

Approved on August 9, 2012

by CEO, Chairman of the Board,  
Sberbank of Russia

(indicate the issuing credit institution's body that approved  
the Quarterly Report on Securities)

Minutes No. - dated -

## QUARTERLY REPORT

### **Sberbank of Russia**

**Code of the issuing credit institution: 01481-B  
for Q2 2012**

Location of the issuing credit  
institution:

**19, Vavilova St., Moscow 19**

(indicate the location (address) of the permanent executive  
body of the issuing credit institution)

The information contained in this quarterly report  
is subject to disclosure in accordance with the laws of the  
Russian Federation on securities

**CEO, Chairman of the Executive Board  
Sberbank of Russia**

**August 9, 2012**

\_\_\_\_\_  
**H. Gref**  
signature

**Chief Accountant of Sberbank  
– Director of the Accounting and Reporting  
Department**

**August 10, 2012**

\_\_\_\_\_  
**Financial  
Kruzhalov**  
signature

**Seal of the issuing  
credit institution**

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[www.sberbank.ru](http://www.sberbank.ru)

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## **Introduction**

Sberbank of Russia has the obligation to disclose information in the form of a quarterly report due to the bank's listing prospectus registration.

This quarterly report contains evaluations and predictions of authorized management bodies of the issuing credit institution regarding future events and/or actions, prospects for the development of economic sector where the issuing credit institution carries out its core activities, and the results of activities of the issuing credit institution, including its plans, probability of certain events, and certain actions. Investors should not fully rely on evaluations and predictions of management bodies of the issuing credit institution as the actual results of activities of the issuing credit institution in the future may differ from predicted results for many reasons. Acquisition of securities of the issuing credit institution is related to risks described in this quarterly report.

The management of the issuing credit institution could not predict all the trends that could influence the development of the banking sector and the influence, if any, they could produce on the financial standing of the issuing credit institution and its affiliates (Group).

**I. Brief information about the persons who are members of management bodies of the issuing credit institution, information about bank accounts, auditor, assessor, and about the financial advisor of the issuing credit institution, as well as other persons who signed the quarterly report.**

**1.1. Members of the management bodies of the issuing credit institution.**

**Information on the composition of the Supervisory Board:**

<b>No.</b>	<b>Full Name</b>	<b>Year of birth</b>
<b>Chairman of the Supervisory Board:</b>		
1	Sergey Ignatiev	1948
<b>Deputy Chairmen of the Supervisory Board:</b>		
2	Georgy Luntovskiy	1950
3	Aleksey Ulyukaev	1956
<b>Members of the Supervisory Board:</b>		
4	Herman Gref	1964
5	Sergey Guriev	1971
6	Mikhail Dmitriev	1961
7	Bella Zlatkis	1948
8	Nadezhda Ivanova	1953
9	Mikhail Matovnikov	1975
10	Vladimir Mau	1959
11	Profumo, Alessandro	1957
12	Rair Simonyan	1947
13	Sergey Sinelnikov-Murylev	1960
14	Valery Tkachenko	1955
15	Dmitry Tulin	1956
16	Ronald Freeman	1939
17	Sergey Shvetsov	1970

**Information on the composition of the Executive Board:**

<b>No.</b>	<b>Full Name</b>	<b>Year of birth</b>
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CEO, Chairman of the Executive Board, Sberbank		
1	Herman Gref	1964
Members of the Executive Board, Sberbank		
2	Igor Artamonov	1967
3	Alexandr Bazarov	1962
4	Denis Bugrov	1974
5	Sergey Gorkov	1968
6	Andrey Donskih	1967
7	Bella Zlatkis	1948
8	Olga Kanovich	1971
9	Anton Karamzin	1969
10	Stanislav Kuznetsov	1962
11	Alexandr Morozov	1969
12	Viktor Orlovsky	1974
13	Alexandr Torbakhov	1971

**Information on the person holding the position of the sole executive body:**

Full Name	Year of birth
Herman Gref	1964

**1.2. Information on the Issuing Credit Institution's Bank Accounts..**

***a) Information on the correspondent account of the issuing credit institution with the Central Bank of the Russian Federation:***

Information on the correspondent account of Sberbank opened with the Central Bank of the Russian Federation was disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

***b) Resident credit institutions where correspondent accounts of the issuing credit institution have been opened:***

Information on resident credit institutions where correspondent accounts of Sberbank have been opened was disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

***c) Nonresident credit institutions where correspondent accounts of the issuing credit institution have been opened.***

Information on the nonresident credit institutions where correspondent accounts of Sberbank have been opened is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.



**1.3. Information about auditor (auditors) of the credit issuing organization.**

Information about the auditor of Sberbank was disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

**1.4. Information on the assessor of the issuing credit institution.**

No.

**1.5. Information on advisors of the issuing credit institution.**

No financial advisor was engaged in the securities market during the reporting quarter.

**1.6. Information on other persons who signed the quarterly report.**

No.

## II. Main information on financial and economic condition of the issuing credit institution

### 2.1. Indicators of Financial and Economic Activities of the Issuing Credit Institution:

*For 6 months of the current year and the similar period of the previous year:*

Item	6 months of 2011	6 months of 2012
Authorized capital, thousand rubles	67,760,844	67,760,844
Equity (capital), RUB'000	1,391,194,512	1,585,605,688
Net profit, thousand rubles	171,337,146	182,978,652
Return on Average Assets (ROAA), %	4.0	3.3
Return on Assets Employed (ROAE), %	30.6	26.3
Raised funds (loans, deposits, customer accounts, etc.), thousand rubles	7,608,313,218	10,198,060,193

#### *Methodology for calculating indicators:*

The return of assets employed is calculated using the method accepted at the bank, as discounted to the annual basis ratio of the net profit received in the reporting period, to the average value of equity in the same period.

The return on average assets is calculated using the method accepted in the Bank as discounted to the annual basis ratio of the net profit received in the reporting period to the average value of net assets in the same reporting period.

#### *Analysis of the financial and economic performance of the issuing credit institution based on the economic analysis of the dynamics of the given indicators:*

##### *Main results of the Bank:*

- **Net assets** grew by 13.3 % or 1.4 trillion rubles and reached 11.8 trillion rubles, as compared to January 1, 2012. In Q2 2012 assets grew by 7.3 %, or RUB 0.8 trillion. The growth of assets is explained by the growing volumes of corporate and retail lending. In Q2 of the current year, net loans receivable grew by RUB 0.7 trillion, or 8.1 %. Funds due to customers, primarily funds of individuals, remained the primary source of funding for the active operations of the Bank. Growth of funds due to customers in Q2 2012 amounted to RUB 0.6 trillion. Besides recruitment of customer funds, active operations were funded using funds of the Bank of Russia (RUB +0.09 trillion) and through issuance of debt instruments (RUB +0.05 trillion).
- **Net profit** for H1 2012 compared to the same period of the previous year increased by 6.8 %, or RUB 11.6 billion, and reached RUB 183.0 billion. In Q2 2012 Sberbank earned RUB 85.6 billion in net profit. The increase in this figure is mainly explained by growing interest income earned from credit transactions with customers.
- The **equity** of the Bank calculated in accordance with Bank of Russia Regulation No. 215-P, dated February 10, 2003, "On the Methodology for Determining the Equity (Capital) of Credit Institutions" has increased from RUB 1,516 billion to RUB 1,586 billion since the beginning of the year. The main source of capital growth was income earned. Furthermore, in Q2 capital remained almost unchanged due to the growth of investments in the shares of subsidiary companies and due to payment of dividends for 2011.
- **Return on capital** in H1 2012 compared to the same period of the past year decreased from 30.6 % to 26.3 %. This decrease is explained by faster capital growth compared to net profit.
- **Return on assets** decreased from 4.0 % to 3.3 % due to the growth of assets outstripping net profit.

### 2.2. Market capitalization of the issuing credit institution

Date	Trade organizer	Individual state registration number of	Number of shares, units	Market price of the share,	Market capitalization, RUB billion
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		securities		RUB	
1	2	3	4	5	6
January 1, 2012	MICEX Stock Exchange	10301481B	21586948000	79.06	1,706.7
January 1, 2012	MICEX Stock Exchange	20301481B	1000000000	58.85	58.8
<b>Total capitalization:</b>					<b>1,765.5</b>
July 1, 2012	MICEX Stock Exchange	10301481B	21586948000	85.44	1,844.4
July 1, 2012	MICEX Stock Exchange	20301481B	1000000000	61.43	61.4
<b>Total capitalization:</b>					<b>1,905.8</b>

***Method to determine the market price of a share:***

Market capitalization is calculated as the multiplication of the number of shares of the corresponding category (type) by market price of one share, disclosed by trade organizer on the securities market and determined in accordance with “Procedure of Determination of Market Price of Securities, Calculated Price of Securities, as well as the limit of securities market price fluctuation for the purposes of Chapter 23 of the Russian Federation Tax Code”, approved by the order of Russia’s FFMS dated 09.11.2010 No. 10-65/pz-n.

**2.3. Obligations of the issuing credit institution**

**2.3.1. Borrowed funds and accounts payable**

***The structure of the issuing credit institution’s borrowings as of the end date of the last completed reporting period:***

July 1, 2012			
<b>Amounts by the term to maturity (demand), thousand rubles</b>			
Main items of borrowings	Short-term**	Long-term***	total
Due to CB	576,099,357	300,000,000	876,099,357
Due to credit institutions*	308,932,579	192,546,285	501,478,864
Due to customers*	6,197,300,633	2,416,749,210	8,614,049,843
Issued debt obligations*	165,536,940	18,355,130	183,892,070

\* The information conforms to the Information on the assets and liabilities by the term to demand and maturity (OKUD form code 0409125)

\*\* Short-term borrowings refer to the funds raised for a period left to maturity of less than 1 year

\*\*\* Long-term borrowings refer to funds raised for a period left to maturity of more than 1 year

***Structure of accounts payable of the issuing credit institution as of the end date of the last completed reporting period:***

No.	Item	Indicator value, thousand rubles
		<b>July 1, 2012</b>
1	2	3
1	Settlements with customers on factoring and forfeiting operations	0
2	Settlements with currency and stock exchanges	0
3	Including overdue	0
4	Settlements with respect to taxes and duties	2,567,502
5	Payable to staff, including settlement with employees	2,832,347

	related to labor remuneration and imprest amounts	
6	Settlements with suppliers, contractors, and customers	2,920,043
7	Settlements related to trust management	0
8	Other accounts payable	100,598,249
9	Including overdue	0
10	Total	108,918,141
11	Including overdue	0

***Information on the creditors in the issuing credit institution's accounts payable accounting for at least 10 per cent of the total accounts payable or at least 10 per cent of the total borrowings (both long-term and short-term):***

No.

***Information on compliance with the reserve requirements set by the Central Bank of Russia (insufficient contributions to the obligatory reserves, failure to fulfill the obligation for averaging the obligatory reserves), and on penalties, whether imposed or not, for violation of the reserve requirements shall be disclosed for the last 12 months (reporting periods) to the end date of the reporting quarter.***

Reporting period (month, year)	Amount of insufficient payment to obligatory reserves, rubles	Amount of unfulfilled obligation for averaging of obligatory reserves, rubles	Amount of penalty imposed for violation of reserve requirements, rubles
1	2	3	4
July 2011	0	0	0
August 2011	0	5,677,000	2,566
September 2011	0	0	0
October 2011	0	0	0
November 2011	0	0	0
December 2011	0	0	0
January 2012	0	0	0
February 2012	0	0	0
March 2012	0	0	0
April 2012	0	0	0
May 2012	0	0	0
June 2012	0	0	0

### **2.3.2. Credit history of the issuing credit institution**

As of January 1, 2012, and as of July 1, 2012, there are no obligations with principal debt of 5 or more percent of the book value of assets.

### **2.3.3. Obligations of the issuing credit institution arising out of the security provided to third parties.**

***Information on the total amount of obligations of the issuing credit institution arising out of the provided security and the total amount of third-party obligations secured by the issuing credit institution, including in the form of pledge and surety:***

As of July 1, 2012, the total obligations of Sberbank of Russia arising out of the provided security (guarantees and sureties) amounted to 782,279,573.52 rubles, including sureties provided under trade finance transactions of RUB 160,508,052.53 thousand.

***Information on each obligation of the issuing credit institution arising out of the security provided to third parties in the period from the start date of the current financial year and until the end date of the reporting period, including in the form of pledge or surety of at least 5 percent from the book value of the assets of the issuing credit institution as of the end date of the last completed reporting period (quarter, year), which precedes the provision of security:***

No.

### **2.3.4. Other obligations of the issuing credit institution**

No.

## **2.4. Risks related to acquisition of placed (offered) issue-grade securities.**

### **2.4.1. Credit risk.**

Information on credit risk was disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

### **2.4.2. Country risk**

Information on the country risk is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

### **2.4.3. Market risk**

Market risk is managed in accordance with the Sberbank's Market Risk Management Policy, which provides for a systemic approach based on the principles of risk awareness, delineation of responsibilities for risk assessment and acceptance, single approaches to evaluation and establishment of limits and restrictions, and control of the accepted risk. The procedure for identification, analysis, evaluation, optimization, and control of market risk is determined by normative documents that regulate the operations subject to this kind of risk.

To limit the market risk, the Trading Risk Committee of Sberbank of Russia establishes the limits and restrictions for trading operations of the Bank in financial markets. The Assets and Liabilities Management Committee (ALMC) of Sberbank of Russia establishes limits and restrictions for non-trading operations by the headquarters and regional banks. Bank units at all levels of organizational structure ensure preliminary, current, and further control of established limits and restrictions and prepare periodical reports about their use.

#### **a) securities risk**

To limit the securities risk, the list of issuers, the shares of which are allowed for trading operations, is restricted with the limits on the amount of investments in the shares of an individual issuer, stop-loss limits, and value-at-risk limits (VaR). For the stock options, there are additional stress test limits and limits on sensitivity ratio (delta, gamma, vega, rho, theta).

#### **b) currency risk**

The Bank is subject to currency risk due to unfavorable changes in foreign currency rates and prices of precious metals. As a part of its limit and restriction system, the Bank has the limits on the total open currency position and limits on the open positions in individual foreign currencies and precious metals, limits on losses in operations with precious metals, limits of open positions, loss limits, and value-at-risk limits (VaR) for conversion operations and forward operations with currencies and interest rates.

#### **c) interest risk**

The Bank is subject to interest risk primarily due to investment of funds in customer loans and securities at a fixed interest rate in amounts and for terms that differ from the amounts and terms of deposits and other borrowed funds with a fixed interest rate. To restrict the interest rate risk, ALMC establishes the limit for interest rates in operations with legal entities both for the headquarters and for the regional banks as well as restrictions on long-term active operations meaning operations characterized by the highest interest risk.

The Bank is also exposed to interest rate risk as a result of changes in the value of debentures and derivative financial instruments for the currencies and interest rates in the event of changes in the interest rates.

To restrict the interest rate risk on debentures, the Bank establishes limits on total investments in bonds, including by types of issuers, limits on the structure of the securities portfolio by maturities, limits on sensitivity to changes in interest rates (DV01), stop-loss limits, and value-at-risk limits (VaR) for transactions with debentures.

To restrict the interest rate risk on derivative financial instruments, the Bank establishes limits on the amount of open position, stop-loss limits, value-at-risk limits (VaR), limits on sensitivity to changes in interest rates (DV01), and limits on types and maximum terms of derivative financial instruments.

The trading operations with debentures and derivative financial instruments are performed exclusively by the Center of Operations in Global Markets of Sberbank of Russia.

#### **2.4.4. Liquidity risk**

Information on the liquidity risk is disclosed in the Sberbank's Quarterly Report for Q1 2012.  
No changes have occurred in the reporting quarter.

#### **2.4.5. Operational risk.**

Information on the operational risk is disclosed in the Sberbank's Quarterly Report for Q1 2012.  
No changes have occurred in the reporting quarter.

#### **2.4.6. Legal risk**

Information on the legal risk is disclosed in the Sberbank's Quarterly Report for Q1 2012.  
No changes have occurred in the reporting quarter.

#### **2.4.7. Risk of losing business reputation (reputational risk).**

Information on the reputational risk is disclosed in the Sberbank's Quarterly Report for Q1 2012.  
No changes have occurred in the reporting quarter.

#### **2.4.8. Strategic risk.**

Strategic risk is the risk of losses in the credit institution as a result of errors (shortcomings) made while adopting decisions that define the strategy of activities and development of the credit institution (strategic management) and manifesting themselves as a failure to consider or insufficient consideration of the potential dangers which may threaten the activities of the credit institution, wrong or insufficiently justified definition of promising lines of business where the credit institution may achieve advantages over its competitors, a lack or insufficient provision of the necessary resources (financial, material and technical, human) and organizational measures (management solutions) that must ensure the achievement of strategic goals in the operations of the credit institution<sup>1</sup>.

According to the Bank Development Strategy up to 2014 (hereinafter, the Strategy), which took shape during 2008 in the light of the rapidly changing situation in the financial markets and in the economy as a whole, an important objective was to achieve a balance between decisions dictated by short-term conditions and the long-term objectives set by the bank.

The Strategy outlined the key mechanisms for implementing this objective, which involve changing the internal business processes in the Bank, enhancing work productivity, changing approaches to customer service, and improving the professional competence of employees and their interest in the results of their work.

The main result achieved under the Strategy was a uniform view of the further development of the Bank as a universal credit institution equally interested in development of relations with corporate customers and individuals.

This approach to business development allowed the Bank to avoid the risks associated with the abrupt outflow of a considerable portion of liabilities during the active recession phase, and the structure of its credit portfolio diversified by sectors and borrowers allowed the Bank to keep its share of overdue debt at a much better level than the average market level.

One of the most relevant forms of strategic risk, related among other things to the financial crisis, is the additional burden which may be imposed on the banking sector and economy in general as a result of stricter rules and requirements introduced on a national and supranational level to the movement and placement of cash funds by business entities. Despite the fact that if this risk is realized, it is mostly small and medium banks that will be affected most, Sberbank also considers the risk of tightening regulatory norms in their activity.

At the present time, without waiting for the expiry of the existing development strategy, Sberbank has started analyzing possible areas for growth for the next strategic period. This work enables us to take trends that we expect to develop in the mid- and long-term into account in the course of current business planning.

#### **Risks related to acquisition of Russian Depositary Receipts (RDR)**

Information on risks related to the acquisition of Russian Depositary Receipts (RDR) was disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

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<sup>1</sup> - Letter of the Central Bank of the Russian Federation "On Typical Bank Risks", No. 70-T, dated 6/23/2004

### III. Detailed information on the issuing credit institution

#### 3.1. History of establishment and development of the issuing credit institution

##### 3.1.1. Information on company name of the issuing credit institution.

Full company name	Sberbank of Russia
introduced from August 6, 2010	

Short company name:	Sberbank of Russia
introduced from August 6, 2010	

*Name of a legal entity similar to the company name of the issuing credit institution:*  
No.

