

Approved on August 14, 2019

by CEO, Chairman  
of the Executive Board of Sberbank  
(authorized management body of the issuing credit institution that approved the  
quarterly report)

## QUARTERLY REPORT for Q2 2019

### **SBERBANK OF RUSSIA**

**Code of the issuing credit institution: 01481-B**

Address of the issuing credit  
institution:

**19 Vavilova St.,  
Moscow 117997, the Russian Federation**

(address of the issuing credit institution indicated in the Unified State Register of Legal Entities where  
the body or representative of the issuer is located)

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

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

**August 14, 2019**

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

**Senior Managing Director,  
Chief Accountant - Director of the Accounting  
and Reporting Department of Sberbank**

**August 14, 2019**

\_\_\_\_\_  
signature **M. Ratinsky**

**Seal of the issuing  
credit institution**

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<http://www.e-disclosure.ru/portal/company.aspx?id=3043>; [www.sberbank.com](http://www.sberbank.com)

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## **Introduction**

The obligation of Sberbank to disclose information in the form of a quarterly report arises in connection with the fact that a securities prospectus has been registered in respect of the Bank's securities and in connection with the admission of the Bank's exchange-traded bonds to organized trading at the stock exchange (with the submission of an exchange-traded bond prospectus to the stock exchange).

This quarterly report contains estimates and forecasts of the authorized management bodies of the issuing credit institution regarding future events and/or actions, the development outlook for the sector of economy where the issuing credit institution conducts its principal activity, and the performance results of the issuing credit institution, including its plans, the probability of the occurrence of certain events, and the performance of certain actions. Investors should not fully rely on the estimates and forecasts of management bodies of the issuing credit institution as the actual performance results of the issuing credit institution in the future may differ from the predicted results for many reasons. The acquisition of securities of the issuing credit institution entails risks, which are described herein.

The management of the issuing credit institution is unable to predict all of the trends that could affect the development of the banking sector and the impact, if any, they may have on the financial standing of the issuing credit institution and its subsidiaries (the Group).

# **I. Information on the Bank Accounts, Auditor (Auditing Organization), Appraiser, Financial Adviser of the Issuing Credit Institution and the Signatories to the Quarterly Report.**

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

### ***a) Information on the correspondent account of the issuing credit institution with the Bank of Russia:***

Correspondent account number	30101810400000000225
Division of the Bank of Russia where the correspondent account was opened	Main Directorate of the Central Bank of the Russian Federation in the Central Federal District Moscow (Main Directorate of the Bank of Russia in the CFD, Moscow)

### ***b) Resident credit institutions where correspondent accounts of the issuing credit institution were opened:***

Full company name	Short name	Location of business	Taxpayer identification number (INN)	BIC	No. of corr. account with the Bank of Russia, name of the Bank of Russia division	Account No. in the records of the issuing credit institution	Account No. in the records of the counterparty bank	Account type
1	2	3	4	5	6	7	8	9
Joint Stock Commercial Bank BANK OF CHINA (Joint Stock Company)	JSCB BANK OF CHINA (JSC)	72 Mira Ave., Moscow 129110	7706027060	044525213	30101810700000000213 in the Main Directorate of the Bank of Russia in the CFD Moscow city	3011015650000001105	30109156900000000015	NOSTRO corr. acc. in CNY

### ***c) Nonresident credit institutions where correspondent accounts of the issuing credit institution were opened:***

Full company name	Short name	Location of business	Taxpayer identification number (INN)	BIC	Account No. in the records of the issuing credit institution	Account No. in the records of the counterparty bank	Account type
1	2	3	4	5	6	7	8
Canadian Imperial Bank of Commerce	CIBC	Toronto, Canada	-	-	30114124100000001038	1885014	Nostro
UBS Switzerland AG	-	Zurich, Switzerland	-	-	301147568000000001023	02300000069099050000X	Nostro
Bank of China, Shanghai Branch	-	Shanghai, China	-	-	301141563000000001136	FTU778470010623	Nostro
Sberbank C.Z. a.s.	-	Prague, Czech Republic	-	-	301142038000000001107	CZ70680000000006203000550	Nostro
Danske Bank A/S	-	Copenhagen, Denmark	-	-	301142080000000001025	3996019055	Nostro

