedures may be brought to the current price level for the calculation of IMPC applying the inflation indices appropriate for the given Products (category), or the general inflation index/consumer price index established by the Federal State Statistics Service (Rosstat). In addition to the inflation indices, correction indices may be applied when justifying the prices of previous periods, whether such correction indices take into account other factors affecting the cost of the Products: changes in the pricing of the logistics component (e.g., fuel costs, transportation tariffs, etc.), changes in the share/value of VAT, seasonal changes in the cost of raw materials for production, increases in utility rates and other factors affecting the comparability of prices.

4.8. In order to determine IMPC, it is recommended to use at least three (3) Product prices received in accordance with Clause 4.2. of this Procedure. If obtaining of the required quantity of price information is impossible¹⁷, the calculation of IMPC shall be carried out based on the available (obtained) data.

4.9. IMPC according to the findings of the market analysis shall be determined as the product of the quantity (volume) of the purchased Product by the minimum price for the Product, taking into account Clauses 4.2. to 4.8. of this Procedure. In the event of wide price data (more than three data sources), IMPC using market analysis method may be determined by using the formula as follows:

$$IMPC^{MAR} = \frac{\sum_{i=1}^n p_i}{n} * v$$

where:

$IMPC^{MAR}$ means IMPC determined through the process of market analysis research;

v is the quantity (volume) of goods (works, services) to be purchased;

n is the number of price data sources used in the calculation; i is the number of the price data source;

p_i means the price of a unit and (or) a set of goods, works, services in the source of price data with the No. i , including adjusted for the coefficients (indices) in accordance with Clause 3.2. herein.

5. IMPC Determination Using Tariff and Standard Method

5.1. Tariff and standard method consists in determination of IMPC based on the requirements for the ceiling or fixed price (tariff) of the Products to be purchased, in the event in accordance with the legislation prices (tariffs) of the Products to be purchased are subject to state or municipal regulation.

5.2 It is recommended to determine IMPC by the tariff and standard method using the formula as follows:

$$IMPC^{TSM} = VP_{tariff}$$

where:

$IMPC^{TSM}$ is IMPC determined using the tariff and standard method; V

is the quantity (volume) of goods (works, services) to be purchased;

¹⁷For example, due to the absence of the required (sufficient) number of suppliers and/or sources of price information in the market for the product to be purchased, or if price information corresponding in form and content to the Bank's request is received from fewer sources than provided for in this Procedure, and in other similar cases.

P_{tariff} is the price (tariff) of a unit of goods, works, services established subject to state regulation of prices (tariffs) or established in a municipal regulation.

6. IMPC Determination Using Project and Budget Method

6.1. The procedure for determining IMPC using project and budget method shall establish the general rules for determining IMPC in respect of services to perform the functions of the technical customer, contract work for:

- construction of capital construction objects or non-capital structures and facilities, including commissioning or start-up operations;
- reconstruction of capital construction facilities;
- capital repair, current repair of capital construction objects;
- demolition of capital construction facilities;
- engineering surveys for preparation of design documentation, construction and reconstruction of capital construction objects;
- preparation of design documentation for capital construction projects;
- on the preservation of objects of cultural heritage (historical and cultural monuments);
- on designer supervision services.

6.2. IMPC shall be determined based on the design documentation approved in accordance with the procedure established by the regulations on urban planning and based on the estimated construction cost determined in accordance with Article 8.3 of the Urban Planning Code of the Russian Federation.

6.3. In the event the services and (or) work referred to in Clause 6.1 of this Procedure, shall contain equipment and / or construction materials, in the event their cost is not included in the consolidated estimates and / or other estimates according to Clauses 6.4 and 6.5 of this Procedure, then the determination of the value of such types of Products shall be carried out in accordance with other methods established by this Procedure (including the Market analysis method).