*Company name of issuing credit institution:*

The company name of the Bank is registered as a combined trademark:

Certificate No. 349752

Registration date: May 12, 2008

*Former company names and forms of incorporation of the issuing credit institution:*

Date of change	Full company name prior to the change	Short company name prior to the change	Reason for change
1	2	3	4
June 20, 1991	Joint-Stock Commercial Savings Bank of RSFSR	Sberbank of RSFSR	Decision of the General Shareholders' Meeting dated March 22, 1991 (Minutes No. 1)
May 20, 1992	Joint-Stock Commercial Savings Bank of the Russian Federation	Sberbank of Russia	Decision of the General Shareholders' Meeting dated May 20, 1992 (Minutes No. 2)
September 23, 1996	Joint-Stock Commercial Savings Bank of the Russian Federation (Open Joint-Stock Company)	Unchanged	Decision of the General Shareholders' Meeting dated May 23, 1996 (Minutes No. 8)
August 21, 2002	Unchanged	Sberbank of Russia	Decision of the General Shareholders' Meeting dated June 21, 2002 (Minutes No. 14)

##### 3.1.2. Information on state registration of the issuing credit institution.

Main State Registration Number	1027700132195
Date of entry of a record into the Uniform State Register of Legal Entities on establishment	August 16, 2002
Registration authority that introduced a record on establishment of the issuing credit institution into the Uniform State Register of Legal Entities	Ministry of the Russian Federation for Taxes and Levies; Moscow Department of the Ministry of the Russian Federation for Taxes and Levies

Date of introduction of a record into the Uniform State Register of Legal Entities on the first submission of information on the issuing credit institution registered prior to enactment of the Federal Law "On State Registration of Legal Entities and Sole Traders"	August 16, 2002
Name of the registration authority that introduced the record	Ministry of the Russian

	Federation for Taxes and Levies; Moscow Department of the Ministry of the Russian Federation for Taxes and Levies
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Date of registration in Bank of Russia	June 20, 1991
Registration number of the issuing credit institution in accordance with the State Register of Credit Institutions:	1481

### 3.1.3. Information on establishment and development of the issuing credit institution

Information about the establishment and development of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

### 3.1.4. Contact Information.

Location of the issuing credit institution.	19, Vavilova St., Moscow 117997
Mailing address:	19, Vavilova St., Moscow 117997
Telephone and fax	(495) 500-55-50, (8 800) 555-55-50, 957-57-31
E-mail address:	sberbank@sberbank.ru
Internet page(s) with available information on the issuing credit institution and its placed (offered) securities	<a href="http://www.sberbank.ru">www.sberbank.ru</a>

*Information about the special unit of the issuing credit institution (third party) for working with shareholders and investors of the issuing credit institution:*

#### *Department for Working with Bank's Securities and Subsidiaries of Sberbank of Russia*

Location	42/2, Bolshaya Yakimanka St., Moscow 119049
Telephone and fax	Telephone (495) 505-88-85 Fax (495) 505-88-84
E-mail address	invocb@sberbank.ru
Internet address	<a href="http://www.sberbank.ru">www.sberbank.ru</a>

### 3.1.5. Taxpayer Identification Number

INN (Taxpayer Identification Number)	7707083893
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### 3.1.6. Branches and representative offices of the issuing credit institution

**Changes for Q2 2012:**

#### *Information on (closing) transformation of branches into internal structural units (ISU):*

Name:	<b>Tsentralno-Chernozemny Bank, Pavlovsk Branch No. 3872 of Sberbank</b>
Date of opening:	August 8, 1997
Location in accordance with the Charter (constituent documents):	11 Pokrovskaya St., Pavlovsk 396422, Voronezh region
Tel.:	(47362) 3-19-14
Director's full name	Irina Popova
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status



Name:	<b>Baikalsky Bank, Severobaikalsky Branch No. 2440 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	18, Poligrafistov St., Severobaikalsk 671700, Republic of Buryatia
Tel.:	(30130) 2-13-03
Director's full name	Andrey Demin
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Baikalsky Bank, Bodaibinsky Branch No. 587 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	20, Uritskogo St., Bodaibo 666904, Irkutsk region
Tel.:	(39561) 5-21-08
Director's full name	Andrey Cherkashin
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>West-Siberian Bank, Motovilikhin Branch No. 1793 of Sberbank of Russia</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	65a, Gagarina Boulevard, Motovilikhinsky district, Perm 614077, Perm Krai
Tel.:	(342) 210-24-00
Director's full name	Dmitry Zhorov
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Zapadno-Uralsky Bank, Leninsky Branch No. 22 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	76 Kirova St., Perm, Perm Krai, 614000
Tel.:	(342) 210-25-00
Director's full name	Yana Berezina
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Zapadno-Uralsky Bank, Krasnokamsk Branch No. 5293 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	46, Bolshevistskaya St., Krasnokamsk 617060, Perm Krai
Tel.:	(34273) 4-08-80
Director's full name	Andrey Gubin
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Zapadno-Uralsky Bank, Perm Branch Office No. 5294 of Sberbank of Russia</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	349, Kosmonavtov Shosse, Industrialny district, Perm 614500, Perm Krai
Tel.:	(342) 219-98-70
Director's full name	Arkady Ponomarev

Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Nevinnomyssk Branch No. 1583 of Sberbank of Russia</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	61 Gagarina St., Nevinnomyssk, Stavropol Krai, 357100
Tel.:	(86554) 3-57-40
Director's full name	Sergey Komarov
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Novoaleksandrovsky Branch No. 1587 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	325, Gagarina St., Novoaleksandrovsk 356000, Stavropol Krai
Tel.:	(86544) 61-447
Director's full name	Acting Director Pavel Nosinkov
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Georgievsky Branch No. 1811 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	11, Kalinina St., Georgievsk 357820, Stavropol Krai
Tel.:	(87951) 24-260
Director's full name	Vladimir Nerovnov
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Budennovsk Branch No. 1812 of Sberbank of Russia</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	59/61, Oktyabrskaya St., Budennovsk 356800, Stavropol Krai
Tel.:	(86559) 41-350
Director's full name	Roman Romanenko
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Ipatovsky Branch No. 1856 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	67a Gagarina St., Ipatovo 356630, Stavropol Krai
Tel.:	(86542) 21-072
Director's full name	Sergey Kalinichenko
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Krasnogvardeisky Branch No. 1857 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter	55a, Lenina St., Krasnogvardeiskoye 356030,

(constituent documents):	Stavropol Krai
Tel.:	(86541) 25-644
Director's full name	Svetlana Polyanskaya
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Izobilnensky Branch No. 1858 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	51, Proletarskaya St., Izobilny 356140, Stavropol Krai
Tel.:	(86545) 24-473
Director's full name	Acting Director Irina Bazhan
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Petrovsky Branch No. 1859 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	8, Pushkina St., Svetlograd 356530, Stavropol Krai
Tel.:	(86547) 41-643
Director's full name	Nikolay Kostin
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Blagodarnensky Branch No. 1860 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	363A, Sovetskaya St., Blagodarny 356420, Stavropol Krai
Tel.:	(86549) 21-340
Director's full name	Ivan Yefremov
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Aleksandrovsky Branch No. 1861 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	37a, Kalinina St., Aleksandrovskoye 356300, Stavropol Krai
Tel.:	(86557) 2-79-66
Director's full name	Sergey Zhestikov
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Sovetsky Branch No. 1872 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	3, Lenina Square, Zelenokumsk 357910, Stavropol Krai
Tel.:	(86552) 64-112
Director's full name	Sergey Burlachenko
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Pyatigorsk Branch No.</b>

	<b>30 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	59, Kirova Prospekt, Pyatigorsk 357500, Stavropol Krai
Tel.:	(8793) 32-60-42
Director's full name	Yevgeny Silin
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Kirovsky Branch No. 5231 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	Lenina Square, Novopavlovsk 357300, Stavropol Krai
Tel.:	(87938) 5-26-86
Director's full name	Vasily Losev
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Arzgirsky Branch No. 5232 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	15a, Matrosova St., Arzgir 356570, Stavropol Krai
Tel.:	(86560) 21-235
Director's full name	Alexandr Novak
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Kursky Branch No. 5238 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	22, Oktyabrsky Pereulok, Kurskaya Stanitsa 357850, Stavropol Krai
Tel.:	(87964) 6-58-41
Director's full name	Sergey Varukha
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Levokumsky Branch No. 5239 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	30 Gagarina St., Levokumskoye 357960, Stavropol Krai
Tel.:	(86543) 31-250
Director's full name	Anatoly Tokarev
Term of the Director's power of attorney	power of attorney is revoked due to the division's switch to an ISU status
Name:	<b>Severo-Kavkazsky Bank, Apanasenkovsky Branch No. 5241 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	85 Sovetskaya St., Divnoye 356720, Stavropol Krai
Tel.:	(86555) 51-494
Director's full name	Irina Kudrina
Term of the Director's power of attorney	power of attorney is revoked due to the division's

	switch to an ISU status
<b>Name:</b>	<b>Severo-Kavkazsky Bank, Kochubeevsky Branch No. 7799 of Sberbank</b>
<b>Date of opening:</b>	May 20, 1997
<b>Location in accordance with the Charter (constituent documents):</b>	105a Sovetskaya St., Kochubeevskoye 357000, Stavropol Krai
<b>Tel.:</b>	(86550) 22-905
<b>Director's full name</b>	Yuri Ostrovsky
<b>Term of the Director's power of attorney</b>	power of attorney is revoked due to the division's switch to an ISU status
<b>Name:</b>	<b>Severo-Kavkazsky Bank, Neftekumsky Branch No. 7908 of Sberbank</b>
<b>Date of opening:</b>	May 20, 1997
<b>Location in accordance with the Charter (constituent documents):</b>	13 Dzerzhinskogo St., Neftekumsk 356880, Neftekumsk district, Stavropol Krai
<b>Tel.:</b>	(86558) 4-14-45
<b>Director's full name</b>	Irina Dotsenko
<b>Term of the Director's power of attorney</b>	power of attorney is revoked due to the division's switch to an ISU status

***Changes in location details (zip code, phone, street name):***

<b>Name:</b>	<b>Uralsky Bank, Sverdlovsk Branch No. 7003 of Sberbank of Russia</b>
<b>Date of opening:</b>	May 20, 1997
<b>Location in accordance with the Charter (constituent documents):</b>	12 Shevchenko St., Yekaterinburg 620041, Sverdlovsk Region
<b>Tel.:</b>	(343) 374-22-33
<b>Director's full name</b>	Vyacheslav Reshetnikov
<b>Term of the Director's power of attorney</b>	3 years from the date of issue
<b>Name:</b>	<b>Baikalsky Bank of Sberbank</b>
<b>Date of opening:</b>	June 20, 1991
<b>Location in accordance with the Charter (constituent documents):</b>	10, Nizhnyaya Naberezhnaya, Irkutsk 664011, Irkutsk Region
<b>Tel.:</b>	(3952) 282-111
<b>Director's full name</b>	Vladimir Salmin
<b>Term of the Director's power of attorney</b>	3 years from the date of issue
<b>Name:</b>	<b>Baikalsky Bank, Irkutsk branch No. 8586, Sberbank of Russia</b>
<b>Date of opening:</b>	August 26, 1999
<b>Location in accordance with the Charter (constituent documents):</b>	10, Nizhnyaya Naberezhnaya, Irkutsk 664011, Irkutsk Region
<b>Tel.:</b>	(3952) 25-77-25
<b>Director's full name</b>	Yevgeny Yeliseev
<b>Term of the Director's power of attorney</b>	3 years from the date of issue
<b>Name:</b>	<b>Sibirsky Bank, Tashtagolsky Branch No. 6244 of Sberbank</b>
<b>Date of opening:</b>	May 20, 1997
<b>Location in accordance with the Charter (constituent documents):</b>	54 Lenina St., Tashtagol 652990, Kemerovo region
<b>Tel.:</b>	(38473) 3-35-10
<b>Director's full name</b>	Lyubov Kustova
<b>Term of the Director's power of attorney</b>	3 years from the date of issue

Name:	<b>Sibirsky Bank, Levoberezhny Branch No. 8047 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	66, Gorsky Microdistrict, Novosibirsk 630032, Novosibirsk Region
<b>Tel.:</b>	(383) 358-25-00
Director's full name	Aleksey Zinkevich
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Povolzhsky Bank, Novokuibyshevsky Branch No. 7723 of Sberbank</b>
Date of opening:	May 20, 1997
<b>Location</b> in accordance with the Charter (constituent documents):	1 Molodezhnaya St., Novokuibyshevsk 446213, Samara region
<b>Tel.:</b>	(84635) 7-60-23
Director's full name	Alexandr Paulov
Term of the Director's power of attorney	3 years from the date of issue
<b>Name:</b>	<b>Severo-Kavkazsky Bank, Stavropolsky Branch No. 5230 of Sberbank</b>
Date of opening:	May 20, 1997
<b>Location</b> in accordance with the Charter (constituent documents):	361, Lenina St., Stavropol, Stavropolsky Krai 355035, Russian Federation
<b>Tel.:</b>	(8652) 23-89-50
Director's full name	Zoya Tikhomirova
Term of the Director's power of attorney	3 years from the date of issue
<b>Name:</b>	<b>Zapadno-Sibirsky Bank, Tyumensky Branch No. 29 of Sberbank</b>
Date of opening:	May 20, 1997
<b>Location</b> in accordance with the Charter (constituent documents):	61, Rizhskaya St., Tyumen 625023, Tyumen Region
<b>Tel.:</b>	(3452) 32-24-59
Director's full name	Valery Afonkin
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Dalnevostochny Bank, Primorsky Branch No. 8635 of Sberbank</b>
Date of opening:	June 20, 1991
<b>Location</b> in accordance with the Charter (constituent documents):	18, Fontannaya St., Vladivostok 690091, Primorsky Krai
<b>Tel.:</b>	(423) 245-57-57
Director's full name	Olga Dolgova
Term of the Director's power of attorney	3 years from the date of issue
<b>Name:</b>	<b>Severny Bank, Yaroslavsky Branch No. 17 of Sberbank</b>
Date of opening:	August 8, 1997
Location in accordance with the Charter (constituent documents):	57/17 Saltykova-Shchedrina St., Yaroslavl, Yaroslavl region 150014, Russian Federation
<b>Tel.:</b>	(4852) 72-00-15
<b>Director's full name:</b>	Svetlana Selivanova
Term of the Director's power of attorney	3 years from the date of issue

***Changes in branch directors:***

Name:	<b>Tsentralno-Chernozemny Bank, Zherdevsky</b>
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	<b>Branch No. 3826 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	130A, Pervomaiskaya St., Zherdevka 393670, Tambov region
Tel.:	(47535) 5-32-50
Director's full name	Acting Director Nadezhda Selivanova
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Tsentrarno-Chernozemny Bank, Rakityansky Branch No. 3881 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	13, Bazarnaya St., Rakitnoye 309310, Belgorod region
Tel.:	(47245) 5-53-38
Director's full name	Deputy Manager Oleg Blynsky
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Baikalsky Bank, Petrovsk-Zabaikalsky Branch No. 4190 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	25 Sportivnaya St., Petrovsk-Zabaikalsky 673005, Zabaykalsky Krai
Tel.:	(30236) 32-625
Director's full name	Yevgeny Ivanov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Srednerussky Bank of Sberbank</b>
Date of opening:	June 20, 1991
Location in accordance with the Charter (constituent documents):	8, Bolshaya Andronyevskaya St., Moscow 109544
Tel.:	(495) 785-45-15
Director's full name	Oleg Smirnov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Srednerussky Bank, Sasovsky Branch No. 2621 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	16 Lenina St., Sasovo 391430, Ryazan region
Tel.:	(49133) 5-16-01
Director's full name	Acting Director Alexandr S. Starodubtsev
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Srednerussky Bank, Aleksinsky Branch No. 2631 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	9, Pakhomova St., Aleksin 301360, Tula region
Tel.:	(48753) 4-16-06
Director's full name	Acting Director Kapitolina Maksimova
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Omutninsky Branch No. 4397 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	51, Volodarskogo St., Omutninsk 612740, Kirov region

Tel.:	(83352) 23-481
Director's full name	Acting Director Irina Nikiforova
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Gornomariysky Branch No. 4447 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	1 Kvartal Maslozavoda, Kozmodemyansk 425350, Mari El Republic
Tel.:	(83637) 7-13-63
Director's full name	Irina Shipitsyna
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Bugulminsky Branch No. 4694 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	69, Gleba Uspenskogo St., Bugulma 423230, Republic of Tatarstan
Tel.:	(85594) 6-63-64
Director's full name	Rinat Makulov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Shumerlinsky Branch No. 5836 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	17v Lenina St., Shumerlya 429120, Chuvash Republic
Tel.:	(83536) 5-13-20
Director's full name	Lyudmila Shibleva
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Volzhsky Branch No. 6281 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	18a Lenina St., Volzhsk 425000, Mari El Republic
Tel.:	(83631) 6-13-83
Director's full name	Acting Director Olga Tsivilskaya
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Sovetsky Branch No. 6669 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	28, Peterburgskaya St., Kazan 420107, Republic of Tatarstan
Tel.:	(843) 519-23-26
Director's full name	Elza Arkhipova
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Volgo-Vyatsky Bank, Kirovsky branch No. 8612 of Sberbank</b>
Date of opening:	June 20, 1991
Location in accordance with the Charter (constituent documents):	25 Derendyaeva St., Kirov 610000, Kirov region
Tel.:	(8332) 65-33-66
Director's full name	Acting Director Aleksey Kotlyachkov
Term of the Director's power of attorney	3 years from the date of issue



Name:	<b>Sibirsky Bank, Kamensky Branch No. 176 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	72b, Lenina St., Kamen-na-Obi 658700, Altay Krai
Tel.:	(38584) 2-23-02
Director's full name	Sergey Mezentsev
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Sibirsky Bank, Klyuchevsky Branch No. 2269 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	14, Tsentralnaya St., Klyuchi 658980, Altay Krai
Tel.:	(38578) 2-23-02
Director's full name	Acting Director Galina Finenko
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Sibirsky Bank, Pavlovsky Branch No. 2307 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	32, Lenina St., Pavlovsk 659000, Altay Krai
Tel.:	(38581) 21-8-77
Director's full name	Acting Director Tamara Gilchenko
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Sibirsky Bank, Pospelikhinsky Branch No. 2318 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	44 Sovetskaya St., Pospelikha 659700, Altay Krai
Tel.:	(38556) 2-23-02
Director's full name	Acting Director Tatiana Sharafееva
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Sibirsky Bank, Rubtsovsky Branch No. 270 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	47, Lenina Prospekt, Rubtsovsk 658224, Altay Krai
Tel.:	(38557) 4-38-54
Director's full name	Acting Director Tamara Glebova
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Sibirsky Bank, Gorno-Altaysky Branch No. 8558 of Sberbank</b>
Date of opening:	August 8, 1997
Location in accordance with the Charter (constituent documents):	2, V.I. Chaptynova St., Gorno-Altaysk 649000, Altai Republic
Tel.:	(38822) 2-45-55
Director's full name	Igor Ponomarev
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Zapadno-Uralsky Bank, Chernushinsky Branch No. 1668 of Sberbank</b>