Deutsche Bank AG	-	Frankfurt, Germany	-	-	30114978800000001021	10094987261000	Nostro
Commerzbank AG, Frankfurt am Main	-	Frankfurt, Germany	-	-	30114978200000000100	400886657600EUR	Nostro
ING Belgium NV/SA	-	Brussels, Belgium	-	-	301149782000000001139	301-0179125-47-EUR	Nostro
J.P. Morgan AG	-	Frankfurt, Germany	-	-	301149789000000001060	6231603371	Nostro
HSBC Bank plc.	-	London, Great Britain	-	-	301148266000000001001	35582048	Nostro
The Bank of New York Mellon	-	New York, USA	-	-	301148407000000001026	8900057610	Nostro
JSC Bank of Georgia	-	Tbilisi, Georgia	-	-	301149811000000001145	GE76BG0000000101226605	Nostro
Bank of America N.A., Hong Kong Branch	-	Hong Kong, Hong Kong	-	-	301143447000000001030	96447 011	Nostro
Sberbank d.d.	-	Zagreb, Croatia	-	-	301141915000000001108	HR6225030071100070080	Nostro
Sberbank Magyarorszag Zrt.	-	Budapest, Hungary	-	-	301143482000000001109	HU7814101018010200490100003	Nostro
Mizuho Bank Ltd	-	Tokyo, Japan	-	-	301143929000000001112	5287010	Nostro
DNB Bank ASA	-	Oslo, Norway	-	-	301145789000000001017	7001.02.05032	Nostro
Bank Polska Kasa Opieki SA	Bank Pekao SA	Warsaw, Poland	-	-	301149852000000001009	PL21 124000013139 20511112 0301	Nostro
Sberbank Srbija A.D.	-	Belgrade, Serbia	-	-	301149414000000001128	285100160998004983	Nostro
The National Commercial Bank	-	Jeddah, Saudi Arabia	-	-	301146824000000001144	30114682400000001144	Nostro
Nordea Bank AB (publ)	-	Stockholm, Sweden	-	-	301147526000000001036	39527900018	Nostro
Oversea-Chinese Banking Corporation Limited	-	Singapore, Singapore	-	-	301147027000000001135	689-831857-001	Nostro
Denizbank A.S.	-	Istanbul, Turkey	-	-	301149491000000001116	9159-441833-352	Nostro
The Bank of New York Mellon	-	London, Great Britain	-	-	301148269000000001141	9824578260	Nostro
JPMorgan Chase Bank	-	New York, USA	-	-	301148403000000001060	001 1 909256	Nostro
SBERBANK	-	Kyiv, Ukraine	-	-	301149805000000001005	160060120016	Nostro
BPS Sberbank OJSC	-	Minsk, Belarus	-	-	301149749000000001103	BY53BPSB17025812301199330000	Nostro
SB Sberbank JSC	-	Almaty, Kazakhstan	-	-	301143983000000001020	KZ83914398111BC00006	Nostro

## 1.2. Information on the Auditor (Auditing Organization) of the Issuing Credit Institution

Full company name	<b>Joint-Stock Company PricewaterhouseCoopers Audit</b>
Short name	PwC Audit JSC
Taxpayer identification number (INN)	7705051102
Primary State Registration Number (OGRN)	1027700148431
Location of business	10 Butyrsky Val St., Moscow 125047
Phone and fax number	Phone number (495) 967-60-00 Fax number (495) 967-60-01
E-mail address	evgeniy.kriventsev@ru.pwc.com
Full name of the self-regulating organization of auditors of which the auditor (auditing organization) of the issuing credit institution is (was) a member	Self-Regulating Organization of Auditors Russian Union of Auditors (Association)
Location of the self-regulating organization of	8 Petrovsky Lane, bld. 2, Moscow 107031



auditors of which the auditor (auditing organization) of the issuing credit institution is (was) a member	
Reporting year(s) out of the last five completed reporting years and the current year for which the auditor (auditing organization) performed (will perform) the independent audit of statements of the issuing credit institution	<p>PwC Audit JSC was appointed by the Annual General Meeting of Shareholders of Sberbank as the Bank's auditing organization for the following period:</p> <p>2016 and the 1st quarter of 2017</p> <p>2017 and the 1st quarter of 2018</p> <p>2018 and the 1st quarter of 2019</p> <p>2019 and the 1st quarter of 2020</p>

***Type of reporting of the issuing credit institution regarding which the auditor (auditing organization) performed (will perform) an independent audit (accounting (financial) statements, consolidated financial statements):***

2016 and the 1st quarter of 2017	Annual accounting (financial) statements for 2016 prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2016 prepared in accordance with IFRS.
2017 and the 1st quarter of 2018	Annual accounting (financial) statements for 2017 prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2017 prepared in accordance with IFRS.
2018 and the 1st quarter of 2019	Annual accounting (financial) statements for 2018 prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2018 prepared in accordance with IFRS.
2019 and the 1st quarter of 2020	Annual accounting (financial) statements for 2019 prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2019 prepared in accordance with IFRS.

***The auditor (auditing organization) performed (will perform) an independent audit of interim accounting (financial) statements and/or interim consolidated financial statements of the issuing credit institution for the following periods out of the last five completed reporting years and the current year:***

2016 and the 1st quarter of 2017	Reviews of interim condensed consolidated financial statements for 6 and 9 months of 2016 and 3 months of 2017 prepared in accordance with IFRS; audit of the interim accounting (financial) statements for 6 and 9 months of 2016 prepared in accordance with the requirements of the laws of the Russian Federation.
2017 and the 1st quarter of 2018	Reviews of interim condensed consolidated financial statements for 6 and 9 months of 2017 and 3 months of 2018 prepared in accordance with IFRS; audit of the interim accounting (financial) statements for 6 months of 2017 prepared in accordance with the requirements of the laws of the Russian Federation.
2018 and the 1st quarter of 2019	Reviews of interim condensed consolidated financial statements for 6 and 9 months of 2018 and 3 months of 2019 prepared in accordance with IFRS; audits of the interim accounting (financial) statements for 6 months of 2018 and 3 months of 2019 prepared in accordance with the requirements of the laws of the Russian Federation.
2019 and the 1st quarter of 2020	Reviews of interim condensed consolidated financial statements for 6, 9 months of 2019 and 3 months of 2019 and the first quarter of 2020 prepared in accordance with IFRS

***Factors that may affect the independence of the auditor (auditing organization) from the issuing credit institution, including information on material interests linking the auditor (persons holding positions in the management bodies and bodies for supervision of the financial and business activities of the auditing organization) with the issuing credit institution (persons holding positions in the management bodies and bodies for supervision of the financial and business activities of the issuing credit institution):***

Participatory interest of the auditor (persons holding positions in the management bodies and bodies for supervision of the financial and business activities of the auditing organization) in the authorized capital of the issuing credit institution	none
The issuing credit institution providing borrowed funds to the auditor (persons holding positions in the management bodies and bodies for supervision of the financial and business activities of the auditing organization)	none
Close business relationships (participation in promoting the products (services) of the issuing credit institution, joint business activities, etc.), as well as any kinship	none
Information on persons holding positions in the management bodies and/or bodies for supervision of the financial and business activities of the issuing credit institution and at the same time holding positions in the management bodies and/or bodies for supervision of the financial and business activities of the auditing organization	none

***Measures adopted by the issuing credit institution and the auditor (auditing organization) to reduce the impact of these factors:***

No factors that may affect the auditor's independence from the Bank were identified.