6.4. IMPC shall be determined by applying:

a) official statistical information on price indices for Products (costs, services) of investment purposes by type of economic activity (construction) published by the Federal State Statistics Service for the relevant period and (or) actual inflation indices (if any) established by the authorized executive bodies of the constituent entities of the Russian Federation. These actual inflation indices shall be used to recalculate the estimated cost of construction from the price level as of the date of approval of the project documentation to the price level as of the date of determination of IMPC;

b) indices-deflators of the Ministry of Economic Development of the Russian Federation, the line "Investments in fixed capital (capital investments)". These forecast inflation indices shall be used to recalculate the estimated cost of construction from the price level as of the date of determining IMPC to the price level of the corresponding period of the project implementation;

6.5 IMPC shall be determined based on the estimate documentation approved by the Bank as part of the project documentation, which has passed the verification for the reliability of the estimated construction cost of the facility(s), in the event in accordance with Part 2 of Article 8.3 of the Urban Planning Code of the Russian Federation, the estimated construction cost is subject to verification of the reliability of its determination.

6.6. IMPC shall be determined based on the estimate documentation approved by the Bank as part of the project documentation for the objects, in the event, in accordance with Part 2 of Article 8.3 of the Urban Planning Code of the Russian Federation, the estimated cost of construction is not subject to verification of the reliability of its determination.

6.7. IMPC shall be determined subject to the costs of works and services related to the subject of the purchase, provided for in the consolidated construction cost estimate as part of the approved design documentation obtained a positive conclusion of the state expert review of the design documentation. In this case, the reserve funds for contingency works and costs is determined by the Bank in an amount not exceeding the amount provided by the facility's estimate documentation.

6.8. IMPC by using the project and budget method shall be determined as follows:

a) recalculation of the estimated cost of contract work shall be made using the price level as of the date of approval of project documentation to the current price level as of the date of determining IMPC for contract work, using actual inflation indices for the relevant period;

b) indicators of the estimated cost of contract work for the chapters of the consolidated construction cost estimate in the current price level shall be multiplied by the predicted inflation index for the period of construction. The forecast inflation index for the construction period shall be calculated as the arithmetic mean of the forecast inflation indices for the start and end dates of work, taking into account the execution period in accordance with the project documentation.

6.9. IMPC shall be determined taking into account the contractual execution periods according to the formula:

$$P_c = C * Q_{\text{infl}},$$

where

P_c means IMPC for the performance of contract works;

C is the estimated cost of contract works to be performed by the contractor; $Q_{\text{infl}} = S_1 * Q_1 + S_2 * Q_2 + \dots + S_i * Q_i$, where

$Q_1 + S_2 * Q_2 + \dots + S_i * Q_i$, where

S_1, S_2, S_i - shares of the estimated cost of works to be performed by the contractor in the 1st, 2nd, 3rd and i -th years of work respectively;

i - year of work completion;

Q_1 - index of forecast inflation for the first year of work, determined as the arithmetic mean of the index of forecast inflation on the date of the beginning of work and the index of forecast inflation in December of the first year of works;

Q_2 - index of forecast inflation, taking into account inflation for the first and second years of work. It shall be calculated as the product of the inflation forecast index set on an accrual basis for December of the first year of work and the inflation forecast index for the second year of work, determined as the arithmetic mean of the inflation forecast index for January of the second year of work and the inflation forecast index for December of the second year of works;

Q_i - index of forecast inflation, taking into account inflation for the first and second years of work. The specified index shall be calculated as the product of the forecast inflation index established on an accrual basis for December of the previous year of work and the forecast inflation index for the last year of work, determined as the arithmetic mean of the forecast inflation index for

January of the last year of works and the forecast inflation index for the date of completion of works in the last year.

7. IMPC determination according to the cost method

7.1. The cost method shall be applied in the event of impossibility to apply other methods of determination of IMPC or in addition to them, as well as in the event of determination of IMPC in the absence of identical and (or) homogeneous Products in the market.

7.2. The cost method implies determining IMPC as the sum of the costs incurred and the profit usual for a particular area of activity, taking into account the standards of costs and (or) profits.

7.3. In determining the costs incurred, the usual direct and indirect costs of production or purchase and/or sale of the Products, transportation, storage, insurance and other costs shall be taken into account.

7.4. Data on profit margin for a certain area of activity may be determined/derived from publicly available data sources, including data obtained from information and pricing agencies, public analysts, market research results, from the analysis of contracts posted in the UIS, and other sources at the Bank's disposal.