Date of opening:	August 8, 1997
Location in accordance with the Charter (constituent documents):	29, Mira St., Chernushka 617830, Perm Krai
Tel.:	(34261) 4-09-99
Director's full name	Andrey Gubin
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Zapadno-Uralsky Bank, Chaikovsky Branch No. 1675 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	61b, Lenina St., Chaikovsky 617760, Perm Krai
Tel.:	(34241) 22-801
Director's full name	Vadim Pikulev
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Zapadno-Uralsky Bank, Ochersky Branch No. 6131 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	56, Lenina St., Ocher 617140, Perm Krai
Tel.:	(34278) 3-51-41
Director's full name	Deputy Manager Lyubov Paliy
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Yugo-Zapadny Bank, Novocherkassky Branch No. 1799 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	59b, Platovsky Prospekt, Novocherkassk 346400, Rostov region
Tel.:	(8635) 22-43-40
Director's full name	Acting Director Svetlana Gladkina
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Yugo-Zapadny Bank, Timashevsky Branch No. 1816 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	154a, Lenina St., Timashevsk 352700, Krasnodar Krai
Tel.:	(86130) 40-135
Director's full name	Acting Director Lyudmila Shandura
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Yugo-Zapadny Bank, Rostov Branch No. 5221 of Sberbank</b>
Date of opening:	August 8, 1997
Location in accordance with the Charter (constituent documents):	41, Bratsky Pereulok, Rostov-on-Don 344082, Rostov Region
Tel.:	(863) 267-18-22
Director's full name	Dmitry Sukhoverkhov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Yugo-Zapadny Bank, Krasnodar Branch No. 8619 of Sberbank</b>
Date of opening:	June 20, 1991
Location in accordance with the Charter (constituent documents):	34, Krasnoarmeyskaya St., Central District, Krasnodar 350000, Krasnodar Krai

Tel.:	(861) 262-54-72
Director's full name	Anatoly Pesennikov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Povolzhsky Bank, Krasnoyarsk Branch No. 4254 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	80, Komsomolskaya St., Krasny Yar 446370, Samara region
Tel.:	(84657) 2-10-89
Director's full name	Pavel Sychev
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Povolzhsky Bank, Ulyanovsky Branch No. 7002 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	10, Pervomaiskaya St., Isheevka 433310, Ulyanovsk region
Tel.:	(84254) 21-363
Director's full name	Anna Korableva
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severo-Zapadny Bank, Murmansk Branch No. 8627 of Sberbank</b>
Date of opening:	June 20, 1991
Location in accordance with the Charter (constituent documents):	37 Lenina Prospekt, Murmansk 183038, Murmansk Region
Tel.:	(8152) 28-03-00
Director's full name	Vyacheslav Shemyakin
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severo-Zapadny Bank, Novgorod Branch No. 8629, Sberbank</b>
Date of opening:	June 20, 1991
Location in accordance with the Charter (constituent documents):	32, Mira Prospekt, Building 1, Veliky Novgorod 173025, Novgorod region
Tel.:	(8162) 98-61-01
Director's full name	Acting Director Dmitry Alalykin
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severo-Kavkazsky Bank, Dagestansky Branch No. 8590 of Sberbank</b>
Date of opening:	July 2, 2001
Location in accordance with the Charter (constituent documents):	11a, Korkmasova St., Makhachkala 367000, Republic of Dagestan
Tel.:	(8722) 68-34-34
Director's full name	Sultan Umakhanov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severo-Kavkazsky Bank, Severo-Osetinsky No. 8632 of Sberbank</b>
Date of opening:	June 20, 1991
Location in accordance with the Charter (constituent documents):	68, Kotsoyeva St., Vladikavkaz 362003, Republic of North Ossetia – Alania
Tel.:	(8672) 53-24-01
Director's full name	Roman Romanenko
Term of the Director's power of attorney	3 years from the date of issue

Name:	<b>Far East Bank, Birobidzhan Branch No. 4157 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	16, Sholom-Aleykhema St., Birobidzhan 679016, Jewish Autonomous Region
Tel.:	(42622) 2-02-00
Director's full name	Acting Director Elena Sidelnikova
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severny Bank, Velikoustyugsky Branch No. 151 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	128, Krasnaya St., Veliky Ustyug 162390, Vologda region
Tel.:	(81738) 21-292
Director's full name	Sergey Yadrikhinsky
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severny Bank, Cherepovetsky Branch No. 1950 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	29, Domenshchikov Boulevard, Cherepovets 162610, Vologda region
Tel.:	(8202) 674-004
Director's full name	Konstantin Leonov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severny Bank, Severodvinsky Branch No. 5494 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	11 Plyusnina St., Severodvinsk 164501, Arkhangelsk region
Tel.:	(8184) 55-88-01
Director's full name	Sergey Konovalov
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severny Bank, Pereslavsky Branch No. 7443 of Sberbank</b>
Date of opening:	May 20, 1997
Location in accordance with the Charter (constituent documents):	2, Mendeleeva St., Pereslavl-Zalessky 152020, Yaroslavl region
Tel.:	(48535) 30-312
Director's full name	Alexandr Molodkin
Term of the Director's power of attorney	3 years from the date of issue
Name:	<b>Severny Bank, Volzhsky Branch No. 8578 of Sberbank</b>
Date of opening:	May 13, 1998
Location in accordance with the Charter (constituent documents):	106 Vichugskaya St., Kineshma 155800, Ivanovo region
Tel.:	(49331) 5-58-62
Director's full name	Acting Director Natalya Shmeleva
Term of the Director's power of attorney	3 years from the date of issue

### 3.2. Principal economic activities of the issuing credit institution

### 3.2.1. Sector profile of the issuing credit institution.

OKVED (All-Russian Classifier of Economic Activities):	65.12
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### 3.2.2. Principal economic activities of the issuing credit institution

***The primary, that is, the prevailing and priority activity (types of activity and bank operations) for the issuing credit institution:***

Primary business areas of the Bank:

- Commercial banking transactions: providing services to corporate customers and organizations for the maintenance of settlement and current accounts, opening of deposits, all kinds of funding, provision of guarantees, servicing of foreign trade transactions, cash collection services, etc.
- Retail banking transactions: providing banking services to individual customers for acceptance of funds on deposits, lending, servicing of bank cards, transactions with precious metals, currency exchange transactions, money transfers, payments, safekeeping of valuables, etc.
- Operations in financial markets: securities trading, placement and raising of funds on the interbank market, raising of long-term funds on the capital market, operations with foreign currency and financial derivatives, and other operations on the financial markets.

***Share of the issuing credit institution's income from its primary activity (types of activity and bank operations) in the total income of the issuing credit institution earned for the respective reporting period (for the last completed financial year and the reporting quarter):***

The Bank refers the following kinds of income to income from primary activity:

- Income received from lending operations (interest and commission);
- Income from operations with securities (interest and net income from operations with securities);
- Commission (with lending operations excluded);
- net income from operations with foreign currency and foreign currency revaluation.

**Share of the Bank's Income from its primary activity (types of activity) in the Bank's total income received for the respective period**

INDICATOR	H1 2011	H1 2012
Share of bank's income from its primary activity	98.9 %	99.1 %

***Changes in the amount of income of the issuing credit institution from its primary activity (types of activity and bank operations) by 10 and more as compared to the relevant prior reporting period and reasons for such changes:***

For the 1st half of 2012, the Bank's income from its primary activity grew by RUB 136.1 billion or 29.7 % y-o-y and amounted to RUB 594.1 billion. Of this amount, Q2 2012 accounts for RUB 317.5 billion, which exceeds the same indicator for Q1 2012 (RUB 276.7 billion) and Q2 2011 (RUB 237.3 billion).

Such growth was the result of an increase in the volume of interest income earned from customer lending operations. Thus, this type of income accounts for over 85 % of total income growth from core activity compared to H1 2011. In H1 2012 this income item increased by RUB 116.3 billion, or 34.4 %. This was caused by growth of the Bank's loan portfolio. Over 66 % of the income from customer lending falls on operations with corporate customers.

Furthermore, the following income items have grown compared to H1 2011:

- Fee and commission income – by RUB 11.6 billion, or 19.1 %, due to the development of bank card transactions and acquiring,
- Net income from securities trading – by RUB 2.9 billion, or 33.7 %.
- In H1 2012, net income from operations with foreign currency (including revaluation) amounted to RUB 2.8 billion, compared to expenses in the same period of the past year (RUB –5.5 billion).

*The geographic areas (countries) in which the issuing credit institution operates and which bring it 10 and more percent of income for each reporting period, and changes in the amount of the issuing credit institution's income from the said geographic regions by 10 and more percent y-o-y and the reasons for such changes:*

No.

### **3.3. Plans of future activities of the issuing credit institution**

The Sberbank Development Strategy up to 2014 was developed proceeding from the need to maintain and increase the competitive advantages of the Bank as an established universal credit institution. In its future activity, Sberbank will try to maintain and strengthen its presence in all major markets of financial products and services.

Both in conditions of economic upturn and downturn, lending to the enterprises of the real economy sector and to Russian households will remain the principal area of the active operations of the Bank. Along with lending operations, Sberbank will invest in liquid securities denominated in rubles and in foreign currency (including, among other things, government securities and securities of the Bank of Russia) in order to ensure necessary liquidity and to diversify the sources of its income.

Funds due to individuals in rubles and in foreign currency will continue to be the foundation of the resource base of the Bank. At the same time, Sberbank has the objective of increasing the share of funds raised from corporate customers in the total structure of raised funds. As a part of resource base diversification, and subject to favorable conditions for borrowings in the global financial markets, the Bank will continue its operation in the international capital market.

The income structure of Sberbank will mainly be determined by the structure of active operations of the Bank. The income earned from lending to the real sector of the economy and to households will play a dominant role in total income.

Along with the development of operations for placement and raising of funds, Sberbank will expand the scope of banking services provided to individuals and legal entities on a commission basis. Development in this area will make the Bank more stable and less dependent on possible fluctuations in interest income volumes. At the same time, the growth of future income of the Bank will be supported by continuous focus of its activity on the reduction (through optimization) of operational banking expenses.

The Bank plans to gradually increase the volume and significance of its international operations: through growth in the markets of Kazakhstan, Belarus and Ukraine, and gradual expansion of its presence in the markets of China and India. The Bank has the objective of gradually increasing the share of its net income earned outside Russia to 5–7 %, inter alia, due to additional acquisitions.

In February 2012 Sberbank purchased 100 % of the shares of Volksbank International (Austria), a bank represented in 9 countries of Central and Eastern Europe with assets exceeding USD 9 billion. This landmark transaction has become the first acquisition of Sberbank outside the CIS, and constitutes a significant step in Sberbank's transformation into a leading international bank.

Sberbank sees Volksbank and SLB, a Swiss bank that was purchased at approximately the same time, as a platform for business development in a region close to the Bank and its customers with good growth potential.

The planned acquisition of Denizbank will give Sberbank the opportunity to work in the Turkish market, which is very interesting both in terms of its potential and innovative nature.

Sberbank's acquisition of 100 % of shares in Troika Dialog will allow the Bank to offer not only lending services, but also comprehensive sets of financial solutions to meet the more complex requests of its customers. Business expansion by means of strengthening positions in the market of investment banking services should lead to the expansion of the Bank's customer base and income structure diversification.

Detailed information on the future activity of Sberbank may be obtained by reviewing the key elements of the Bank Strategy up to 2014 published on the official website of the Bank ([www.sberbank.ru](http://www.sberbank.ru)).

### **3.4. Participation of issuing credit institution in industrial, banking and financial groups, holding companies, concerns, and associations**

Information on the participation of Sberbank in associations is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

### **3.5. Entities controlled by the issuing credit institution and materially important for that issuing credit institution (controlled entities)**

No.

**3.6. Composition, structure, and cost of fixed assets of the issuing credit institution, information on plans related to acquisition, replacement, or retirement of fixed assets and on any encumbrance of fixed assets of the issuing credit institution**

**3.6.1. Fixed Assets.**

No. .	Group of fixed asset items	Historical (replacement) value, thousand rubles	Amount of accrued amortization, thousand rubles
<b>Reporting date: July 1, 2012</b>			
1	Fixed Assets:	448,717,361	131,878,422
1.1.	incl. real estate items	288,997,135	36,487,046
2	Immovable property (except land) temporarily unused in core activities and recognized at current (fair) value	2,480,939	—
3	Land	4,296,963	—

***Information on the methods of amortization charges by groups of fixed assets***

Under the Accounting Policy of Sberbank, depreciation on fixed asset objects accrues monthly:

- for items reflected in the accounting records before January 1, 2000, depreciation up to January 1, 2007 was charged to the maximum amount equal to the item's book value net of the remaining revaluation reserve for such item of fixed assets. Since January 1, 2007, the accrual of depreciation for the items accepted to accounting prior to January 1, 2000, is again performed up to the book value of the item in accordance with the rates effective as of the date of accepting the item for accounting;

- as regards the objects of fixed assets reflected in the accounting records after January 1, 2000 – in a linear way during the whole term of their useful life; the annual amount of amortization charges is determined based on the initial cost of a fixed asset item and the amortization rate calculated based on such item's useful life;

- as regards the fixed assets recognized in the accounting records starting from January 1, 2003, the amortization rates are calculated based on the useful life periods established by Decree of the Russian Government No. 1 "On Classification of Fixed Assets Included in Amortization Groups" dated January 1, 2002 subject to the provisions of "Accounting Policy for Taxation Purposes of Sberbank" as regards determining the useful life periods of depreciated property.

***Results of the last revaluation of fixed assets and long-term leased fixed assets made during the last completed financial year:***

Name of the group of fixed assets	Book value of fixed assets, RUB thousand		Replacement value of fixed assets after revaluation, RUB thousand		Revaluation date and means/ appraisal method
	full	depreciated	full	depreciated	
1	2	3	4	5	6
<b>Reporting date: as of January 1, 2012 (EARD)</b>					

Objects of real estate	284,741,229	250,505,155	281,938,084	247,979,008	Date of revaluation January 24–26, 2012 Appraisal of the objects was performed using: - the method of direct comparison of sales; - the method of direct capitalization; - the method of market multipliers; - the method of initial value indexation; - the modified method of sales comparison.
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Revaluation of real estate objects was performed as of January 1, 2012, and was reflected in the statements for 2011 as events after the reporting date (EARD), based on the data from the Statement of Current (Replacement) Valuation of Real State Objects of Sberbank as of January 1, 2012, prepared by PricewaterhouseCoopers Russia B.V.

***Information about plans related to acquisition, replacement, withdrawal of fixed assets with the cost amounting to 10 and more percent of the cost of the fixed assets of the issuing credit institution, other fixed assets upon discretion of the issuing credit institution:***

In the near future (Q3 2012), Sberbank is not planning any immovable property transactions with the value of 10 and more percent of the cost of its fixed assets.

***Information on all encumbrances of fixed assets of the issuing credit institution:***

As of July 1, 2012 1267 non-residential and residential premises have been leased for a term up to 1 year and over 1 year, and 50 land plots have use limitations (easements).



## IV. Information on the issuing credit institution's financial and economic activities

### 4.1. Results of financial and economic activity of the issuing credit institution

*The dynamics of the financial and economic performance indicators of the issuing credit institution, including its profits and losses for 6 months of the current year and for similar period of the previous year:*

(RUB thousand)

No	Item	H1 2011	H1 2012
1	2	3	4
1	Total interest income, including:	392,600,185	506,636,420
1.1	From funds deposited with credit institutions	4,212,082	3,885,259
1.2	From loans granted to customers other than credit institutions	337,619,385	453,892,507
1.3	From provision of services related to financial leasing (leasing)	0	0
1.4	From investments in securities	50,768,718	48,858,654
2	Total interest expenses, including:	129,301,387	177,395,606
2.1	On deposits from credit institutions	11,811,672	28,421,619
2.2	On deposits from customers other than credit institutions	115,536,453	146,478,165
2.3	On debt obligations in issue	1,953,262	2,495,822
3	Net interest income (negative interest margin)	263,298,798	329,240,814
4	Changes in the provisions for possible total losses from loans, loan debt and debt equivalents, funds in correspondent accounts, and accrued interest income, including:	22,323,350	-5,998,752
4.1	Change in the provision for possible losses on interest income accrued	292,652	773,278
5	Net interest income (negative interest margin) less provisions for possible losses	285,622,148	323,242,062
6	Net income from operations with financial assets carried at fair value through profit or loss	2,109,224	8,872,420
7	Net income from operations with securities available for sale	6,468,753	2,579,402
8	Net income from operations with securities held to maturity	-10,797	-865
9	Net income from foreign currency operations	14,132,707	-6,138,255
10	Net income from revaluation of foreign currency	-19,682,460	8,944,807
11	Income from other equity participation	1,801,358	1,043,322
12	Commission income	60,600,627	72,183,025
13	Fee and commission expenses	3,285,326	5,351,861
14	Provisions created for possible losses from securities available for sale	-20,211	-1288
15	Provisions created for possible losses from securities held to maturity	669,460	358,718
16	Provisions created for other losses	3,083,726	3,142,046
17	Other operating income	5,290,192	5,579,935
18	Net income (expenses)	356,779,401	414,452,758
19	Operating expenses	137,708,638	173,253,298
20	Profit (loss) before taxation	219,070,763	241,199,460
21	Accrued (paid) taxes	47,733,617	58,220,808
22	Profit (loss) after taxation	171,337,146	182,978,652
23	Total disbursements from profit after tax, including:	0	0
23.1	Distribution among shareholders (members) in the form of dividends	0	0
23.2	Deductions for formation and replenishment of reserve fund	0	0
24	Unused profit (loss) for the reporting period	171,337,146	182,978,652

***Economic analysis of the issuing credit institution's profits or losses based on the dynamics of the given indicators***

Compared to H1 2011, the amount of net interest income earned by the Bank has increased by RUB 65.9 billion or by 25.0 %.

The increase of net interest income was caused by the growth of interest income earned exceeding the amount of interest paid (RUB +114.0 billion vs. RUB +48.1 billion).

- An increase in interest income occurred due to increased corporate and retail lending volumes.
- Growth of interest income was caused by an increased volume of funds raised, and by higher (compared to the same period of the past year) interest rates in the market of raising funds from legal entities and banks.

The development of fee-based services allowed the Bank to increase the volume of fee and commission income received. Compared to H1 2011, the amount of net fee and commission income has increased by RUB 9.5 billion or by 16.6 %.

Proceeds from operations in the financial markets (foreign currency operations, including revaluation, and securities trading, including participation in the capital of other legal entities) increased from RUB 4.8 billion to RUB 15.3 billion.

The Bank continued to create provisions for newly issued loans. As a result, the cumulative amount of expenses on the formation of provisions for possible losses (including provisions on possible losses under other operations) as of the end of H1 2012 totalled RUB 2.5 billion (while during the same period of the past year recovery exceeded provisions by RUB 26.1 billion).

Operating expenses grew by RUB 35.5 billion, or 25.8 %, compared to the same period of the past year. This was associated with the scheduled increase in staff costs, mostly in H2 2011, and with the growth of administrative expenses that accompanied business development and implementation of strategic programs of Sberbank.

As a result, net profit earned by the Bank in H1 2012 reached RUB 183.0 billion, which was RUB 11.6 billion above the net profit earned by the Bank for the same period of the past year.