***Procedure for selecting the auditor (auditing organization) of the issuing credit institution:***

***Tender procedure related to the selection of the auditor (auditing organization) and its main terms:***

Sberbank holds an open tender for selecting the auditing organization for the right to audit the Bank on an annual basis.

In 2019, the tender documentation for the open tender to select the auditor was approved by the Tender Committee of Sberbank for procurement of goods, performance of works and provision of services and published on the official website of the Bank.

***Procedure for nominating the candidature of the auditor (auditing organization) for approval by the General Meeting of Shareholders, including the management body adopting the corresponding decision:***

The auditing organization selected following the open tender is approved by the Executive Board, Audit Committee of the Supervisory Board, Supervisory Board and appointed by the Annual General Meeting of Shareholders.

***Information on the works conducted by the auditor (auditing organization) within special auditing assignments:***

When planning and conducting auditing procedures, the auditor performs works within the applicable laws and the requirements of international auditing standards. The auditor received no special assignments from the Bank.

***Procedure for determining the remuneration of the auditor (auditing organization) (actual amount of the remuneration paid by the issuer to the auditor (auditing organization) following the last completed reporting year for which the auditor (auditing organization) conducted an independent audit of the annual accounting (financial) statements and/or annual consolidated financial statements of the issuing credit institution, information on deferred and overdue payments for the services provided by the auditor (auditing organization)):***

The amount of the auditor's remuneration was determined on a competitive basis as part of the open tender and further reflected in the audit agreement.

The remuneration of PricewaterhouseCoopers Audit Joint-Stock Company for 2017 and the 1st quarter of 2018 amounted to 76,376,789.74 Russian rubles (including VAT).

The remuneration of PricewaterhouseCoopers Audit Joint-Stock Company for 2018 and the 1st quarter of 2019 amounted to 108,463 994.48 Russian rubles (including VAT).

The remuneration of PricewaterhouseCoopers Audit Joint-Stock Company for 2019 and the 1st quarter of 2020 will amount to 97,489,579.01 Russian rubles (including VAT).

There are no deferred or delayed payments for provision of auditing services to the Bank.

### **1.3. Information on the appraiser(s) of the issuing credit institution**

None.

### **1.4. Information on advisors of the issuing credit institution.**

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

### **1.5. Information on signatories to the quarterly report**

Full name	Herman Gref
Year of Birth	1964
Main job information	Sberbank
Position	CEO, Chairman of the Executive Board

Full name	Mikhail Ratinsky
Year of Birth	1982
Main job information	Sberbank
Position	Senior Managing Director, Chief Accountant – Director, Accounting and Reporting Department

## **II. Main Information on the Financial and Economic State of the Issuing Credit Institution**

### **2.1. Indicators of Financial and Economic Performance of the Issuing Credit Institution**

*For 6 months of the current year and the similar period of the previous year<sup>1</sup>:*

<b>Indicator Name</b>	<b>1st half of 2019</b>	<b>1st half of 2018</b>
Authorized capital, thous. RUB	67,760,844	67,760,844
Equity (capital) (BASEL III), thous. RUB (form 0409123)	4,119,360,326	3,772,034,148
Net profit, thous.RUB	444,159,907	397,783,210

<sup>1</sup> As of the date of disclosure of the quarterly report of Sberbank for the 1st quarter of 2019, Sberbank's interim accounting (financial) statements for the 1st half of 2019 is in the process of preparation. The procedure and terms for its preparation are regulated by the Bank of Russia Ordinance No. 4983-Y (4983-U) "On the Forms, Procedure and Timing of Disclosure by Credit Institutions of Information on Their Activities" dated 27 November 2018 (hereinafter referred to as the Ordinance No. 4983-U). In this context, information about the dynamics of indicators characterizing the results of the financial and economic activity of Sberbank for the 1st half of 2019 and for the same period of the previous year can be disclosed only after the official release (publication) of the interim accounting (financial) statements of Sberbank for the 1st half of 2019.

Re-disclosure of the quarterly report of Sberbank for the 2nd quarter of 2019 with the inclusion of the said reports and analytical information prepared on the basis of the statements will be complete within 2 business days after the date of disclosure of the interim accounting (financial) statements of Sberbank for the 1st half of 2019, the planned date of the disclosure of which is no later than August 20, 2019.

Return on Average Assets (ROAA) %	3.3	3.4
Return on Average Equity (ROAE), %	22.2	22.7
Raised funds (loans, deposits, customer accounts, etc.), thous. RUB	23,161,345,294	20,484,086,149

**Methodology for calculating indicators:**

The return on average equity 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 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's activities in the 1st half of 2019 compared to the 1st half of 2018:*

- For 6 months of 2019, the net profit stood at 444.2 billion rubles as compared to 397.8 billion rubles a year before.
- The return on average assets decreased from 3.4% to 3.3%, driven by the growth of the asset volume.
- The return on average equity decreased from 22.7% to 22.2%, driven by the advanced growth of the equity.

## 2.2. Market Capitalization of the Issuing Credit Institution

**Information on the market capitalization of the issuing credit institution as of the end date of the last completed reporting year and as of the end date of the reporting period consisting of the 6 months of the current year**

Date	Trade organizer	Individual state registration number of securities	Quantity of shares, units	Market price of a share, RUB	Market capitalization, RUB bln
1	2	3	4	5	6
01/01/19	Moscow Exchange PJSC	10301481B	21586948000	186.07	4,016.7
01/01/19	Moscow Exchange PJSC	20301481B	1000000000	165.97	165.9
<b>Total capitalization:</b>					<b>4,182.6</b>
July 01, 2019	Moscow Exchange PJSC	10301481B	21586948000	239.56	5 171.4
July 01, 2019	Moscow Exchange PJSC	20301481B	1000000000	206,5	206,5
<b>Total capitalization:</b>					<b>5,377.9</b>

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

Market capitalization is calculated as the number of shares in the relevant category (type) multiplied by the market price per share disclosed by the trade organizer.

## 2.3. Liabilities of the Issuing Credit Institution

### 2.3.1. Borrowed funds and accounts payable

**Structure of borrowings of the issuing credit institution as of the end date of the reporting period consisting of the 6 months of the current year:**

<b>01.07.2019</b>
<b>Amounts by the term to maturity (demand), thous. RUB</b>

Main items of borrowings	Short-term**	Long-term***	total
CB funds*	16,360,976	545,336,376	561,697,352
Credit institutions funds*	562,672,552	20,951,559	583,624,111
Customer funds*	17,618,638,748	3,503,913,663	21,122,552,411
Issued debt obligations*	(122,615,198)	396,956,072	519,571,270

\*The information conforms to the form "Information on the assets and liabilities by the term to demand and maturity" (OKUD (General Russian Classification of Management Documentation) 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 the funds raised for a period left to maturity of over 1 year.

***Structure of accounts payable of the issuing credit institution as of the end date of the reporting period (consisting of the 6 months of the current year)***

Item No.	Name of the indicator	Indicator value, thous. RUB
		<b>01.07.2019</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	<b>2,881,483</b>
5	Salaries payable to employees, including settlements with employees on wages and imprest amounts	48,540,509
6	Settlements with suppliers, contractors and buyers	6,998,909
7	Settlements related to trust management	0
8	Other accounts payable	216,005,134
9	Including overdue	0
10	Total	274,426,035
11	Including overdue	0

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

None.

***Information on compliance with the reserve requirements (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, RUB	Amount of unfulfilled obligation for averaging of obligatory reserves, RUB	Amount of penalty imposed for violation of reserve requirements, rubles
1	2	3	4
July 2018	0	0	0
August 2018	0	0	0
September 2018	0	0	0
October 2018	0	0	0

November 2018	0	0	0
December 2018	0	0	0
January 2019	0	0	0
February 2019	0	0	0
March 2019	0	0	0
Apr-19	0	0	0
May-19	0	0	0
Jun-19	0	0	0

### 2.3.2. Credit History of the Issuing Credit Institution.

As of 1 January 2019 and as of 1 July 2019, there are no obligations with principal debt of 5 or more percent of the book value of assets.

### 2.3.3. Liabilities of the Issuing Credit Institution Arising from the Security Provided by such Issuing Credit Institution

*Information on the total amount of security provided by the issuing credit institution as of the end of the last completed reporting period consisting of the 6 months of the current year:*

No No.	Name of the indicator	Indicator value, thous. RUB
		<b>01.07.2019</b>
1	Total amount of provided security (amount of outstanding obligations, in respect of which the Bank provided the security, if the performance of relevant obligations is secured in full in accordance with the terms of the provided security)	1,469,797,606
	Amount of security provided for the obligations of third parties	1,469,797,606
2	Amount of security provided by the Bank in the form of collateral	0
	Amount of security in the form of collateral provided for obligations of third parties	0
3	Amount of security provided by the Bank in the form of a surety*	154,023,514
	Amount of security in the form of a surety provided for obligations of third parties	154,023,514
4	Amount of security provided by the Bank in the form of a bank guarantee**	1,315,774,092
	Amount of security in the form of a bank guarantee provided for obligations of third parties	1,315,774,092

\* Sureties issued by the Bank under trade finance transactions (account 91315.02+91315.03+91315.05+91315.06+91315.07+91315.09)

\*\* Guarantees (sureties) issued by the Bank (account 91315.01 + account 91315.10)

*Information on each instance of the provision of security, the amount of which is 5 percent of the book value of the assets of the issuer as of the date of the end of the reporting period:*

None.

### 2.3.4. Other Liabilities of the Issuing Credit Institution

None.

### 2.4. Risks related to Acquisition of Placed Securities (Securities to be Placed) (Bank Risks).

Basic principles of the risk management system are defined in the Risk and Capital Management Strategy of Sberbank Group, approved by the Supervisory Board of the Bank.

The primary goals and objectives of the risk management system are as follows:

- ensure/maintain acceptable risk level and capital adequacy to cover material risks;

- identify, assess, aggregate and forecast the level of material risks of the Group, and control their level;
- ensure efficient resource allocation to optimize the risk/return ratio of the Group;
- ensure uniform understanding of risks at the level of the Group and strategic planning with account of the accepted risk level.