**4.2. Liquidity of the issuing credit institution, sufficiency of equity (capital)**

Symbol (number) of the ratio	Ratio	Allowed ratio	Actual ratio	
			As of July 1, 2011	As of July 1, 2012
R1	Capital adequacy	Min 10 %	17.87	13.70
N2	Instant liquidity	Min 15 %	74.5	61.82
N3	Current liquidity	Min 50 %	103.62	70.01
N4	Long-term liquidity	Max 120 %	72.22	94.42
R6	Maximum amount of risk per one borrower or group of related borrowers	Max 25%	15.56	18.30
R7	Maximum limit of large credit risks	Max 800 %	94.54	140.97
R9.1	Maximum amount of loans, bank guarantees, and sureties provided to shareholders (members)	Max 50 %	0	0
R10.1	Aggregate insider risk	Max 3 %	0.86	0.97
R12	Use of own funds to buy shares (interest) in other legal entities	Max 25%	0.45	0.65

***Economic analysis of the issuing credit institution's liquidity, solvency, and capital adequacy to fulfill its short-term obligations and to cover its current operating expenses based on the economic analysis of the dynamics of the given indicators, describing the factors that, in the opinion of the issuer's management bodies, had the most material effect on the issuing credit institution's liquidity and solvency:***

The trend for balance sheet items that took shape in 2011 and continued in Q1 2012 was maintained in Q2 2012. Net loans receivable, which increased by over RUB 660 billion over the quarter and reached

RUB 8,776 billion, were the main factor in the growth of assets. In Q2 2011 net loans receivable were also the main factor in the growth of assets, having increased by RUB 522 billion to RUB 6,399 billion. The cumulative amount of assets as of the end of Q2 2012 totaled RUB 11,804 billion vs. RUB 8,939 billion a year before.

Funds due to customers other than credit institutions were a key factor in the the increase in liabilities in Q2 2012. The increase in the balance of this item was over RUB 623 billion, of which RUB 311 billion were funds due to individuals. Thus, after 2 quarters, the amount of funds due to customers increased to RUB 8,614 billion vs. RUB 6,992 billion a year before. In Q2 2012 the Bank also continued to raise funds from the Bank of Russia, and increased the amount of funds to RUB 876 billion (showing an increase in funds over Q2 by RUB 89 billion); as of July 1, 2011, the amount of funds of the Bank of Russia totaled RUB 300 billion.

In Q2 2012, Sberbank complied with the required ratios of the Bank of Russia by a significant margin.

As of the end of Q2 2012 (as of July 1, 2012), the equity of the Bank amounted to RUB 1,585.6 billion.

During the first two months of Q2 2012, the equity of the Bank grew consistently due to the growth of profit and amounted to RUB 1,611.0 billion as of June 1, 2012. In general, the growth of equity over Q2 2012 due to income growth amounted to RUB 81.6 billion, which is more than the average quarterly growth in 2011 (RUB 68.5 billion), but somewhat less than the growth for the same period of 2011 (RUB 87.2 billion). The factors that suppressed equity growth in Q2 2012 were an increase of investments in the shares of subsidiaries and payment of dividends on the Bank's shares for 2011 in June in the amount of RUB 47 billion. As a result, in Q2 2012 equity grew by only RUB 3.1 billion, or 0.2 %.

The change in the capital adequacy ratio (R1) reflects the changes in the equity structure.

Reporting date	Symbol (number) of the ratio	Ratio	Admissible ratio	Actual ratio
April 1, 2012	R1	Bank equity (capital) adequacy ratio	Min 10%	15.02 %
May 1, 2012	R1		Min 10%	14.70 %
June 1, 2012	R1		Min 10%	14.44 %
July 1, 2012	R1		Min 10%	13.70 %

In Q2 2012 the R1 ratio decreased in absolute terms by 1.3 % to 13.7 %, mainly due to payment of dividends in June 2012. Another factor in the decline of the ratio, besides equity-related factors, was the growth of the Bank's balance.

#### 4.3. Financial investments of the issuing credit institution

Information about the financial investments of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

#### 4.4. Intangible assets of the issuing credit institution

Intangible assets	Historical (replacement) cost, thousand rubles	Accumulated amortization, thousand rubles
<b>Reporting date: July 1, 2012</b>		
Intangible assets	3,117,188	526,993

*Accounting standards (rules), in accordance with which the issuing credit institution presents information on its intangible assets:*

In Q2 2012, intangible assets were accounted in accordance with Bank of Russia Regulation No. 302-P, dated March 26, 2007, "On the Rules of Accounting in Credit Institutions Located within the Russian Federation" (Appendix 10 "Procedure for Accounting of Fixed Assets, Intangible Assets and Inventories").

#### **4.5. Information on the policy and expenses of the issuing credit institution in the sphere of scientific and technical development, in relation to licenses and patents, new research, and developments**

The Bank is implementing a uniform policy in the field of banking technologies, automation and information security, for the purpose of implementing the goal defined in the Sberbank Development Strategy up to 2014, that is, to improve technology processes and systems, to achieve a qualitatively new level of automation, and to develop telecommunication infrastructure and complexes of technical equipment.

Development of information technologies will be primarily aimed at ensuring the achievement of the business goals of the bank and supporting changes to governance models, which will require implementation of new modern mechanisms and a qualitatively different level of management information.

The Bank is creating a unified information system that unites applications used by corporate, retail and operations units, which constitutes the basis for the front office, CRM, ERP, MIS, and risk management systems using a single data warehouse. It implements end-to-end systems of reporting and customer relations management (MDM, DWH, CRM), which allow the Bank to “know” its customers, to consistently improve its offers and to expand product and service sales, as well as to improve customer service quality.

In the course of enhancing capital costs efficiency and to ensure the transition to unified information standards, the Bank is implementing projects for consolidation of the existing geographically dispersed data processing centers (DPCs). The Bank's ultimate goal is to establish two mega DPCs — a main one and a backup. Consolidation of the DPCs could potentially have a number of advantages for business development, including qualitative improvement of support of the future growth of the volume and number of operations, enhancement of operational efficiency by using the effect of scale and consolidation of information from all over Russia, and improvement of IT service quality in the long term.

The Bank is changing the status of information technologies and transforming them into a sustainable source for the formation of its unique competitive advantages. Objectives in the field of IT improvement are being resolved on a staged basis subject to ensuring the reliability, sustainability and trouble-free operation of all systems and applications.

The Bank's expenses for these purposes in Q2 2012 amounted to RUB 10.4 billion.

#### **4.6. Analysis of development trends in the principal activity of the issuing credit institution**

##### ***Principal trends in the development of banking sector over the last 5 completed financial years, as well as main factors affecting the situation in the banking sector.***

Over the past five years (2007–2011), the role of the banking system in the country's economy has grown: the ratio of banking system assets to GDP increased from 52.1 % to 76.4 %.

In 2007–2008 banking sector assets grew by about 40 % a year in light of economic growth. In 2009, under the influence of the global financial crisis, they grew by only 5 %. Stabilization of the economic situation in 2011 ensured the growth of Russian banks' assets by 23.1 % over the year.

The period from 2007 to 2008 was characterized by increased demand from business entities for credit resources. Corporate loans were the main area for the investment of banks' funds. Their share in banking system assets accounted for 45–47 %, and the debt balance doubled over 2 years. This period was also marked by the dynamic development of retail lending. High bank activity in this market and the transition of the population from the saving to consumer behavioral model, which meant a reduction of savings in favor of increased consumption, in the conditions of higher income, contributed to rapid growth. With the saturation of the retail lending market its growth rates were slowing, but remained on a high level: In 2007 — 57.8 %, in 2008 — 35.2 %. Over the course of only 2 years the market more than doubled, and the share of retail loans in bank assets grew from 13.5 % to 14.3 %.

In 2009, the credit market was developing under the influence of negative financial crisis factors. During the year, the volume of loans granted to enterprises barely altered, while loans granted to natural persons fell by 11 %. The quality of the bank loan portfolio deteriorated. The share of overdue debts increased from its traditional level of 1–1.5 % to 6.2 % as of January 1, 2010. The increased credit risk required the banks to create additional provisions for possible loan losses. In 2009, they doubled. The ratio of provisions to loans increased from 4–5 % to 9.2 % as of January 1, 2010.

In 2010–2011, stabilization of the economic situation had a positive impact on the banks' loan portfolio. In 2010 and 2011, the amount of corporate loans provided by the banks grew by 12.8 % and

26.6 %, respectively. Since March 2010, after a year-long decline, the retail lending market saw the emergence of the trend towards the growth in the outstanding debt. As a result, in 2010 it grew by 14.3 %, and in 2011 the increase has practically reached the pre-crisis level and amounted to 35.9 %.

Stabilization of the economy allowed banks to improve the quality of their credit portfolios. The share of outstanding debt on corporate loans started to decline and fell from its peak of 6.4 % in May 2010 to 4.5 % as of January 1, 2012. The share of outstanding debt on retail loans also went down from 7.5 % as of January 1, 2010, to 5.2 % as of January 1, 2012.

The slowdown of the overdue amount growth affected the dynamics of credit reserve funds, which growth stopped. In 2010–2012, they grew by an average of 6 %, and the provisions to loans ratio decreased to 8.0 %.

The bank investments in securities were growing slower than bank credit portfolios in the period of economic stability. Over 2007 they grew by 28.9 %, and in 2008, investments of banks in securities grew by only 5 %. The reason for that was the global financial crisis which increased the risks of investments in debt instruments. One of the factors for the drop in attractiveness of securities was the decline of the government securities market and the reduction in their profitability due to consolidation of public finances. However, in 2009–2010 investments in securities grew in 2.5 times, mainly due to investments in government and corporate debt instruments. In 2011, the portfolio grew by 6.6 %, and the share of securities in banks' assets as of January 1, 2012 amounted to 14.9 %.

During the pre-crisis period, the annual growth of retail deposits attracted by banks were less than the growth figures of their loan portfolios and totaled 35–45 %. The financial crisis, which started at the end of 2008, led to a significant reduction in customers' inflow of funds in 2008, when household deposits grew by 14 %, and the funds of enterprises and organizations — by 19 %

In 2009–2010, in spite of the crisis, retail deposits in banks grew by about 30 % a year. Their share in liabilities increased to 29.0 %. On the one hand, such accelerated growth was due to high interest rates on deposits established by banks, for which retail deposits became one of the sources of long-term resources. On the other hand, the current system of deposits insurance showed its capacity to work during a crisis, which became a major motivating factor in making a decision on whether to make a deposit. As a result, in 2007–2008 retail deposits grew by 52.2 %, and corporate deposits grew by 68.4 %. Funds due to legal entities in 2009–2011 grew much more slowly than deposits — by 12 % and 17 %, respectively. The share of household deposits in the liabilities of the banking system declined from 27.8 % to 21.1 %, and funds due to legal entities declined from 35.6 % to 29.9 %. In 2011, deposits grew by 20.9 %, and funds due to legal entities — by 25.9 %. Their share in liabilities amounted to 28.5 % and 33.4 %, respectively.

In the pre-crisis period, in the conditions of a favorable situation on the world financial markets, lack of resources was compensated by banks by borrowing abroad. The share of international borrowings in the liabilities of banks increased from 10.6 % as of January 1, 2007, to 14.9 % as of January 1, 2008. During the crisis, these resources have become unavailable for banks. In 2010, the banks took advantage of the improved situation on the global financial markets and began to attract resources from abroad again. As a result, their volume in the banks began to increase, and their share in the liabilities stabilized and amounted to 9.2 % as of January 1, 2012.

An important role in supporting banking system liquidity during the financial crisis was played by the funds provided by the state through the Ministry of Finance and the Bank of Russia. The share of the Bank of Russia's funds in the liabilities of the banking system increased from an insignificant quantity at the beginning of the period to 12.0 % as of January 1, 2009. The inflow of customer funds amid the lower pace of the asset growth in 2009–2011 allowed the banks to repay the funds received from the Bank of Russia. Their share in liabilities decreased to 5.2 % as of January 1, 2012.

The negative impact of the financial crisis on the banking system was reflected in the low amount of the profits earned. In 2009, the banks earned RUB 205 billion, which is commensurable with the figures for 2004 or 2005. Out of 1058 credit institutions, 120 of them, or 11 %, ended the year with a loss, their total loss amounting to RUB 80 billion. However, in 2010 banks earned RUB 573 billion in income, the number of loss-making credit institutions declined to 81 (8 %) out of 1012 in operation, and their total loss amounted to RUB 22 billion. In 2011, the income of the banking system reached a record-breaking level of RUB 878.2 billion. 50 out of 978 existing credit institutions, or 5.1 %, ended the year 2011 with a loss.

As of the end of H1 2012, the banking system's assets grew by 6.3 %. Last year, the bank assets increased by 4.2 % for the same period.

In H1 2012 the credit portfolio of the banking system outstripped the growth of assets and in relative terms increased by 9.3 % compared to 8.7 % growth a year before. Furthermore, the portfolio grew mainly due to loans to individuals. Thus, in H1 2012 the volume of retail loans increased by 18.4 %

(in H1 2011 the growth was 11.5 %), and the amount of loans issued by the banks to legal entities grew by 6.5 % and 7.9 % respectively.

As of July 1, 2012 the overdue debts on loans amounted to 4.7 % against 5.3 % a year before. The retail loan portfolio underwent a more considerable decline (from 5.2 % as of July 1, 2011 to 4.6 % as of July 1, 2012) than the corporate loan portfolio (from 5.0 % to 4.8 %). Furthermore, the amount of overdue loans to customers (both corporate and retail loans) in H1 of the current year grew by 10.2 % in absolute terms compared to the growth of overdue loans by 4.5 % during the same period of the last year.

In H1 2012 banks were slow in creating provisions, and provision growth amounted to 3.5 %<sup>2</sup>. In H1 2011 banks' provisions grew by 2.9 %. The loan provisions to credit portfolio ratio fell from 9.4 % (as of July 1, 2011) to 7.7 % (as of July 1, 2012).

In H1 2012 the banks' investments in securities grew by 6.1 % compared to their decline by 0.3 % over the same period a year ago.

The funds due to legal entities (including budget funds) raised by the banks, decreased by 0.5 % over H1 2012. Over the same period of 2011 these funds increased by 6.0 %. In H1 2012 budgetary funds decreased by 32.5 % compared to 141.8 % growth since the beginning of 2011. At the same time, funds raised from the Bank of Russia grew by 85.7 % compared to a 4.1 % decline a year before.

During the period under consideration, household deposits grew by 8.1 %. The growth of deposits for the same period of the previous year amounted to 7.1 %.

Following H1 2012, the book profit of the banking system amounted to RUB 507 billion, which exceeds the indicator for the same period of the past year (RUB 444.2 billion) by 14 %. 88 out of 965 credit institutions in operation, or 9.1 %, ended H1 2012 with a loss. As of July 1, 2015, 9 % of credit institutions were loss-making.

#### ***General assessment of the results of the issuing credit institution in the banking sector***

Sberbank confidently retains its positions as the leading credit institution of the Russian Federation.

As of July 1, 2012, the share of Sberbank of amounted to:

- **29.0 %** – in the banking system capital
- **28.2 %** – in the banking system assets
- **33.6 %** – in the retail lending market
- **33.2 %** – in the corporate lending market
- **46.1 %** – in the market of household deposits
- **16.8 %** – in the market of raising funds from legal entities (including individual entrepreneurs)
- **45.5 %** (for 6 months of 2012) in the income of the banking system

The change in Sberbank's share in the main markets in Q2 2012 was considerably affected by the volatility of the ruble. The increase in the absolute amount of assets of Sberbank and the banking system is partially explained by the influence of currency revaluation.

The share in the market of funds raised from legal entities, including individual entrepreneurs, showed the most considerable growth, not including other funds raised from non-residents.

The share in the banking sector's capital somewhat decreased, which generally corresponds to the common market trend.

The share in the market of household deposits decreased by 0.1 p.p.; however, Sberbank showed an increase in absolute terms.

Good growth was observed in the retail lending market, mainly in the sector of call loans and loans for up to 30 days. In spite of the general market growth, Sberbank increased its share by 0.6 p.p.

The share in the corporate lending market decreased somewhat, while the share of “short” loans grew.

#### **4.6.1. Analysis of factors and conditions affecting the activities of the issuing credit institution**

Analysis of the factors and conditions affecting the activities of Sberbank was given in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

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<sup>2</sup> - 32% of provisions was formed by Rosselkhozbank. Exclusive of Rosselkhozbank, the growth of provisions in H1 2012 amounted to 2.4%.

#### **4.6.2. Competitors of the issuing credit institution.**

Information about the competitors of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have happened in the reporting quarter.

## **V. Detailed information on persons who are members of management bodies of the issuing credit institution, bodies of control over financial and economic activities of the issuing credit institution, and brief information about employees (workers) of the issuing credit institution**

### **5.1. Information on the structure and competence of the management bodies of the issuing credit institution**

Information on the structure and competence of the management bodies of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

There have been no changes in the structure and competence of the management bodies of Sberbank in the reporting quarter.

In the reporting quarter new members were elected to the Supervisory Board of the Bank (see clauses 1.1 and 5.2 hereof), and the membership of the Committees of the Supervisory Board was renewed as follows:

#### **Audit Committee:**

Chairman of the Committee: V. A. Mau

Committee members – N.Y. Ivanova, V.V. Tkachenko, R.R. Simonyan, S.G. Sinelnikov-Murylev, D.V. Tulin.

#### **HR and Remunerations Committee:**

Chairman of the Committee – G.I. Luntovskiy

Committee members – S.M. Guriev, V.A. Mau, S.G. Sinelnikov-Murylev.

#### **Strategic Planning Committee:**

Chairman of the Committee – A.V. Ulyukayev.

Committee members – H.O. Gref, M.E. Dmitriev, M.Y. Matovnikov, A. Profumo, S.G. Sinelnikov-Murylev, R. Freeman.

### ***Information on availability of a code of corporate conduct (management) of the issuing credit institution***

The Bank has elaborated the Code of Corporate Governance considering the recommendations of the Federal Securities Market Commission, set out in the provisions of the Code of Corporate Conduct. This document was approved by the Annual General Meeting of Shareholders on June 21, 2002.

In its activity, the Bank is guided by the provisions of this Code. The priority of the bank's corporate conduct is respect of the rights and lawful interests of its shareholders and customers, openness of information, ensuring efficient activity, support of financial stability and profitability.

### ***Information on availability of internal documents of the issuing credit institution governing the activities of its management bodies***

The text of the Charter of Sberbank, the internal documents governing the activities of the Bank: Regulation on the Supervisory Board of the Bank; Regulation on the Executive Board of the Bank; Regulation on the Audit Commission of the Bank; and Procedure for Holding the General Shareholders' Meeting are available on the website of the Bank.

The texts of the documents are published on the website of the Bank [www.sberbank.ru](http://www.sberbank.ru).

### ***Information on changes made to the Charter and internal documents of the issuing credit institution in the last reporting period***

In the reporting period, the Annual General Shareholders' Meeting of Sberbank held on June 1, 2012 approved a new revision of the Bank's Charter. At the moment, the new revision of the Bank's Charter is undergoing state registration.



## 5.2. Information on members of the management bodies of the issuing credit institution

<b>Members:</b>	<b>Supervisory Board</b>
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Full name **1. HERMAN GREF**

Year of birth: 1964

Information on education Higher  
1990  
Dostoyevsky Omsk State University  
Law, Lawyer  
Candidate of Sciences (Ph.D.) in Economics

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
November 29, 2007	CEO, Chairman of the Executive Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
May 18, 2000	September 23, 2007	Minister	Ministry for Economic Development and Trade of the Russian Federation
Equity interest in the authorized capital of the issuing credit institution			0.0031 %
Percentage of ordinary shares held in the issuing credit institution			0.003 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the		no	

state	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name

**2. SERGEY GURIEV**

Year of birth:

1971

Information on education

Higher

1993

Moscow Physics and Technical Institute

Applied Mathematics and Physics

Engineer-mathematician

1994

RAS, PhD in Physical and Mathematical Sciences

2002

RAS, Doctor of Economics

Positions currently held, including part-time positions (positions held over the last five years):

From	Name of position	Full corporate name of the organization
1	2	3
October 18, 2004	Rector	New Economic School Private Educational Institution

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no

Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **3. MIKHAIL DMITRIEV**

Year of birth: 1961

Information on education Higher  
1983  
Voznesensky Leningrad Financial and  
Economic Cybernetics  
1997  
Doctor of Economics

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
September 28, 2005	CEO	Centre for Strategic Research Foundation

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no

Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name

**4. BELLA ZLATKIS**

Year of birth:

1948

Information on education

Higher

1970

Moscow Financial Institute

Finance and Credit

Economist

1978

Postgraduate Education in the All-Union Correspondence Financial and Economic Institute

Candidate of Sciences (Ph.D.) in Economics

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
May 28, 2004	Deputy Chairman of the Executive Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order): no other positions, except the above, were held in the past five years.

Equity interest in the authorized capital of the issuing credit institution	0.0004 %
Percentage of ordinary shares held in the issuing credit institution	0.0005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **5. NADEZHDA IVANOVA**  
 Year of birth: 1953  
 Information on education Higher  
 1975  
 Moscow Financial Institute  
 Finance and Credit  
 Economist

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
April 22, 1995	Director of the General Economic Department	Central Bank of the Russian Federation

Positions held over the last five years, including part-time positions (in chronological order): no other positions, except the above, were held in the past five years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **6. SERGEY IGNATIEV**  
 Year of birth: 1948  
 Information on education Higher  
 1975  
 Lomonosov Moscow State of Moscow  
 Economics Faculty, Political Economy  
 Economist, Political Economy Lecturer

Candidate of Sciences (Ph.D.) in Economics, Assistant Professor

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
March 20, 2002	Chairman	Central Bank of the Russian Federation

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **7. GEORGY LUNTOVSKIY**  
 Year of birth: 1950  
 Information on education Higher  
 1978  
 All-Union Correspondence Financial and Economics Institute  
 Finance and Credit, Economist  
 1997  
 Russian Governmental Academy of National Economy  
 Management in Market Conditions, Manager  
 1998  
 Moscow State University of Economics, Statistics and Informatics  
 Candidate of Sciences (Ph.D.) in Economics

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
March 16, 2005	First Deputy Chairman	Central Bank of the Russian Federation

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0

Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **8. MIKHAIL MATOVNIKOV**  
 Year of birth: 1975  
 Information on education Higher  
 1997  
 St. Petersburg State University of Economics and Finance, Finance & Credit, economist  
 2000  
 St. Petersburg State University of Economics and Finance  
 Candidate of Sciences (Ph.D.) in Economics  
 2009  
 Harvard Business School (USA)  
 General Management Program

Positions currently held

From	Name of position	Full corporate name of the organization
1	2	3
September 1, 2005	Chief Executive Officer	Interfax – Center of Economic Analysis, Limited Liability Company

Concurrent positions held in the past five years (in chronological order):

From	Name of position	Full corporate name of the organization
1	2	3
January 1, 2010	Director for Corporate Development	Interfax Closed Joint Stock Company
January 11, 2010	Executive Director	Interfax Business Service Closed Joint Stock Company
Equity interest in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares held in the issuing credit institution		0



Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **9. VLADIMIR MAU**  
 Year of birth: 1959  
 Information on education Higher  
 1981  
 Plekhanov Moscow Institute of the National Economy  
 General Economic Faculty, Economist  
 1987  
 Candidate of Sciences (Ph.D.) in Economics  
 1994, 1996  
 Doctor of Economics, Professor  
 1999  
 Universite Pierre-Mendes-France (Grenoble, France)  
 Applied Economics, PhD

Positions currently held

From	Name of position	Full corporate name of the organization
1	2	3
May 14, 2002	Rector	Russian Presidential Academy of National Economy and Public Administration

Positions held in the past five years (in chronological order): no other positions over the last 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
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Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **10. PROFUMO, ALESSANDRO**  
 Year of birth: 1957  
 Information on education Higher  
 1987  
 Bocconi University (Milan, Italy)  
 Business Administration

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
April 29, 1997	October 21, 2010	CEO	Unicredit Bank
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0

Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **11. RAIR SIMONYAN**  
 Year of birth: 1947  
 Information on education Higher  
 1970  
 Moscow State Institute of International Relations under the Ministry of Foreign Affairs of the USSR  
 geography

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
May 2009	Chairman of the Board of Directors/Regional Coordinator	Morgan Stanley Bank LLC

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
July 2005	April 2009	Chairman of the Executive Board	Morgan Stanley Bank LLC
April 2009	May 2009	Member of the Executive Board	Morgan Stanley Bank LLC
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0

Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **12. SERGEY SINELNIKOV-MURYLEV**  
 Year of birth: 1960  
 Information on education Higher  
 1982  
 Lomonosov of Moscow  
 Economics Faculty (Economic Cybernetics), Economist  
  
 Doctor of Economic Sciences, Professor

Positions currently held (positions held over the last five years):

From	Name of position	Full corporate name of the organization
1	2	3
December 17, 2007	Rector	State Educational Institution of Higher Professional Education All-Russian Academy of External Trade of the Ministry of Economic Development of the Russian Federation

Positions held in the past five years (in chronological order): no other positions over the last 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0

Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **13. VALERY TKACHENKO**  
 Year of birth: 1955  
 Information on education Higher  
 1981  
 Bauman Moscow State Technical University, mechanical engineer  
 1996  
 All-Russian Distance Institute of Finance and Economics, Finance and Credit, economist  
  
 Candidate of Sciences (Ph.D.) in Economics  
 Honored economist of Russia

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
February 25, 2003	Chief Auditor	Central Bank of the Russian Federation

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
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Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **14. DMITRY TULIN**  
 Year of birth: 1956  
 Information on education Higher  
 1978  
 Moscow Financial Institute  
 International Economic Relations  
 Economist

Positions currently held, including concurrent positions: none.

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
February 2, 2006	May 31, 2006	Partner	Deloitte & Touche CIS (CJSC)
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0

Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **15. ALEKSEY ULYUKAEV**  
 Year of birth: 1956  
 Information on education Higher  
 1979  
 Lomonosov Moscow State of Moscow  
 Political economy, Economist  
  
 Doctor of Economic Sciences, Professor

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
April 8, 2004	First Deputy Chairman	Central Bank of the Russian Federation

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0

Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **16. RONALD FREEMAN**  
 Year of birth: 1939  
 Information on education Higher  
 1964  
 Columbia University Law School  
 Law, Bachelor Degree

Positions currently held, including concurrent positions: Working on the Boards of Directors:

From	Name of the body	Name of the organization
1	2	3
For the last five years	Audit Committee	Severstal JSC
	Audit Committee and Fee and Remuneration Committee,	Volga Gas
	Executive Committee, Co-treasurer, Board of Directors	Atlantic Council (Washington)
	Chairman of the Executive Committee	The Pilgrims Society (London, UK)
	International Council, Vice-Chairman	Columbia University Law School (New York)
	Board of Directors	PILnet, Public Interest Law Network (New York)
	William Pitt's Committee	Royal Institute of International Affairs (Chatham House), London



Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **17. SERGEY SHVETSOV**  
Year of birth: 1970  
Information on education Higher  
1993  
Lomonosov of Moscow  
Economic Cybernetics, Mathematician-Economist

Positions currently held, including concurrent positions:

From	Name of position	Full corporate name of the organization
1	2	3
February 16, 2011	Deputy Chairman	Central Bank of the Russian Federation

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
December 1, 2003	February 15, 2011	Director, Department of Financial Market Operations	Central Bank of the Russian Federation
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no	

Members:	Bank's Executive Board
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Full name	<b>1. IGOR ARTAMONOV</b>
Year of birth:	1967
Information on education	Higher 1990 Plekhanov Moscow Institute of the National Economy National Economy Planning, Economist 1999 Russian Governmental Academy of National Economy Modern Manager of a Commercial Bank, Master of Management Science 2007 State University – Higher School of Economics, Higher School of Management, Master of Business Administration, MBA-Financier

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
June 22, 2011	Deputy Chairman of the Management Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
March 22, 2004	April 10, 2007	Deputy Chairman of the Management Board	North Caucasian Bank Sberbank of Russia
April 11, 2007	June 21, 2011	Chairman	Zapadno-Sibirsky Bank of Sberbank of Russia
Equity interest in the authorized capital of the issuing credit institution			0.00027 %
Percentage of ordinary shares held in the issuing credit institution			0.00029 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no	

Full Name **2. ALEXANDR BAZAROV**  
Year of birth: 1962  
Information on education Higher

1984  
 Shevchenko  
 Political Economy  
 Economist, Political Economy Lecturer

Candidate of Sciences (Ph.D.) in Economics

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
May 12, 2009	Vice President – Director of Major Customer Relations Department	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
May 2004	June 2008	Managing Director, Head of Customer Relations Department for CIS	Deutsche Bank AG, London, Kyiv
July 1, 2008	May 12, 2009	Director of Corporate Customers Division	Sberbank of Russia
Equity interest in the authorized capital of the issuing credit institution			0.0022 %
Percentage of ordinary shares held in the issuing credit institution			0.0023 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy		no	

procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	
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Full Name **3. DENIS BUGROV**  
 Year of birth: 1974  
 Information on education Higher  
 1995  
 London School of Economics and Political Science, Bachelor  
 1997  
 Moscow State Institute of International Relations  
 (University) of the RF Ministry of Foreign Affairs  
 International Economic Relations  
 International economist with foreign language proficiency  
 2000  
 European Business Administration Department  
 Master of Business Administration

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
February 5, 2008	Senior Vice President	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
July 1, 2004	February 4, 2008	Partner	Moscow Representative Office of McKinsey & Company, Inc. Russia
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution		no	

Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **4. SERGEY GORKOV**  
 Year of birth: 1968  
 Information on education Higher  
 1994  
 Academy of the Federal Security Service of the Russian Federation  
 Law, Lawyer with Knowledge of Foreign Language  
 2002  
 Plekhanov Russian Academy of Economics  
 Finance and Credit, Economist

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
October 8, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
November 26, 2008	October 8, 2010	Director of HR Policy Department	Sberbank of Russia
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **5. HERMAN GREF**  
 Year of birth: 1964  
 Information on education Higher  
 1990  
 Dostoyevsky Omsk State University  
 Law, Lawyer

Candidate of Sciences (Ph.D.) in Economics

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
November 29, 2007	CEO, Chairman of the Executive Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
May 18, 2000	September 23, 2007	Minister	Ministry for Economic Development and Trade of the Russian Federation
Equity interest in the authorized capital of the issuing credit institution			0.0031 %
Percentage of ordinary shares held in the issuing credit institution			0.003 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **6. ANDREY DONSKIH**  
 Year of birth: 1967  
 Information on education Higher  
 1988  
 Plekhanov Moscow Institute of the National Economy  
 Trade economy, Economist

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
March 11, 2010	Deputy Chairman of the Management Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
September 2004	December 2009	Chief Executive Director, Deputy Chairman of the Executive Board, Chairman of the Executive Board	Uralsib Bank
December 2009	February 2010	Chief Executive Officer	Financial Corporation Uralsib
Equity interest in the authorized capital of the issuing credit institution			0.0012 %
Percentage of ordinary shares held in the issuing credit institution			0.0013 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0



Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **7. BELLA ZLATKIS**  
 Year of birth: 1948  
 Information on education Higher  
 1970  
 Moscow Financial Institute  
 Finance and Credit, Economist  
 1978  
 Postgraduate Education at the All-Union Correspondence Financial and Economic Institute; Candidate of Sciences (Ph.D.) in Economics

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
May 28, 2004	Deputy Chairman of the Executive Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order): No other positions, except the above, were held in the past five years.

Equity interest in the authorized capital of the issuing credit institution	0.0004 %
Percentage of ordinary shares held in the issuing credit institution	0.0005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0

Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **8. OLGA KANOVICH**  
 Year of birth: 1971  
 Information on education Higher  
 1993  
 Plekhanov Russian Academy of Economics  
 Finance and Credit, Economist

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
February 11, 2008	Senior Vice President	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
August 29, 2005	February 8, 2008	Member of the Management Board, Director of the Operations Department	VTB-24 CJSC
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0

Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **9. ANTON KARAMZIN**  
 Year of birth: 1969  
 Information on education Higher  
 1993  
 Finance Academy under the Government of the Russian Federation  
 International Economic Relations, Economist

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
January 31, 2008	Deputy Chairman of the Management Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
July 18, 2005	January 28, 2008	Chief Accountant, Head of the Financial Department; Executive Director of the Department of Debt Capital Markets	Morgan Stanley Bank LLC
Equity interest in the authorized capital of the issuing credit institution			0.003 %
Percentage of ordinary shares held in the issuing credit institution			0.003 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0

Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **10. STANISLAV KUZNETSOV**  
 Year of birth: 1962  
 Information on education Higher  
 1984  
 Military Red Banner Institute  
 Military and political specialty, foreign languages  
 Officer with a higher military and political education, German language translator-assistant, Czech language translator  
 2002  
 Law Institute of the Ministry of Internal Affairs of the Russian Federation  
 Law, Lawyer  
  
 Candidate of Legal Sciences

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
October 8, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
April 24, 2007	January 29, 2008	Deputy Minister	Ministry for Economic Development and Trade of the Russian Federation
January 31, 2008	October 8, 2010	Senior Vice President	Sberbank of Russia
Equity interest in the authorized capital of the issuing credit institution			0

Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **11. ALEXANDR MOROZOV**  
 Year of birth: 1969  
 Information on education Higher  
 1995  
 Lomonosov Moscow State of Moscow  
 Economic Theory, Economist

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
May 12, 2009	Vice-President, Director of Finance Department	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
July 2, 2007	May 8, 2008	Executive Vice President, Chief Financial Officer	Renaissance Capital CB (LLC)
May 12, 2008	May 12, 2009	Director of Finance Division	Sberbank of Russia

Equity interest in the authorized capital of the issuing credit institution	0.0014 %
Percentage of ordinary shares held in the issuing credit institution	0.0009 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full Name **12. VIKTOR ORLOVSKY**  
 Year of birth: 1974  
 Information on education Higher  
 1996  
 Tashkent Electrical Engineering Institute of Communication  
 Automatic telecommunications, engineer of automatic  
 telecommunications  
 2001  
 Moscow State University of Economics, Statistics and Informatics  
 Finance and Credit, Economist

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3
January 31, 2008	Senior Vice President	Sberbank of Russia

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4

January 16, 2006	January 25, 2008	Deputy Director	IBM Eastern Europe/Asia LLC
Equity interest in the authorized capital of the issuing credit institution			0.0007 %
Percentage of ordinary shares held in the issuing credit institution			0,0008 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no	

**Full Name** 13. ALEXANDR TORBAKHOV  
**Year of birth:** 1971  
**Information on education** Higher  
1994  
Ordzhonikidze Moscow Aviation Institute  
Gyroscopic Devices and Systems for Orientation, Navigation, and Stabilization, Electrical Engineer  
1997  
Moscow State Institute of International Relations (University)  
International economic relations, Economist with foreign language proficiency  
2003-2005  
Training under Executive MBA program in  
of the University of Chicago Graduate School of Business

Positions currently held in the issuing credit institution:

From	Name of position	Full corporate name of the organization
1	2	3

October 8, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia
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Positions held over the last five years, including part-time positions (in chronological order):

From	To	Name of position	Full corporate name of the organization
1	2	3	4
April 7, 2005	February 14, 2008	Vice President, Head of Unit — Vice President	Rosgosstrakh Holding Company LLC
February 15, 2008	March 26, 2009	Chief Executive Officer	Rosgosstrakh-Life Insurance Company LLC
April 2, 2009	June 10, 2010	Chief Executive Officer	Vympel-Communications OJSC
September 6, 2010	October 8, 2010	Advisor to the President	Sberbank of Russia
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no		
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no		
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no		

**HERMAN O. GREF, CEO, Chairman of the Executive Board, Sberbank**

### **5.3. Information on the amount of remuneration, benefits and/or compensation of expenses related to each management body of the issuing credit institution.**

The development of principles and criteria for determining the amount of remuneration to be paid to members of the Supervisory Board falls within the competence of HR and Remuneration Committee of



the Supervisory Board. Resolutions on payment of remuneration to members of the Supervisory Board of Sberbank with respect to their participation in this management body of the Bank are made at the annual General Shareholders' Meeting of Sberbank.

According to the resolution of the annual General Shareholders' Meeting held on June 1, 2012, remuneration for 2011 was paid to the members of the Supervisory Board in H1 2012 in the amount of RUB 55.2 million for their participation in this management body of the Bank.

The amount of all payments accrued for the members of the Executive Board in H1 2012, exclusive of payments related to business trips, amounted to RUB 181.1 million (RUB 168.6 million in H1 2011).

The development of principles and criteria for determining the amount of remuneration to be paid to the CEO, Chairman of the Board, and to the members of the Executive Board of Sberbank falls within the competence of the Human Resources and Remuneration Committee of the Supervisory Board. Remuneration and compensation are paid under contracts entered into with the CEO, Chairman of the Board and members of the Board.

#### **5.4. Information on the structure and competence of bodies of control over financial and economic activities of the issuing credit institution.**

Information on the structure and competence of the bodies of control over financial and economic activities of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

There have been no changes in the structure and competence of the bodies of control over financial and economic activities of Sberbank in the reporting quarter.