#### 2.4.1. Credit Risk.

**Credit risk** means the risk of losses occurring due to the failure to perform, delay in performance, or incomplete performance by a debtor of financial liabilities under the contract. The above financial liabilities may include a debtor's liabilities for: obtained loans, including interbank loans, bonds, other placed funds, including a request for obtaining (returning) debt securities, shares and bills granted under a loan agreement; discounted bills; bank guarantees, when the funds paid by an entity were not compensated by the principal; transactions in financing against money claim cession (factoring); rights (claims) obtained under a transaction (assignment of claim); instruments of pledge acquired on the secondary market; transactions of sale (purchase) of financial assets with deferred payment (supply of financial assets); paid letters of credit (including uncovered letters of credit); return of money (assets) under a transaction for the purchase of financial assets with the obligation of their inverse condemnation; claims of the credit institution (lessor) under transactions of financial lease (leasing).

The credit risk group includes the following key risks: default risk, the risk of concentration, the risk of a counterparty in financial market transactions, residual risk.

- **Default risk** is a risk of losses related to a full or a partial loss of value:
  - of the financial asset which is not subject to daily reevaluation at the current fair value (e.g. loan, debt securities held to maturity) due to a default or the deterioration of credit quality of a counterparty / issuer (migrations);
  - of a security due to the default of the issuer.
- **Counterparty risk in financial market transactions** is a risk associated with the counterparty's unwillingness or inability to fulfil obligations under a transaction completely and in a timely manner. Counterparty risk is a two-side credit risk of transactions with amounts under exposure which may change with time as the basic market factors or basic asset prices change.

Counterparty risk has two components:

- presettlement risk, which is the risk of incurring losses in connection with a possible failure of the counterparty to fulfil its obligations under the transaction during the period of the transaction;
- settlement risk, which is a risk of losses in connection with a failure of the counterparty to fulfil its obligation after the Bank has fulfilled its obligation under a contract or agreement (by providing funds, securities and other assets) as of the date of mutual settlements.
- **Concentration risk (in the part of credit risk)** is a risk connected with:
  - providing large loans to a separate borrower or a group of related borrowers;
  - concentration of indebtedness in separate branches of economy, segments, portfolios, or geographical regions, etc.;
  - implementation of measures for credit risk mitigation while applying same types of security, independent guarantees provided by one counterparty;
  - a considerable amount of investments into instruments of the same kind and instruments, the value of which depends on changes in common factors.
- **Residual risk** is a risk arising due to the fact that the methods of risk mitigation applied can fail to produce the desired effect due to implementation in relation to the security, for example legal risk and liquidity risk.

The Group's policy on credit risk management is aimed at:

- implementation of a systematic approach to credit risk management, optimization of the industrial, regional and product structure of the Group's, Bank's and other Members of the Group's credit portfolios, to manage the level of credit risks;

- improving competitiveness of the Group in terms of products subject to credit risks due to a better assessment of assumed credit risks and implementing measures for managing credit risks;
- preservation of stability when expanding the product line of Group members (implementing more complicated products) as a result of adequate assessment and management of accepted risks, particularly credit risks.

The Group applies the following methods of credit risk management:

- preventing credit risk by the identification, analysis, and evaluation of potential risks at the stage which precedes conducting operations exposed to credit risk;
- planning the level of credit risk by assessing the level of expected losses;
- implementing unified processes of risk evaluation and identification;
- limiting the credit risk by imposing limits and/or restrictions for the risk;
- creating provisions for possible losses from loans issued;
- structuring of transactions;
- managing the collateral for transactions;
- using the system of authorities when making decisions;
- monitoring and controlling the risk level.

Credit risk is evaluated for the Group in general and in terms of different portfolios of assets exposed to credit risk, and also in terms of individual credit risks of specific counterparties and groups of counterparties, countries, geographical regions, types of economic activities.

The Group uses a system of internal ratings based on economic and mathematical models of estimating the probability of default by counterparties. Counterparty credit risk assessment depends on the types of counterparties:

- corporate customers, credit institutions, financial companies, small business entities, countries, subjects of the Russian Federation, municipal entities, insurance and leasing companies – on the basis of the credit ratings system, as well as by building models of predicted cash flow or other important indicators;
- individuals and micro-business entities, based on an assessment of capacity to pay and rapid assessment based on a scoring model.

The system of credit ratings provides a differentiated assessment of probability of default/non-execution by the counterparties of their obligations by analyzing quantitative (financial) and qualitative factors of credit risk (factors of market and external influence, characteristics of management quality, assessment of business reputation and others), materiality of their impact on the ability of the counterparty to serve and repay their obligations.

In accordance with the developed macroeconomic scenarios, the Group performs analysis of sensibility of the credit risks level at the level of individual counterparties and the credit portfolio as a whole, and, according to the results, it detects the macro factors to the maximum extent correlating with the probability of counterparties' default. For the purposes of stress testing, the statistical information about rapid changes of macro factors is used when modeling the ratings in stress situations.

The system of monitoring and controlling the level of the Group's credit risks is implemented on the basis of the principles which ensure preliminary, current and further control of transactions exposed to credit risks, compliance with the established risk limits, and their timely actualization.

A multilevel system of limits for each line of business based on limiting credit risks by loan operations and operations on financial markets is developed in the Group.

The Group pays close attention to the control of concentration of major credit risks and compliance with the prudential requirements of the regulating authority, analysis and forecast of the level of credit risks.

The bank conducts monitoring of major credit risks and forecasting of the compliance with the requirements set out by the Bank of Russia on mandatory ratios and the index of risk concentration (RCI6.1): <sup>2</sup> R6, R21 (maximum risk per borrower or group of related borrowers, bank and banking group), R7, R22 (maximum size of major credit risks, bank and banking group), R25 (the maximum risk per bank-related person (group of bank-related persons)). For these purposes, the List of Major and Related Borrowers is maintained and monitored. The Bank's largest borrowers come from various sectors of the economy; therefore, the credit risk is adequately diversified.