#### **5.5. Information on members of bodies of control over financial and economic activity of the issuing credit institution**

##### **Internal Audit Committee**

Full name	<b>1. VLADIMIR VOLKOV</b>
Year of birth	1957
Education	Higher 1989 Moscow Financial Institute Finance and Credit, Economist 2002 Moscow Consumer Cooperation University Law, Lawyer

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
February 16, 2006	Central Bank of the Russian Federation	Deputy Director of the Accounting and Reporting Department, Head of the Department for Methodology and Implementation of Accounting Principles, Development and Support of the Procedural Basis for International Financial Reporting Standards

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0

Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>2. NATALIA BORODINA</b>
Year of birth	1962
Education	Higher 1984 Plekhanov Moscow Institute of the National Economy National Economy Planning, Economist

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
April 1, 2011	Central Bank of the Russian Federation	Head of Audit Division for Credit Institutions of Internal Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
January 1, 2007	April 1, 2011	Central Bank of the Russian Federation	Head of Internal Audit and Inspection Department
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0

Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>3. OLGA POLYAKOVA</b>
Year of birth	1970
Education	1995 S. Ordzhonikidze State University of Management Accounting and audit, economist

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
March 1, 2011	Central Bank of the Russian Federation	Director of Internal Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
July 25, 2005	April 1, 2009	Central Bank of the Russian Federation	Economic Adviser to the office of Deputy Chairpersons of the Bank of Russia, Adviser of the Chief Auditor of the Bank of Russia

April 1, 2009	March 1, 2011	Central Bank of the Russian Federation	Deputy Director of Internal Audit and Inspection Department
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution			no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)			no
Full name	<b>4. MAXIM DOLZHIKOV</b>		
Year of birth	1968		
Education	Higher 1991 State Financial Academy under Russian Government, Finance and Credit, economist		

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
December 25, 2003	Sberbank of Russia	Deputy Director of Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0.004 %
Percentage of ordinary shares held in the issuing credit institution	0.004 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>5. IRINA KREMLEVA</b>
Year of birth	1968
Education	Higher 1990 Lomonosov State University of Moscow Applied Mathematics Candidate of Physical and Mathematical Sciences

Positions currently held, including part- time positions (positions held over the last five years):

From	Organization	Position
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1	2	3
April 7, 2010	Sberbank of Russia	Deputy Director of Risks Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
March 1, 2007	May 30, 2008	VTB 24 Bank Closed Joint Stock Company	Vice President, Deputy Director of the Risk Analysis Department
June 2, 2008	April 21, 2009	Sberbank of Russia	Deputy Director of the Directorate for Creating the Centralized Credit Back Office for Retail Customers
April 22, 2009	April 6, 2010	Sberbank of Russia	Deputy Director, Retail Risk Department
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			no

Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no
Full name	<b>6. ALEKSEY MINENKO</b>	
Year of birth	1968	
Education	Higher 1993 Lomonosov State University of Moscow Physicist 1996 Plekhanov Russian Academy of Economics Finance and Credit, Economist	

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
May 27, 2010	Sberbank of Russia	Deputy Chief Accountant, Deputy Director of the Accounting and Reporting Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
January 1, 2006	May 27, 2010	Sberbank of Russia	Head of Contracts and Accounts Department of Accounting and Reporting Division
Equity interest in the authorized capital of the issuing credit institution			0.00001 %
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.			0

Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>7. YULIA ISAKHANOVA</b>
Year of birth	1968
Education	Higher 1990 Moscow Financial Institute Finance and Credit, Economist 2007 Higher School of Economics – National Research University, MBA (second degree)

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
June 16, 2009	Sberbank of Russia	Head of the Financial Control Division of the Finance Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
November 8, 2000	June 16, 2009	Sberbank of Russia	Deputy Director of Branch Relations
Equity interest in the authorized capital of the issuing credit institution			0.001 %
Percentage of ordinary shares held in the issuing credit institution			0.0005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0



Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

#### Internal Controls Office of the Bank

Full name	<b>1. OLEG CHISTYAKOV</b>
Year of birth	1964
Education	Higher 1986 Ordzhonikidze Moscow Management Institute Planning Engineer

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
October 14, 2009	Sberbank of Russia	Director of Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
Ju	October 13, 2009	Sberbank of Russia	Deputy Director of Internal Controls, Inspection and Audit Department

March 18, 2008	October 13, 2009	Sberbank of Russia	Acting Director of Internal Control, Inspection and Audit Department
Equity interest in the authorized capital of the issuing credit institution			0.00005 %
Percentage of ordinary shares held in the issuing credit institution			0.00005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)			no
Full name	<b>2. MAXIM DOLZHIKOV</b>		
Year of birth	1968		
Education	Higher 1991 State Finance Academy under the Government of the Russian Federation, Finance and Credit, Economist		

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
December 25, 2003	Sberbank of Russia	Deputy Director of Internal Controls, Inspection and Audit

		Department
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Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution		0.004 %
Percentage of ordinary shares held in the issuing credit institution		0.004 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution		0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution		0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution		0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.		0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no	
Full name	3. LYUDMILA ILYINA	
Year of birth	1970	
Education	1991 Plekhanov Russian Academy of Economics Finance and Credit, Economist	

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
October 1, 2007	Sberbank of Russia	Deputy Director of Internal Controls, Inspection and Audit

		Department	
Positions held over the last five years, including part-time positions (in chronological order):			
From	To	Organization	Position
1	2	3	4
October 25, 2005	September 30, 2007	Sberbank of Russia	Head of the Organization and Development Unit under the Internal Control, Inspection and Audit Department
Equity interest in the authorized capital of the issuing credit institution			0.00004 %
Percentage of ordinary shares held in the issuing credit institution			0.00005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no	
Full name		4. ELENA KONDRASHINA	
Year of birth		1956	
Education		Higher 1979 Moscow Finance Institute, Finance and Credit, Economist	

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
December 31, 2003	Sberbank of Russia	Deputy Director of Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order): No other positions, except the above, were held in the past five years.

Equity interest in the authorized capital of the issuing credit institution	0.00004 %
Percentage of ordinary shares held in the issuing credit institution	0.00005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>5. OLEG SHCHEKOTOV</b>
Year of birth	1975

Education	Higher 1997 Finance Academy under the Government of the Russian Federation, Finance and Credit, Economist
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Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
August 29, 2011	Sberbank of Russia	Deputy Director of Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
October 1, 2007	June 29, 2011	Sberbank of Russia	Head of Credit Operations Control Division, Internal Controls, Inspection and Audit Department
June 30, 2011	August 28, 2011	Sberbank of Russia	Head of Corporate Credit Operations Control Division, Internal Controls, Inspection and Audit Department

Equity interest in the authorized capital of the issuing credit institution	0.00002 %
Percentage of ordinary shares held in the issuing credit institution	0.00002 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution.	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no

Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>6. ALEKSEY ABRAMOV</b>
Year of birth	1982
Education	Higher 2005 Moscow State Engineering Physics Institute (Technical University), System Engineer 2007 Moscow State Engineering Physics Institute (Technical University), Finance and Credit, Economist

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
September 2, 2009	Sberbank of Russia	Head of Retail Credit Operations Control Division, Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
January 10, 2006	June 15, 2008	Sberbank of Russia	Senior leading auditor under the Internal Control, Inspection and Audit Department
June 16, 2008	September 1, 2009	Sberbank of Russia	Deputy Head, Moscow Branch Control Division under the Internal Control, Inspection and Audit Department
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0

Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution		0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution		0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution		Brother: Ilya Abramov, Senior Auditor of Internal Control, Inspection and Audit Department of Sberbank
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no
Full name	<b>7. ALEXANDR VORONTSOV</b>	
Year of birth	1976	
Education	Higher 1998 Plekhanov Russian Academy of Economics Economist	

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
November 3, 2011	Sberbank of Russia	Head of Corporate Credit Operations Control Division, Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
May 3, 2000	September 30, 2007	Sberbank of Russia	Leading Auditor of the Internal Control Unit of Donskoy Branch No. 7813 of Sberbank



October 1, 2007	June 29, 2011	Sberbank of Russia	Senior, Lead Inspector; Moscow Branch Control Division; Internal Controls, Inspection and Audit Department
June 30, 2011	November 2, 2011	Sberbank of Russia	Deputy Head of Division — Head Inspection Sector; Corporate Credit Operations Control Division; Internal Controls, Inspection and Audit Department
Equity interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)			no
Full name	<b>8. SERGEY KOLODESHNIKOV</b>		
Year of birth	1952		
Education	Higher 1975 Moscow Engineering Physics Institute,		

	Physical and power engineering facilities, Engineering Physicist
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Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
March 18, 2004	Sberbank of Russia	Head of Division for interaction with external controlling bodies under the Internal Control, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order): no other positions held besides those occupied for the past 5 years.

Equity interest in the authorized capital of the issuing credit institution	0.00005 %
Percentage of ordinary shares held in the issuing credit institution	0.00005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

Full name	<b>9. ANDREY KONYSHEV</b>
Year of birth	1961
Education	Higher 1984 Moscow Power Engineering Institute Electronic computing machines

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
August 4, 2004	Sberbank of Russia	Head of Information Technology Audit Division under the Internal Control, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

Equity interest in the authorized capital of the issuing credit institution	0.0008 %
Percentage of ordinary shares held in the issuing credit institution	0.0002 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no

Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)		no
Full name	<b>10. ALEXANDR PETROV</b>	
Year of birth	1964	
Education	Higher 1987 Moscow Engineering Physics Institute, Technical Physics	

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
August 27, 2008	Sberbank of Russia	Head of Planning and Development Division; Internal Controls, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
September 21, 2004	August 26, 2008	Sberbank of Russia	Deputy Head of Control and Computer Audit Automated Methods Unit of Internal Control, Inspection and Audit Department

Equity interest in the authorized capital of the issuing credit institution	0.00002 %
Percentage of ordinary shares held in the issuing credit institution	0.00002 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>11. OLGA ROMANTSOVA</b>
Year of birth	1970
Education	Higher 1992 Moscow Institute of Economics and Statistics Applied Mathematics 2001 State University of Management, Law

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
June 29, 2009	Sberbank of Russia	Head of the Trader Controller and Financial Markets Transactions Audit Unit under the Internal Control, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
December 1, 1998	January 17, 2008	Sberbank of Russia	Head of the Internal Control Department, Maryina Roshcha Branch of Sberbank
January 18, 2008	June 28, 2009	Sberbank of Russia	Chief Accountant of Maryina Roshcha Branch of Sberbank
Equity interest in the authorized capital of the issuing credit institution			0.00001 %
Percentage of ordinary shares held in the issuing credit institution			0.00001 %

Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>12. ANDREY STUKALOV</b>
Year of birth	1972
Education	Higher 1994 State Academy of Management, Manager 2005 Moscow State Law Academy, Lawyer

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
June 30, 2011	Sberbank of Russia	Head of Non-credit Corporate Operations Audit Division under the Internal Control, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
December 18, 2007	February 2, 2010	Sberbank of Russia	Deputy Manager, Lyublinskoye Branch, Sberbank
February 3, 2010	June 29, 2011	Sberbank of Russia	Deputy Head of Moscow Branch Control Unit of Internal Control, Inspection and Audit Department
Equity interest in the authorized capital of the issuing credit institution			0.00004 %
Percentage of ordinary shares held in the issuing credit institution			0.00005 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)			no
Full name	<b>13. MAXIM CHAMOV</b>		
Year of birth	1977		
Education	Higher 1998 Plekhanov Russian Academy of Economics Finance and Credit, Economist		

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
February 10, 2011	Sberbank of Russia	Head of Central Head Office and Group Audit Unit under the Internal Control, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
August 9, 2001	October 31, 2007	Sberbank of Russia	Leading Auditor of the Unit of Audits of Regional Branches and Sberbank Branches under the Internal Control, Inspection and Audit Department
November 1, 2007	July 1, 2008	Sberbank of Russia	Chief Auditor of the Regional Branches Control Unit under the Internal Control, Inspection and Audit Department
July 2, 2008	February 9, 2011	Sberbank of Russia	Deputy Head of Credit Transactions Control Unit under the Internal Control, Inspection and Audit Department

Equity interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no



Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no
Full name	<b>14. KIRILL SHISHKIN</b>
Year of birth	1972
Education	Higher 1994 State Academy of Management, Management

Positions currently held, including concurrent positions:

From	Organization	Position
1	2	3
June 30, 2011	Sberbank of Russia	Head of Regional Branches Audit Unit under the Internal Control, Inspection and Audit Department

Positions held over the last five years, including part-time positions (in chronological order):

From	To	Organization	Position
1	2	3	4
October 1, 2007	June 29, 2011	Sberbank of Russia	Head of Regional Branches Control Unit of Internal Control, Inspection and Audit Department
August 3, 2004	September 30, 2007	Sberbank of Russia	Head of Central Head Office Control Unit of Internal Control, Inspection and Audit Department

Equity interest in the authorized capital of the issuing credit institution	0.00004 %
Percentage of ordinary shares held in the issuing credit institution	0.00002 %
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy)	no

**5.6. Information on the amount of remuneration, benefits, and/or compensation of expenses related to the body of control over financial and economic activities of the issuing credit institution**

The resolutions on remuneration payments to the members of the Audit Commission of Sberbank, related to their participation in this body of control in the Bank, are adopted at the Annual General Shareholders' Meeting of Sberbank.

According to the resolution of the annual General Shareholders' Meeting held on June 1, 2012, remuneration for 2011 was paid to the members of the Audit Commission in H1 2012 in the amount of RUB 2.5 million for their participation in this body of control of the Bank.

The aggregate amount of all payments accrued for H1 2012 to the Audit Commission members being the Bank employees, excluding payments for the time spent on business trips, totaled RUB 14.8 million.

All payments accrued to the heads of the internal control unit for H1 2012, exclusive of payments made during business trips, totaled RUB 31.1 million.

**5.7. Information on the number and generalized information on education and composition of the personnel (employees) of the issuing credit institution, and also about changes in the number of personnel (employees) of the issuing credit institution.**

Item	6 months of 2012
Average listed staff number, persons	231,740
Share of employees of the issuing credit institution with a higher professional education, %	73.8
Total payroll for the reporting period, thousand rubles	57,773,142
Social benefits paid to employees for the reporting period, thousand rubles	1,213,990

***Information on the employees exercising significant influence on financial and business operations of the issuing credit institution (key employees)***

The information on key employees is provided in paragraph 5.2.

The employees have established a trade union body.

**5.8. Information on any obligations of the issuing credit institution to the employees (workers) related to the possibility of their participation in the authorized capital of the issuing credit institution**

The Bank has no obligations to employees regarding the possibility of their participation in the bank's authorized capital.

## **VI. Information on members (shareholders) of the issuing credit institution and on non-arm's length transactions performed by the issuing credit institution**

### **6.1. Information on the total number of shareholders (members) of the issuing credit institution.**

Total number of persons with other than zero balances recorded in the register of shareholders of the issuing credit institution as of the end date of the reporting quarter	129,893
Total number of nominal holders of shares of the issuing credit institution:	20

*Total number of persons included in the list of persons made by the nominal holder who are entitled to participate in the General Shareholders' Meeting of the issuing credit institution (another list of persons made for the purpose of exercising the rights attached to the issuing credit institution's shares, for which list nominal holders of the issuing credit institution's shares disclosed data on beneficiary owners of the shares of the issuing credit institution held by them) specifying the categories (types) of the issuing credit institution's shares, the holders of which had to be included in such a list*

#### ***List of persons entitled to participate in the General Shareholders' Meeting of Sberbank (owners of ordinary shares)***

Total number of persons included in the list: 125,333

Date of the list: at the close of the trading day on April 12, 2012.

#### ***List of persons entitled to receive dividends***

*(owners of ordinary and preferred shares)*

Total number of persons included in the list: 244,040

Date of the list: at the close of the trading day on April 12, 2012.

**6.2. Information on members (shareholders) of the issuing credit institution holding no less than 5 percent of its authorized capital or no less than 5 percent of its ordinary shares, and the information on persons who control them, and if there are no such persons, — on their members (shareholders) which own no less than 20 percent of the authorized (share) capital (mutual investment fund) or no less than 20 percent of their ordinary shares.**

#### ***Information on persons who hold at least 5 percent of the authorized capital or at least 5 percent of ordinary shares of the issuing credit institution***

##### **As of July 1, 2012**

Full company name	Central Bank of the Russian Federation	
Short company name	Bank of Russia	
Location	12, Neglinnaya St., Moscow 107016, Russian Federation	
INN (if applicable)	7702235133	
OGRN (if applicable):	1037700013020	
Share of the member (shareholder) of the issuing credit institution in the authorized capital of the issuing credit institution		57.6 %
Percentage of ordinary shares held in the issuing credit institution		60.3 %

***Information on persons controlling the member (shareholder) of the issuing credit institution that holds at least 5 percent of its authorized capital or at least 5 percent of its ordinary shares, information on persons who control them and, if there are no such persons, then on its members (shareholders) that own at least 20 percent of the authorized (share) capital (mutual investment fund) or at least 20 percent of their ordinary shares***

In accordance with article 2 of the Federal Law “On the Central Bank of the Russian Federation (Bank of Russia)” No. 86-FZ dated July 10, 2002, the authorized capital and other property of the Bank of Russia are federal property.

**Information on nominal shareholders in the name of which the shares of the issuing credit institution, which amount to at least 5 percent of its authorized capital or at least 5 percent of its ordinary shares, are registered in the register of shareholders:**

**As of July 1, 2012**

<i>in the Authorized Capital of the Bank</i>		
N o.	Nominal holder's name	Share in the Authorized Capital, %
1	Sberbank of Russia	15.42
2	National Settlement Depository Non-banking Credit Institution Closed Joint-Stock Company	7.34
3	ING BANK (EURASIA) CJSC	6.99
4	Depository Clearing Company Closed Joint Stock Company	6.13

<i>of the ordinary shares of the Bank</i>		
N o.	Nominal holder's name	Voting share, %
1	Sberbank of Russia	16.12
2	ING BANK (EURASIA) CJSC	6.74
3	National Settlement Depository Non-banking Credit Institution Closed Joint-Stock Company	6.02
4	Depository Clearing Company Closed Joint Stock Company	5.01

Full company name	Depository Clearing Company Closed Joint-Stock Company	
Short name	DCC CJSC	
Location	4/7 Vozdvizhenka St., Building 1, Moscow 125009	
INN	7710021150	
OGRN	1027739143497	
Contact telephone	(495) 956-09-99	
fax:	(495) 232-68-04	
e-mail address:	dcc@dcc.ru	
Information on license		
Number	№ 177-06236-000100	
Date of issue	October 9, 2002	
Term of license of the professional securities market participant	without limitation	
Name of the body that issued the license	FFMS of Russia	
number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	1,080,815,780 ordinary shares	
number of preferred shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	302,934,828 preferred shares	

Full company name	National Settlement Depository Nonbanking credit institution Closed joint-stock company
Short name	NSD NCI CJSC
Location	1/13 Sredny Kislovskiy Lane, Bldg. 8, Moscow,

	125009
INN:	7702165310
OGRN	1027739132563
Contact telephone	(495) 232-05-20
fax:	(495) 956-09-38
e-mail address:	reginfo@ndc.ru
Information on license	
Number	No. 177-12042-000100
Date of issue	February 9, 2009
Term of license of the professional securities market participant	without limitation
Name of the body that issued the license	FFMS of Russia
number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	1,299,872,320 ordinary shares
number of preferred shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	357,212,728 preferred shares

Full company name	ING BANK (EURASIA) CJSC (Closed Joint-Stock Company)
Short name	ING BANK (EURASIA) CJSC
Location	36 Krasnoproletarskaya St., Moscow 127473
INN	7712014310
OGRN	1027739329375
Contact telephone	755-54-00
fax:	755-54-99
e-mail address:	No information
Information on license	
Number	№ 177-03728-000100
Date of issue	December 7, 2000
Term of license of the professional securities market participant	without limitation
Name of the body that issued the license	FFMS of Russia
number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	1,455,613,305 ordinary shares
number of preferred shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	124,108,098 preferred shares

Full company name	Sberbank of Russia
Short name	Sberbank of Russia
Location	19, Vavilova St., Moscow 19
INN	7707083893
OGRN	1027700132195
Contact telephone	(495) 957-57-65
fax:	(495) 747-37-85
e-mail address:	<a href="mailto:dp@sberbank.ru">dp@sberbank.ru</a> <a href="mailto:corp@sberbank.ru">corp@sberbank.ru</a>
Information on license	
Number	077-02768-000100
Date of issue	November 8, 2000
Term of license of the professional securities market participant	without limitation

Name of the body that issued the license	FFMS of Russia
number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	3,479,391,280 ordinary shares
number of preferred shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the nominal holder:	3,989,955 preferred shares