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<sup>2</sup> The Bank of Russia Instruction No. 180-II (180-I) dated 28 June 2017, On Statutory Ratios for Banks



One of the main instruments for reducing credit risk is collateral. Several kinds of security can be taken for credit risk limitation. The need to accept collateral and the volume of accepted collateral depends on the credit risk level of the borrower/transaction and is fixed in the terms of the loan products. When granting loans, the most efficient combination of requirements to the borrower's creditworthiness level and to collateral used, which significantly increases the efficiency of loan workflow.

In order to hedge credit risks, a Collateral Policy defining the basic principles and elements of organizing the work with funded and unfunded collateral has been developed and implemented. The Collateral Policy is aimed at the creation of such approaches to working with collateral that allows to reduce credit risks, maintain the required quality level of the credit portfolio in terms of collateral, drive an increase in the level of return of bad debts. The quality of the collateral is determined by the degree of credit risk protection provided by it and the probability of obtaining funds in the amount of the estimated collateral value upon foreclosing on the subject of the collateral or its sale. The quality of the collateral is indirectly characterized by the list and materiality of the risks associated with the collateral and is determined by a number of factors: liquidity, reliability of the assessment of value, risks of impairment, exposure to risks of loss and damage, risks caused by legal reasons, and others. In general, liquid and reliable collateral is preferred in lending.

Collateral value is appraised based on an internal expert appraisal, an appraisal by independent appraisers, or, when it is impossible / inexpedient to determine the market value, based on the value of the collateral item in the borrower's accounting reporting or other nominal value with discount applied. The use of surety by solvent legal entities and individuals and guarantee for the adjustment of credit risk indicators requires the same risk assessment of the surety/guarantor as the borrower. Throughout the validity period of the credit product regular monitoring of pledged assets is performed to ensure control over quantitative, qualitative and cost parameters of the collateral items, their legal affiliation, and conditions of storage and upkeep.

The Group has a multidimensional system of authorities allowing the determination of the level of decision-making for every loan application. A risk profile that determines the authority for independent decision-making based on the risk category of the application is assigned to each territorial subdivision/Group bank. In its turn, the risk category of the application depends on the aggregate limit and the risk category of the borrower/group of related borrowers as well as on loan product category. Thus, the existing systems of limits and authorities allow to optimize the credit process and to manage credit risk adequately.

#### **2.4.2. Country Risk**

**Country risk** means the risk of losses related to inability / unwillingness of sovereign counterparties of a certain country, and inability of remaining counterparties thereof or counterparties on end risk operations of this country (if the country is a source for repayment of client liabilities) to fulfill obligations due to the reasons which differ from standard risks (e.g. due to the country government but not due to the counterparty). The country risk includes a transfer component related to the risk that the counterparty will not fulfill its obligations in the currency other than the currency of the country for which the country risk has been identified (except for the Russian Federation), for reasons other than standard risks (for reasons that depend on the government of the country and not on the counterparty).

In order to limit and manage country risks accepted by the Group in respect of certain countries, the Bank has developed a system of country risk limits. These limits restrict the total concentration of transactions with counterparties from a given country, including sovereign borrowers/issuers and governmental bodies.

#### **2.4.3. Market Risk.**

**Market risk** is the possibility that the Group will have financial losses as a result of adverse changes in foreign exchange rates, stock quotes, interest rates, precious metal prices and other market indicators. The main purpose of market risk management of the Group is the optimization of its level within the Group, the compliance of the risk level with established limits, loss minimization in case of adverse events.

For market risk assessment and management, the Group breaks down the transactions in the Trading and Banking Books by formation means and goals, the powers of business units participating in the book management, their typical market risk components and approaches to manage them.

The Group defines the following types of market risk:

- *Market risk in trading activities in financial markets:* market risk of the trading book.
- *Market risk for non-trading operations:* interest rate risk, currency risk, risk of market credit spread of securities of the banking book, commodity risk, stock market risk, asset liquidity risk, real estate risk.

Market risk management is carried out in accordance with the adopted group policies on each risk type.

#### **2.4.3.1. Market Risk of the Trading Book**

Control over market risk of the trading book is carried out by business units organizationally independent from business units entering into transactions in financial markets. The process of risk monitoring involves continuous monitoring of trading transactions at all stages of the operating process.

Management of market risks of the trading book is performed in the Group through the system of authorized bodies making decisions depending on the risk level and portfolio hierarchy. Such system allows for the speed and flexibility of the decisions taken.

Market risk management in the Group is performed on a portfolio basis. The main market risk management tool is setting market risk limits for separate portfolios. The portfolio consists of transactions in financial markets with common characteristics such as acceptable risks, currency, types of instruments, constraints used, and so on. The limits of market risk are set in accordance with the requirements of the Bank of Russia, the Basel Committee on Banking Supervision and the best banking practices in the management of market risks.

Value at risk (VaR) is used as the main metric for the valuation of market risk of the trading book. This metric is an estimate of the maximum portfolio loss for a given time period with a specified probability (level of trust) in the "normal" market. The "normal" market is characterized by the dynamics of market forces (currency quotes/shares/goods, interest rates) in the absence of a systemic crisis in the economy/banking sector of a country or a group of countries, or negative facts/events capable of causing a significant change in market forces and, as a result, the value of positions in financial instruments.

The VaR calculation is based on the following assumptions:

- the range of historical data used for the calculation is 2 years;
- VaR is calculated for a period of 10 working days, during which, on average, it is possible to close (or hedge) items that are exposed to market risk;
- the 99% one-way confidence level is used, which means that the amount of loss exceeding VaR is expected for one of the 100 periods.