**6.3. Information on share of participation of the state or municipal entity in the authorized capital of the issuing credit institution**

**As of July 1, 2012**

***Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property: 0.029%***

Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.001 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Russian Federation represented by Federal Agency for State Property Management</b>
Location	9, Nikolsky pereulok, Moscow 103685, Russian Federation
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.005 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Ministry of Land and Property Relations of Ryazan Region</b>
Location	49, Svobody St., Ryazan 390006, Russian Federation
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority.	No information
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0002 %

Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Bryansk Region Property Fund</b>	
Location	33, Lenina St., Bryansk 241002	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Administration of Medyn municipal district</b>	
Location	47, Lunacharskogo St., Medyn 249950, Kaluga region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0009 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Municipal administration of Yelets, Lipetsk Region</b>	
Location	127, Oktyabrskaya St., Yelets 399770, Lipetsk Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Administration of Sereda Village Council</b>	



Location	Tsentrlnaya St., Sereda, Shakhovsky District, Moscow Region, 143721, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:		0.0003 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Administration of Solnechnogorsk Municipal District of Moscow Region</b>	
Location	124 Krasnaya St., Solnechnogorsk 141500, Moscow Region, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:		0.01 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Murom Municipal District Property Management Committee</b>	
Location	4 Moskovskaya St., Murom, Vladimir Region, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:		0.0002 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Administration of Moskovsky District of Nizhny Novgorod</b>	
Location	100, Beryozovskaya St., Nizhny Novgorod 100	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0005 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Finance Department for Tyazhinsky District</b>	
Location	1A, Sovetskaya St., Tyazhinsky Settlement, Kemerovo Region 652240	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00001 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Yashkino District Administration</b>	
Location	14 Suvorova St., Yashkino settlement, Kemerovo region, 652030, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00001 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Administration of Mozhginsky District Municipal Entity</b>	
Location	4, Vishurskaya St., Mozhga Village, Mozhga District, Republic of Udmurtia 4	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0001 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Architecture Department of Khlevnoye District Administration</b>	
Location	Leninskaya St., Khlevnoe village, Lipetsk Region, 399230, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.002 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Lipetsk Municipal Administration represented by Lipetsk Municipal Economy Department</b>	
Location	1 Teatralnaya Sq., Lipetsk, 398019, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.000004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Municipal Administration of Khadyzhensk, Apsheronk District</b>	
Location	33 Shkolnaya St., Khadyzhensk, Apsheronk District, Krasnodar Krai	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0007 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Municipal Property Department of Guryevsk Municipal District Administration</b>	
Location	15 Lenina St., Guryevsk, Kaliningrad Region, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00005 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Administration of Porkhov District, Pskov Region</b>	
Location	14 Lenina Ave., Porkhov, Pskov Region, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.000004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Property Management Committee of the Ministry of Land and Property Relations of the Republic of Bashkortostan for Zianchurinsky District</b>	
Location	Oktyabrskoy Revolyutsii St., Isyangulovo village, Zianchurinsky district, Republic of Bashkortostan, 453880, Russian Federation	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.000004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Bolsherechensky District Agriculture and Food Administration Department</b>	
Location	1, Krasnoarmeyskaya St., Bolsherechye Settlement 1	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0007 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Municipal Property Management Committee of Oktyabrsky District Administration</b>	
Location	42 Lenina St., Oktyabrskoye Urban Settlement, Oktyabrskoye Settlement 628100, Tyumen Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0009 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Municipality Entity Purovsky District represented by Purovsky District Administration Property and Land Relations Department</b>	
Location	25 Respubliki St., Tarko-Sale, Yamalo-Nenets Autonomous District 629850, Tyumen Region	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0007 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Zavodoukovsk District Administration Property Relations Committee</b>	
Location	27, Beregovaya St., apt. 355, Zavodoukovsk, Tyumen Region, 627140, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Nefteyugansk Municipal Administration Property and Land Relations Department</b>	
Location	Residential district 5, Building 6, office 73, Nefteugansk 628301, Tyumen region, KMAO-Yugra	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0003 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Zvenigorod City Administration</b>	
Location	Moskovskaya St., Zvenigorod, Moscow Region, 143090, Russian Federation	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00002 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Economics and Property Relations Committee of Nerchinsk Municipal District Administration, Zabaykalsky Krai</b>	
Location	3, Shilova St., Nerchinsk, Zabaykalsky Krai, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00009 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Vvedenskoe Village Administration</b>	
Location	Vvedenskoe, Odintsovo District, Moscow Region, 149099, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00009 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Yershovo Village Administration</b>	
Location	Ershovo Village, Odintsovo District, Moscow Region, 143095, Russian Federation	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00002%	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Karinskoe Village Administration</b>	
Location	Karinskoe settlement, Odintsovo district, Moscow Region, 143097, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0007 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Naro-Fominsk Municipal District Administration Property Management Committee</b>	
Location	5, Marshala Zhukova St., Naro-Fominsk, Moscow Region 5	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Novofedorovo Village Council</b>	
Location	No information	



Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0002 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Resort city of Sochi Municipal District represented by Sochi Administration Property Relations Department</b>	
Location	26a Sovetskaya St., Sochi, 354061, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.0001 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Mari El Republic State Property Ministry</b>	
Location	39, Panfilova St., Yoshkar-Ola, Mari El Republic 39	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00004 %	
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Tyumen Region represented by Tyumen Region Property Relations Department</b>	
Location	48 Volodarskogo St., Tyumen, 625004, Russian Federation	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation,	No information	

the constituent entity of the Russian Federation, or municipal authority	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00002 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Yugorsk Municipal District represented by the Municipal Property and Urban Planning Department of Yugorsk City Administration</b>
Location	11, Sorok Let Pobedy St., Yugorsk, Khanty-Mansi Autonomous District – Yugra, Tyumen Region 628260
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	No information
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property:	0.00004 %
Full company name (for a commercial organization) or Name (for a non-commercial organization)	<b>Property Relations Department of Gelendzhik Resort City Municipal District</b>
Location	1 Revolyutsionnaya St., Gelendzhik, Krasnodarsky Krai, 353460, Russian Federation
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation, or municipal authority	No information

#### **6.4. Information on restrictions on participation in the authorized capital of the issuing credit institution**

*In accordance with the Articles of Association of the issuing credit institution, a single shareholder may own:* no restrictions

Total par value of shares that may be held by one shareholder under the Articles of Association of the issuing credit institution:	No restrictions
Maximum number of votes granted to one shareholder in accordance with the Articles of Association of the issuing credit institution:	No restrictions

***Restrictions on the interest of foreign persons in the authorized capital of the issuing credit institution established by the laws of the Russian Federation and other regulatory legal acts of the Russian Federation:***

No restrictions

***Other restrictions related to the interest in the authorized capital of the issuing credit institution***

No raised funds, funds from federal budget, free cash, and other property items under the jurisdiction of federal government authorities may be used to form the authorized capital of the issuing credit institution, except in cases provided for by the laws of the Russian Federation; and the funds from budgets of constituent entities of the Russian Federation, local budgets, free cash, and other property items under the jurisdiction of government authorities of constituent entities of the Russian Federation and local self-government authorities may be used to form the authorized capital of the issuing credit institution based on the legislative act of a constituent entity of the Russian Federation or the decision of a local self-government authority, respectively.

In addition, acquiring and/or obtaining more than 1 % of the shares (interests) in the issuing credit institution for trust management following one or more transactions by a legal entity or individual, or group of legal entities and/or individuals related by an agreement, or by group of legal entities, which are subsidiaries or dependent entities with regard to each other, requires prior notification of the Bank of Russia, and the acquisition and/or receipt of more than 20 % of such shares (interests) requires prior consent of the Bank of Russia;

Unitary state enterprises are forbidden to act as founders (members) of credit institutions.

The Charter of the Bank does not provide for other restrictions on participation in the authorized capital of Sberbank.

**6.5. Information on changes in the list and share of interest of shareholders (members) of the issuing credit institution that own no less than 5 percent of its authorized capital or no less than 5 percent of its ordinary shares.**

***The lists of shareholders of the issuing credit institution holding at least 5 percent of its share capital or at least 5 percent of its ordinary shares as of the date of the list of persons entitled to attend each General Shareholders' Meeting of the issuing credit institution convened in the last completed financial year preceding the end date of the reporting quarter and in the period from the beginning date of the current year to the end date of the reporting quarter, according to the list of persons entitled to attend each such meeting:***

No.	Full company name (name) of the shareholder or full name	Short company name of the shareholder	Location	OGRN (if appli- cable)	INN (if appli- cable)	Participatory interest in the authorized capital of the issuing credit institution %	Percentage of ordinary shares held in the issuing credit institution %
1	2	3	4	5	6	7	8
<b>Date of the list of persons entitled to participate in the General Shareholders' Meeting of Sberbank: April 15, 2011</b>							
1	Central Bank of the Russian Federation	Bank of Russia	12, Neglinna- ya St., Moscow 12	10377 00013 020	770223 5133	57.6 %	60.3 %
<b>Date of the list of persons entitled to participate in the General Shareholders' Meeting of Sberbank: April 12, 2012</b>							
1	Central Bank of the Russian Federation	Bank of Russia	12, Neglinna- ya St., Moscow 12	10377 00013 020	770223 5133	57.6 %	60.3 %

## 6.6. Information on the interested transactions settled by the issuing credit institution

Item	Reporting period – Q2 2012	
	Total number, units	Total amount in monetary equivalent, thousand rubles
1	2	3
Interested party transactions completed by the issuing credit institution in the reporting period requiring approval by the authorized management body of the issuing credit institution	25	2,672,157,675.57
Interested party transactions completed by the issuing credit institution in the reporting period approved by the General Meeting of Members (Shareholders) of the issuing credit institution	0	0
Interested party transactions completed by the issuing credit institution in the reporting period approved by the Board of Directors (supervisory board) of the issuing credit institution	25	2,672,157,675.57
Interested party transactions completed by the issuing credit institution in the reporting period requiring approval that were not approved by the authorized management body of the issuing credit institution	0	0

## 6.7. Information on the amount of accounts receivable

*Structure of accounts receivable of the issuing credit institution as of the end date of the last completed reporting period:*

No.	Item	Indicator value, thousand rubles
		July 1, 2012
1	2	3
1	Deposits with Bank of Russia	0
2	Including overdue	0
3	Loans and deposits with credit institutions	80,818,770
4	Including overdue	0
5	Loans and deposits with nonresident banks	242,383,154
6	Including overdue	0
7	Settlements with customers on factoring and forfeiting operations	0
8	Settlements with currency and stock exchanges	6,634,144
9	Including overdue	0
10	Investments in debt instruments	1,439,531,743
11	Including overdue	79,322
12	Settlements with respect to taxes and duties	414,969
13	Payable to staff, including settlements with employees related to labor remuneration and imprest amounts	687,327
14	Settlements with suppliers, contractors, and customers	31,752,925
15	Settlements related to trust management	0
16	Other accounts receivable	51,657,360
17	Including overdue	15,108,105
18	Total	1,853,880,392
19	Including overdue	17,323,631

***Information on debtors accounting for at least 10 percent of the total accounts receivable of the issuing credit institution included in the issuing credit institution's accounts receivable***

***As of July 1, 2012***

Name:	Ministry of Finance Russian Federation	
Location	9 Ilynka St., Building 1, Moscow 109097	
INN (if applicable)	7710168360	
OGRN (if applicable):	1037739085636	
Debt	790,758,472	thousand rubles
Overdue debt amount and terms (interest rate, penalties, fines)	—	

This debtor **is not** an affiliate of the issuing credit institution.

## VII. Accounting (financial) statements of the issuing credit institution and other financial information

### 7.1. Annual accounting (financial) reporting of the issuing credit institution

a) Statements prepared in accordance with the Russian law:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
—	—	—

b) Statements prepared in accordance with internationally accepted principles:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
—	—	—

### 7.2. Quarterly accounting (financial) statements of the issuing credit institution.

a) Statements prepared in accordance with the Russian law:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
1	Balance Sheet Under Form 0409101 "Turnover Balance Sheet of a Credit Institution's Accounts" for June 2012.	Annex No. 1
2	Credit Institution's Profit and Loss Statement (Form 0409102) as of July 1, 2012.	Annex No. 2

b) Quarterly accounting (financial) statements prepared in the Russian language in accordance with internationally accepted principles:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
—	—	—

### 7.3. Consolidated accounting (consolidated financial) statements of the issuing credit institution.

Annual consolidated accounting (financial) statements of the issuing credit institution for the last completed financial year prepared in accordance with Russian law:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
—	—	—

Annual consolidated financial statements prepared in compliance with internationally accepted principles:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
—	—	—

Interim consolidated financial statements prepared according to internationally accepted principles:

No.	Name of reporting form	Number of annex to quarterly report
1	2	3
1	Condensed interim consolidated financial statements under	Annex No. 3

	IFRS for 3 months of 2012 and as of March 31, 2012.	
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*Standards (internationally accepted rules), in accordance with which the accounting (financial) statements were prepared:*

International Financial Reporting Standards (IFRS)

**7.4. Information on the accounting policy of the issuing credit institution**

Information on the basic provisions of the accounting policy and the Sberbank Accounting Policy for 2012 is disclosed in Sberbank's Quarterly Report for Q1 2012.

No amendments were made to the Bank's Accounting Policy in the reporting quarter.

**7.5. Information on total value of exports and on share of exports in total sales**

At the present time the amount of income from banking services outside the Russian Federation in the total income of the Bank is insignificant.

**7.6. Information on material changes in the property of the issuing credit institution after the end of the last completed financial year.**

During the 12 months before the end of Q2 2012, there were no material changes in the immovable property structure.

**7.7. Information on participation of the issuing credit institution in legal proceedings in case such a participation can be materially reflected on the financial and economic activity of the issuing credit institution**

No.

## **VIII. Additional information on the issuing credit institution and its outstanding issue-grade securities**

### **8.1. Additional information on issuing credit institution**

#### **8.1.1. Information on the amount and structure of the authorized capital of the issuing credit institution**

Amount of the authorized capital of the issuing credit institution as of the end date of the reporting quarter	67,760,844	thousand rubles
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Shares that make the authorized capital of the issuing credit institution	Total nominal value, thousand rubles	Percentage of shares in authorized capital, %
1	2	3
Common stock	64,760,844	95.6
Preferred stock	3,000,000	4.4

Shares of the issuing credit institution are traded outside the Russian Federation through circulation of the depositary securities (securities of a foreign issuer certifying the rights in respect of such shares of the Russian issuer).

#### ***Category (type) of shares traded outside of the Russian Federation:***

Ordinary registered non-certificated shares of Sberbank

<b><i>Percentage of shares circulated outside the Russian Federation, from the total number of shares of the corresponding category (type)</i></b>	up to 25 percent (in accordance with the permission of the FFMS of Russia)
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#### ***Information on the foreign issuer, the depositary securities of which certify the rights with regard to the shares of the issuing credit institution of the corresponding category (type)***

name:	The Bank of New York Mellon
Location of the foreign issuer	One Wall Street, New York, New York 10286, United States of America

#### ***Brief description of the program (type of program) of depositary securities issued by the foreign issuer certifying the rights with regard to shares of the corresponding category (type):***

ADR Program Level 1

#### ***Information on the authorization granted by the federal executive body for securities market to place and/or organize the circulation of shares of the issuing credit institution of the corresponding category (type) outside the Russian Federation:***

Authorization of the Russian Federal Financial Markets Service, dated June 16, 2011, to organize the circulation of ordinary registered uncertified shares of Sberbank outside the Russian Federation in the maximum amount of 25 % of the total number of outstanding ordinary shares of the bank.

#### ***Name of the foreign organizer(s) of trading, through which are circulating the shares of the issuing credit institution (depositary securities certifying the rights in respect of the shares of the issuing credit institution) (if such circulation exists):***

London Stock Exchange, address: 10 Paternoster Square, London EC4M 7LS, England

Frankfurt Stock Exchange, location: Mergenthalerallee 61, 65760 Eschborn, Germany

#### ***Other information on circulation of shares of the issuing credit institution outside the Russian Federation indicated by the issuing credit institution at its own discretion:***

Each ADR under the program comprises four (4) ordinary shares of Sberbank.

ISIN: US80585Y3080.

The depositary bank under the ADR program is The Bank of New York Mellon, and the



custodian is Sberbank.

#### **8.1.2. Information on changes in the amount of the authorized capital of the issuing credit institution**

*Information on changes in the amount of authorized capital of the issuing credit institution in the last completed financial year preceding the end date of the reporting quarter, and also for the period from the start date of the current year and until the end date of the reporting quarter:*

In 2011 and in Q1 and Q2 of 2012 the amount of authorized capital did not change.