The VaR metric at the level of each portfolio is subject to a regular backtesting process in accordance with a formal procedure designed to meet the requirements of the Basel Committee on Banking Supervision.

Although VaR allows for obtaining a risk assessment, one should also consider the drawbacks of this method, such as:

- the use of past price changes does not allow for a full assessment of possible future price fluctuations;
- the calculation for the 10-day period implies that it is possible to close (or hedge) all Group positions within the given time period. This assessment may be far from accurate in measuring risk exposure at the time of reduced market liquidity, when the period of closing (or hedging) the positions may increase;
- using a 99% one-way confidence level of probability does not provide for estimating losses with a probability below 1%;
- the VaR calculation is based on positions at market risk at the end of the day and may not reflect the risk accepted during the day.

Taking into account the shortcomings of the VaR method, in order to receive more detailed information on the market risk exposure, the Group extends its VaR calculation with market risk assessments using scenario analysis and stress-testing.

#### **2.4.3.2. Market Risk on Non-Trading Operations**

##### ***Interest rate and currency risks in the banking book***

**The banking book interest rate risk** is a risk of losses, decrease in profit, capital or capital adequacy due to an adverse change in interest rates of financial instruments in the banking book and/or market interest rates influencing the value of the banking book financial instruments.

**Currency risk of the banking book** is the risk of financial losses, decrease in capital or capital adequacy as a result of changes in foreign exchange rates and precious metal prices in the banking book positions.

The main sources of currency risk of the banking book are:

- transactions for creation and recovery of provisions for outstanding loans in foreign currency;
- transactions for restructuring of loans in terms of changes in the currency of debt;
- other income and expenses in foreign currency.

The key purposes of management of interest rate and currency risks of the banking book are as follows:

- limit possible financial losses and ensure financial stability of the Group;
- fulfillment of regulatory requirements established by the Bank of Russia and local regulators;
- risk containment by assessing Risk Appetite;
- maintaining the risk level within the established Risk Appetite.

To assess the interest and currency risks in the banking book, the Group mainly uses the following metrics:

- change in the net interest income with the given change in interest rates (parallel or nonparallel shift of the interest rate curve) over a given time horizon. Change in the net interest income is used to assess the impact of interest rate risk on the financial result of the Bank and Group in short-term (up to one year) and mid-term perspective (usually up to 3 years);
- change in fair value of the banking book instruments carried at current present fair value with the given change in market interest rates;
- change in the net present value of cash flows throughout the banking book with a given change in interest rates;
- regulatory OFXP reflects the structure of open items broken down by individual currencies for the Group and Group members, which is calculated as per the requirements of the Bank of Russia;
- economic OFXP reflects the sensitivity of the financial result to changes in foreign exchange rates and prices for precious metals.

As part of the interest rate risk management, the Group's business plan establishes a target position for interest rate risk in rubles for the Bank and targets for the volume and term structure of key assets and liabilities that ensure the achievement of the target interest position. The Bank continuously monitors the level of interest rate risk in the banking book, controls compliance with limits, and analyzes the dynamics of interest rate risk indicators.

To limit currency risks for the business units of the Bank and individual subsidiaries in the Group, limits on the open foreign exchange position are established. Sberbank Treasury calculates the Group's total open foreign exchange position on a monthly basis and monitors the implementation of group limits.

### ***Market Credit Spread Risk of the Banking Book Securities***

**The risk of a market credit spread of securities of the banking book (RMCSBB)** is the risk of losses or a decrease in capital due to a fall in market prices for AFS portfolio securities<sup>3</sup> as a result of an adverse change in market credit spreads.

Sberbank built a management system for the RCSBB and introduced appropriate control and management procedures for this type of risk.

The objectives of RCSBB are ensuring financial stability, limiting possible financial losses and negative impacts of the risk on Sberbank.

The tasks of the RCSBB management are as follows:

- to implement a systemic approach towards RCSBB management;

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<sup>3</sup> In accordance with the internal regulatory documents on risk management of Sberbank Group

- to provide complete and reliable information in a timely manner to the Bank's management and members of the Group, which is required to make sound management decisions in RCSBB management;
- maximizing the profit of the Bank and the Group members while maintaining an acceptable level of the RCSBB.

To assess RCSBB, the Value-at-Risk metric (VaR) is used, which is an estimate of the maximum loss in the fair value of securities in the AFS portfolio as a result of changes in market credit spreads over a given period of time with a given probability (confidence level). To assess VaR for RCSBB, the Monte Carlo method is used.

#### **2.4.4. Liquidity Risk.**

Liquidity risk management helps to ensure the Bank's and Sberbank Group members capability to perform its obligations to clients and counterparties unconditionally and in due time, in compliance with regulatory requirements in the area of liquidity risk management, either in normal business conditions, or in crisis situations.

The Sberbank Group is exposed to the liquidity risk because it does not accumulate funds for the event of the one-time performance of all existing obligations. Instead, on the basis of the current market environment, assumptions about the future evolution of the balance sheet items and accumulated historical data, an assessment of an adequate level of cash and cash equivalents and liquidity reserves needed to perform these obligations on different time horizons is performed.