#### **8.1.3. Information on the procedure of convening and holding the meeting of the superior management body of the issuing credit institution**

Information on the procedure of convening and holding the meeting of the superior management body of Sberbank (General Shareholders' Meeting) is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

#### **8.1.4. Information on Commercial Organizations Where the Issuing Credit Institution Owns At Least 5 Percent of the Registered (Share) Capital (Mutual Investment Fund) or At Least 5 Percent of Its Ordinary Shares.**

Full company name	<b>1. Subsidiary Bank, Sberbank of Russia Joint-Stock Company</b>	
Short company name	SB of Sberbank JSC	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	30/26 Gogolya/Kaldayakova St., Almaty, Medeu District, Republic of Kazakhstan 050010	
Interest of the issuing credit institution in the authorized capital of the commercial organization		99.99765 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		99.99765 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>2. SUBSIDIARY BANK OF SBERBANK PUBLIC JOINT-STOCK COMPANY</b>	
Short company name	SBERBANK OF RUSSIA JSC	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	46 Vladimirskaya St., Kiev, 01034, Ukraine	
Interest of the issuing credit institution in the authorized capital of the commercial organization		100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>3. BPS-Sberbank Open Joint-Stock Company</b>	
Short company name	BPS-Sberbank OJSC	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	6, Mulyavina Boulevard, Minsk 220005, Republic of Belarus	

Interest of the issuing credit institution in the authorized capital of the commercial organization	97.91 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	97.92 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>4. Auktision Limited Liability Company</b>	
Short company name	Auktision LLC	
INN (if applicable)	7710203590	
OGRN (if applicable)	1027700256297	
Location	14, Shosse Entuziastov, Moscow 14	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>5. Sberbank Mortgage Company Closed Joint Stock Company</b>	
Short company name	IKS CJSC	
INN (if applicable)	5263023906	
OGRN (if applicable)	1025203020424	
Location	33, Oktyabrskaya St., Nizhny Novgorod 33	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>6. Sberbank Leasing Closed Joint-Stock Company</b>	
Short company name	Sberbank Leasing CJSC	
INN (if applicable)	7707009586	
OGRN (if applicable)	1027739000728	
Location	Odintsovo, Moscow Region, 143000 Moscow Region 21	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>7. First Investment and Construction Company Closed Joint-Stock Company</b>	
Short company name	FICC CJSC	

INN (if applicable)	2129022766
OGRN (if applicable)	1022101268111
Location	76 Yaroslavskaya St., Cheboksary, Chuvash Republic, 428000
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0.00002 %
Percentage of ordinary shares of the issuing credit institution held by the business entity	0.00002 %

Full company name	<b>8. Sberbankinveststroy Investment and Construction Company Closed Joint-Stock Company</b>	
Short company name	Sberbankinveststroy CJSC	
INN (if applicable)	6312026020	
OGRN (if applicable)	1036300113365	
Location	168, Stara-Zagora St., Samara 443114	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>9. Sovremennyye Tekhnologii Limited Liability Company</b>	
Short company name	Sovremennyye Tekhnologii LLC	
INN (if applicable)	7708229993	
OGRN (if applicable)	1037708040468	
Location	12a, Vtoroy Yuzhnoportovy Proyezd, b. 1/6, Moscow 115432	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>10. Sberbank Capital Limited Liability Company</b>	
Short company name	Sberbank Capital LLC	
INN (if applicable)	7736581290	
OGRN (if applicable)	1087746887678	
Location	19, Vavilova St., Moscow 19	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	

Percentage of ordinary shares of the issuing credit institution held by the business entity	0
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Full company name	<b>11. Sberbank – Automated System for Trading Closed Joint-Stock Company</b>	
Short company name	Sberbank ATS CJSC	
INN (if applicable)	7707308480	
OGRN (if applicable)	102770700041	
Location	24/2, Novoslobodskaya St., Moscow 2	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>12. Promising Investments Limited Liability Company</b>	
Short company name	Promising Investments LLC	
INN (if applicable)	5032218680	
OGRN (if applicable)	1105032001458	
Location	46, Molodezhnaya St., Odintsovo, Moscow Region 143002	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>13. Sberbank Financial Company Limited Liability Company</b>	
Short company name	Sberbank Finance LLC	
INN (if applicable)	7736617998	
OGRN (if applicable)	1107746399903	
Location	29/16, Sivstev Vrazhek Pereulok, Moscow 119002	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>14. Sberbank Specialized Depository Limited Liability Company</b>	
Short company name	Sberbank Specialized Depository LLC	
INN (if applicable)	7736618039	
OGRN (if applicable)	1107746400827	
Location	42 Bolshaya Yakimanka St., Moscow, 119049 Building 1-2	

Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>31. Sberbank Investments Limited Liability Company</b>	
Short company name	Sberbank Investments LLC	
INN (if applicable)	5032229441	
OGRN (if applicable)	1105032007761	
Location	46, Molodezhnaya St., Odintsovo, Moscow Region 143002	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>16. Sportloto Limited Liability Company</b>	
Short company name	Sportloto LLC	
INN (if applicable)	7743771091	
OGRN (if applicable)	1107746125607	
Location	10, Olimpiysky Prospekt, Building 1-2, Office 9, Moscow 129090	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>17. Sberbank Technologies Closed Joint-Stock Company</b>	
Short company name	SberTech CJSC	
INN (if applicable)	7736632467	
OGRN (if applicable)	1117746533926	
Location	10, Novodanilovskaya Embankment, Moscow 117105	
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>18. Loyalty Programs Center Closed Joint-Stock Company</b>	
Short company name	LP Center CJSC	
INN (if applicable)	7702770003	
OGRN (if applicable)	1117746689840	
Location	10 Olympiysky Ave., b. 1-2, Moscow, 129090, Russian Federation	
Interest of the issuing credit institution in the authorized capital of the commercial organization		100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>16. Hermes Closed Joint-Stock Company</b>	
Short company name	Hermes CJSC	
INN (if applicable)	7715851228	
OGRN (if applicable)	1117746090219	
Location	14 Botanicheskaya St., Moscow, 127276, Russian Federation 127276, Russian Federation	
Interest of the issuing credit institution in the authorized capital of the commercial organization		100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>20. SB International S.a.r.l.</b>	
Short company name	no	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	46A, Avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg	
Interest of the issuing credit institution in the authorized capital of the commercial organization		100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>21. SB Luxembourg S.a.r.l.</b>	
Short company name	no	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	22, rue Jean-Pierre Brasseur L-1258 Luxembourg	
Interest of the issuing credit institution in the authorized capital of the commercial organization		100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		100 %
Interest of the commercial organization in the authorized capital		0

of the issuing credit institution	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>22. Volksbank International AG</b>
Short company name	no
INN (not applicable)	—
OGRN (not applicable)	—
Location	Rengasse 10, A-1010, Vienna, Austria
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>23. Alliance Life Insurance Company Limited Liability Company</b>
Short company name	Alliance Life Insurance Company LLC
INN (if applicable)	7744002123
OGRN (if applicable)	1037700051146
Location	3, 3rd Samotechny Lane, Moscow, 127473, Russian Federation
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>24. Delovaya Sreda Closed Joint-Stock Company</b>
Short company name	Delovaya Sreda CJSC
INN (if applicable)	7736641983
OGRN (if applicable)	1127746271355
Location	19, Vavilova St., Moscow 19
Interest of the issuing credit institution in the authorized capital of the commercial organization	100 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	100 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>25. Sberbank Insurance Broker KORUS Consulting CIS</b>
Short company name	KORUS Consulting CIS LLC
INN (if applicable)	7801392271
OGRN (if applicable)	1057812752502
Location	68N/1N, Bolshoy Sampsoniyevsky Prospekt, Saint Petersburg 68

Interest of the issuing credit institution in the authorized capital of the commercial organization	90 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>26. Strategy Partners Group Closed Joint-Stock Company</b>	
Short company name	SPG CJSC	
INN (if applicable)	7736612855	
OGRN (if applicable)	1107746025980	
Location	16 Kravchenko St., Building 2, Moscow 119331	
Interest of the issuing credit institution in the authorized capital of the commercial organization	74.75 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	74.75 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>27. Regional Cash Management Center Open Joint-Stock Company</b>	
Short company name	RCMC OJSC	
INN (if applicable)	3123100113	
OGRN (if applicable)	1033107032859	
Location	160, Bogdana Khmel'nitskogo Prospekt, Belgorod 160	
Interest of the issuing credit institution in the authorized capital of the commercial organization	50.0004 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	50.0004 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>28. Grand Baikal Limited Liability Company</b>	
Short company name	Grand Baikal LLC	
INN (if applicable)	3808079832	
OGRN (if applicable)	1023801016821	
Location	279, Baikalskaya St., Irkutsk 664050, Russian Federation	
Interest of the issuing credit institution in the authorized capital of the commercial organization	50 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	—	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	



Full company name	<b>29. United Credit Bureau Closed Joint-Stock Company</b>	
Short company name	UCB CJSC	
INN (if applicable)	7710561081	
OGRN (if applicable)	1047796788819	
Location	2/1, Pervaya Tverskaya-Yamskaya St., Moscow 127006, Russian Federation	
Interest of the issuing credit institution in the authorized capital of the commercial organization		50 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		50 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>30. Universal Electronic Card Open Joint-Stock Company</b>	
Short company name	UEC OJSC	
INN (if applicable)	7727718421	
OGRN (if applicable)	1107746390949	
Location	11/15, Timura Frunze St., Moscow 15	
Interest of the issuing credit institution in the authorized capital of the commercial organization		44 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		44 %
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>31. Blogpost Limited Liability Company</b>	
Short company name	Blogpost LLC	
INN (if applicable)	7710887492	
OGRN (if applicable)	1117746296348	
Location	2, 1st Tverskaya-Yamskaya St., Building 1, Moscow 127006, Russia	
Interest of the issuing credit institution in the authorized capital of the commercial organization		33.33 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		—
Interest of the commercial organization in the authorized capital of the issuing credit institution		0
Percentage of ordinary shares of the issuing credit institution held by the business entity		0

Full company name	<b>32. Open Joint-Stock Company Detsky Mir-Center</b>	
Short company name	Detsky Mir-Center OJSC	
INN (if applicable)	7729355029	
OGRN (if applicable)	1027700047100	
Location	37, Vernadskogo St., Building 3, Moscow 117415	
Interest of the issuing credit institution in the authorized capital of the commercial organization		25.03 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution		25.03 %

Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>33. Auction House of the Russian Federation Open Joint-Stock Company</b>	
Short company name	RAH OJSC	
INN (if applicable)	7838430413	
OGRN (if applicable)	1097847233351	
Location	5, Grivtsova Pereulok, Saint Petersburg 5	
Interest of the issuing credit institution in the authorized capital of the commercial organization	25 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	25 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>34. Nitol Solar Limited</b>	
Short company name	no	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	P.O. Box 437, 13 Castle Street, St. Helier, Jersey, JE4 OZE	
Interest of the issuing credit institution in the authorized capital of the commercial organization	25 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	25 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>35. Status Registrar Society Closed Joint-Stock Company</b>	
Short company name	Status CJSC	
INN (if applicable)	7707179242	
OGRN (if applicable)	1027700003924	
Location	32/1, Novorogozhskaya St., Moscow 1	
Interest of the issuing credit institution in the authorized capital of the commercial organization	20 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	20 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>36. Krangormash Design and Engineering Institute Open Joint-Stock Company</b>	
Short company name	Krangormash DEI OJSC	
INN (if applicable)	7116011396	
OGRN (if applicable)	1027101414163	
Location	16/8 Shakhterov St., Novomoskovsk 301650, Tula region	

Interest of the issuing credit institution in the authorized capital of the commercial organization	19.9 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	19.9 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>37. BGS Beteiligungs GmbH</b>	
Short company name	no	
INN (not applicable)	—	
OGRN (not applicable)	—	
Location	Gorsthofenstrasse 131, A-1180, Vienna, Austria	
Interest of the issuing credit institution in the authorized capital of the commercial organization	19.9 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	19.9 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>38. Management Company of Sberbank Limited Liability Company</b>	
Short company name	MC of Sberbank LLC	
INN (if applicable)	7701853183	
OGRN (if applicable)	1097746641684	
Location	29/16, Sivstev Vrazhek Pereulok, Moscow 119002	
Interest of the issuing credit institution in the authorized capital of the commercial organization	19 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	19 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>39. Saint Petersburg Currency Exchange Closed Joint-Stock Company</b>	
Short company name	SPCE CJSC	
INN (if applicable)	7825331045	
OGRN (if applicable)	1037843013812	
Location	12/23, Sadovaya St., Saint Petersburg 191023, Russian Federation	
Interest of the issuing credit institution in the authorized capital of the commercial organization	10.97 %	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	10.97 %	
Interest of the commercial organization in the authorized capital of the issuing credit institution	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity	0	

Full company name	<b>40. Petersburg Settlement Center Non-banking Credit Institution Closed Joint-Stock Company</b>	
Short company name	PSC CJSC	

INN (if applicable)	7831001704
OGRN (if applicable)	1027800000931
Location	12/23, Sadovaya St., Saint Petersburg 191023, Russian Federation
Interest of the issuing credit institution in the authorized capital of the commercial organization	9 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	9 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

Full company name	<b>41. Moscow Exchange MICEX-RTS Open Joint-Stock Company</b>
Short company name	Moscow Exchange OJSC
INN (if applicable)	7702077840
OGRN (if applicable)	1027739387411
Location	13, Bolshoy Kislovsky Pereulok, Moscow 13
Interest of the issuing credit institution in the authorized capital of the commercial organization	10,361 %
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution	10,361 %
Interest of the commercial organization in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares of the issuing credit institution held by the business entity	0

#### **8.1.5. Information on material transactions made by the issuing credit institution**

No.

#### **8.1.6. Information on credit ratings of the issuing credit institution**

Information on credit ratings of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

#### **8.2. Information on each category (type) of shares of the issuing credit institution**

Information on each category (type) of shares of Sberbank is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

#### **8.3. Information on previous offers of offered issue-grade securities of the issuing credit institution, except for shares of the issuing credit institution**

##### **8.3.1. Information on the issues where all securities have been redeemed**

Information on the issues of Sberbank where all securities have been redeemed is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

##### **8.3.2. Information on the issues where the securities have not been redeemed**

Information on the issues of Sberbank where the securities have not been redeemed is disclosed in the Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

#### **8.4. Information on the person(s) providing security for secured bonds of the issuing credit institution, and on the terms of security for the fulfillment of obligations under the bonds of the issuing credit institution.**

No.

**8.5. Information on organizations that register rights to issue-grade securities of the issuing credit institution**

Information on organizations that register rights to issue-grade securities of Sberbank is disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

**8.6. Information on legal acts that regulate the questions of capital import and export, which can affect payment of dividend, interest, and other payments to nonresidents**

Information on legal acts that regulate matters of capital import and export, which could affect payment of dividend, interest, and other payments to nonresidents of Sberbank, is disclosed in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

**8.7. Description of the procedure of taxation of income on outstanding and offered issue-grade securities of the issuing credit institution**

A description of the procedure for taxation of income on outstanding issue-grade securities of Sberbank is given in Sberbank's Quarterly Report for Q1 2012.

No changes have occurred in the reporting quarter.

**8.8. Information on declared (accrued) and paid dividends on the shares of the issuing credit institution, and on income on bonds of the issuing credit institution.****8.8.1. Information on declared and paid dividends on shares of the issuing credit institution**

*Information on declared and/or paid dividends on shares of the issuing credit institution for the last 5 completed financial years and for the period from the start date of the current year to the end date of the reporting quarter for each category (type) of shares of the issuing credit institution*

Item	Common stock
Issuer's management body that adopted the resolution on declaring the dividends	General Shareholder Meeting Sberbank of Russia
Date of such a resolution	
2008	June 27, 2008
2009	June 26, 2009
2010	June 4, 2010
2011	June 3, 2011
2012	June 1, 2012
Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution	
2008	June 1, 2008 No. 21
2009	June 1, 2009 No. 22
2010	June 7, 2010 No. 23
2011	June 7, 2011 No. 24
2012	June 6, 2012 No. 25
Amount of declared dividends per one share, rubles	
2008	0.51 rubles
2009	0.48 rubles
2010	0.08 rubles
2011	0.92 rubles
2012	2.08 rubles
Total declared dividends for all shares of this category (type), thousand rubles	
2008	11,009,269.8 thousand rubles
2009	10,361,636.6 thousand rubles
2010	1,726,955.8 thousand rubles
2011	19,859,992.2 thousand rubles

2012	44,900,851.8 thousand rubles
List of record for preparing the list of persons entitled to receive dividends	
2008	May 8, 2008
2009	May 8, 2009
2010	April 16, 2010
2011	April 15, 2011
2012	April 12, 2012
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid	
2008	For 2007
2009	For 2008
2010	For 2009
2011	For 2010
2012	For 2011
Established period (date) for paying the declared dividends	Dividends are paid within 30 days from the date of resolution on payment thereof. Expiry dates:
2008	July 28, 2008
2009	July 27, 2009
2010	July 5, 2010
2011	July 4, 2011
2012	July 2, 2012
Form of payment of declared dividends (monetary funds, other assets)	Money
Source of declared dividend payments (net profits for the reporting year, retained net profits of previous years, special fund)	Net profits for the reporting year
Share of stated dividends in the net profits of the reporting year, %	
In 2008 (for 2007)	9.4%
In 2009 (for 2008)	9.4%
In 2010 (for 2009)	8.0%
In 2011 (for 2010)	11.4%
In 2012 (for 2011)	14.5%
Total amount of paid dividends paid on shares of this category (type), thousand rubles <b>As of July 1, 2012</b>	
For 2007	11,009,269.8 thousand rubles
For 2008	10,336,722.7 thousand rubles
For 2009	1,721,579.8 thousand rubles
For 2010	19,786,327.4 thousand rubles
For 2011	44,621,286.0 thousand rubles
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	
2008	100 %
2009	99.8 %
2010	99.7 %
2011	99.7 %
2012	99.4 %
If declared dividends were not paid or were not paid in full by the issuer, specify the reasons of the failure to pay declared dividends.	The reason for failing to pay the dividends in full was the incorrect indication of banking details by shareholders.
Other information on declared and/or paid dividends indicated by the issuer at its discretion.	—

Item	Preferred shares (with fixed dividend)
Issuer's management body that adopted the resolution on declaring the dividends	General Shareholder Meeting Sberbank of Russia
Date of such a resolution	
2008	June 27, 2008
2009	June 26, 2009
2010	June 4, 2010
2011	June 3, 2011
2012	June 1, 2012
Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution	
2008	June 1, 2008 No. 21
2009	June 1, 2009 No. 22
2010	June 7, 2010 No. 23
2011	June 7, 2011 No. 24
2012	June 6, 2012 No. 25
Amount of declared dividends per one share, rubles	
2008	0.65 rubles
2009	0.63 rubles
2010	0.45 rubles
2011	1.15 rubles
2012	2.59 rubles
Total declared dividends for all shares of this category (type), thousand rubles	
2008	650,000.0 thousand rubles
2009	630,000.0 thousand rubles
2010	450,000.0 thousand rubles
2011	1,150,000.0 thousand rubles
2012	2,590,000.0 thousand rubles
List of record for preparing the list of persons entitled to receive dividends	
2008	May 8, 2008
2009	May 8, 2009
2010	April 16, 2010
2011	April 15, 2011
2012	April 12, 2012
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid	
2008	For 2007
2009	For 2008
2010	For 2009
2011	For 2010
2012	For 2011
Established period (date) for paying the declared dividends	Dividends are paid within 30 days from the date of resolution on payment thereof. Expiry dates:
2008	July 28, 2008
2009	July 27, 2009
2010	July 5, 2010
2011	July 4, 2011
2012	July 2, 2012
Form of payment of declared dividends (monetary funds, other assets)	Money
Source of declared dividend payments (net profits)	

for the reporting year, retained net profits of previous years, special fund)	Net profits for the reporting year
Share of stated dividends in the net profits of the reporting year, %	
In 2008 (for 2007)	0.6 %
In 2009 (for 2008)	0.6 %
In 2010 (for 2009)	2.1 %
In 2011 (for 2010)	0.7 %
In 2012 (for 2011)	0.8 %
Total amount of paid dividends paid on shares of this category (type), thousand rubles <b>As of July 1, 2012</b>	
For 2007	650,000.0 thousand rubles
For 2008	621,393.2 thousand rubles
For 2009	442,354.9 thousand rubles
For 2010	1,125,866.1 thousand rubles
For 2011	2,496,516.3 thousand rubles
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	
2008	100 %
2009	98.9 %
2010	98,8 %
2011	98.5 %
2012	96.4 %
If declared dividends were not paid or were not paid in full by the issuer, specify the reasons of the failure to pay declared dividends.	The reason for failing to pay the dividends in full was the incorrect indication of banking details by shareholders.
Other information on declared and/or paid dividends indicated by the issuer at its discretion	—

**8.8.2. Information on accrued and paid income on the issuing credit institution's bonds**  
No.

**8.9. Other information.**  
None

**8.10. Information on the underlying securities and the issuer of the underlying securities, the ownership of which is certified by Russian Depositary Receipts**

**8.10.1. Information on underlying securities**

**8.10.2. Information on the issuer of underlying securities**

In accordance with clause 11.4.3 of the “Regulations on information disclosure by issuers of issue-grade securities”, approved by the Order of FFMS of Russia No. 11-46/pz-n of 10/4/2011, the quarterly report of Sberbank, which is the issuer of Russian Depositary Receipts, issued on ordinary shares of United Company RUSAL Plc, the information on underlying securities and the issuer of underlying securities is included in the updated consolidated financial statements for 2011 of United Company RUSAL Plc (the Russian translation of the document is provided in Annex No. 4 to the quarterly report).