Within the framework of liquidity risk management, the following types of liquidity risk are identified:

- physical liquidity risk is the risk of failure by the Bank/ Sberbank Group member to fulfill its obligations to customers or counterparties in any currency or precious metal because of a shortage of cash or noncash funds (inability to make a payment, disburse a loan, etc.).
- statutory liquidity risk is a risk of a failure to meet the statutory liquidity ratios set by the Bank of Russia (e.g. R2, R3, R4, R26, R28 and others<sup>4</sup>), as well as statutory liquidity ratios set by local regulators in the countries of operation of the Group members and the Bank's branches.
- structural liquidity risk (concentration risk) is a risk of a significant deterioration of physical or regulatory liquidity due to an imbalance in the asset and liability structure, including a strong dependence of the Bank's/ Sberbank Group member's liability base on one or several customers or funding sources in a certain currency or with a certain maturity term, or, if necessary, on other parameters (such as, economy sector, geographical zone, type of instrument, etc).

The liquidity risk is assessed primarily through:

- calculation of risk metrics to monitor and measure the liquidity risk. Metrics are calculated that meet the requirements of local regulators, as well as internal metrics developed by Sberbank Group members;
- forecasting of the balance (top-down approach), which allows to calculate the necessary funding and the necessary liquidity buffer, taking into account the environment of debt capital markets and the availability of specific funding sources. This approach is used in business planning and development of the Funding Plan.
- forecasting of the balance sheet (bottom-up approach), which allows to calculate the liquidity profile for future periods on the basis of forecasting the flow of payments (outflows and inflows on the main balance sheet items and off-balance sheet requirements / liabilities, taking into account the expected behavior of customers and the business units' forecast of business development). This approach is used in the process of operational management of liquidity risk in the short and medium term horizons;
- scenario analysis to determine potential demand in liquidity under the influence of different risk factors;

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<sup>4</sup> In case that any other liquidity ratios are set as statutory ratios for the Bank/ the Group Member

- stress testing aimed at determining the liquidity buffer value required for ensuring the operation of the Group members in case of implementation of each scenario, namely: market crisis, name crisis or both of them simultaneously.

In order to improve the quality of the liquidity risk assessment results, the Group designs and implements behavioral adjustment models to consider the impact of customer behavior on cash flows.

To limit the degree of exposure of Sberbank Group to the liquidity risk, a system of indicators characterizing the level of liquidity risk that the Group is ready to accept is defined.

Liquidity risk management system includes the following elements:

- business planning and preparing the Funding Plan;
- system of limits and trigger limits on risk metrics restricting the liquidity risk;
- accounting for liquidity risk when pricing products;
- accounting for liquidity risk in the system of internal transfer pricing;
- use of a mechanism for motivating the activities of the units, depending on the objectives of managing liquidity risk;
- assessment of liquidity risk when agreeing terms of new banking products / services / transactions;
- coordination of major transactions in terms of impact on liquidity risk (in particular, the assessment of the impact on mandatory liquidity ratios);
- liquidity buffer management;
- development of the Liquidity Contingency Plan.

To reduce the risk of liquidity, the Bank / Sberbank Group members:

- maintain a stable and diversified liability structure that includes resources raised from different investor and client groups, both for a fixed period and as on-demand funds;
- invest in highly liquid/liquid financial assets, diversified by currency type and maturity, to quickly and efficiently close unexpected liquidity gaps;
- monitors the use of existing liquidity reserves and initiate an increase if necessary;
- maintain relations with counterparts in financial markets to ensure that, when liquidity is needed, funds are made available in the shortest possible time.

Liquidity risk within the Bank and Sberbank Group as a whole is managed by the Assets and Liabilities Management Committee of Sberbank. Sberbank Treasury organizes the formation of a management system, organizes and coordinates the process of liquidity risk management in the Bank and the Group, ensures compliance with the established risk appetite and other limits and restrictions in terms of liquidity risk, implements measures to manage physical, structural and regulatory liquidity. The "Risks" block develops the target architecture of limits and sets the limits for the liquidity risk metrics; performs regular independent monitoring of compliance with established liquidity limits, validation of liquidity models and escalation of violations of limits to the collegiate management bodies. The Group defines single rules on raising and allocating resources by the Group members and on coordinating the Group members' activities on debt capital markets, and unified principles for raising funds from capital markets are applied for the purposes of the Bank's and Group's liquidity risk management.

Authorities of the Group's members are responsible for the effective liquidity management and control of liquidity of the institutions concerned, as well as the compliance with the limits and restrictions set by the Bank and the requirements of local regulators. The assessment, management and control of the liquidity risk of the Group members are performed in accordance with unified Group standards taking into account diversification of requirements to different categories of Group members.

#### **2.4.5. Operational Risk.**

**Operational risk** is the risk of the Bank incurring losses as a result of any defects in internal processes, functioning of information systems, unauthorized / illegal actions or errors of employees or due to external events.

The operational risk management system is aimed at preventing such risk or the maximum possible decrease of the threat of potential losses (direct and/or indirect) connected with internal process organization and external factors (events), measurement of operational risk for the calculation of necessary regulatory and economic capital as well as the creation of an adequate system of internal control.

The operational risk management process in the Group includes the following main stages:

- operational risk identification;
- operational risk evaluation;

- analysis of problem areas of processes, development and making a decision on optimizing / changing the processes in order to reduce the level of operational risk;
- operational risk monitoring;
- control and/or reduction of operational risk.

In order to perform the stages mentioned above, the Group has implemented such operational risk management instruments as collection of internal data concerning losses caused by the realization of operational risk incidents, self-appraisal of units and scenario analysis for operational risks.

Risk coordinators are appointed in all structural units of the Bank and the Group members from among unit employees, whose functions include, in particular, interaction with operational risk units in terms of identification, estimation, monitoring and control of operational risk. In particular, risk coordinators inform about realized incidents of operational risk and estimate potential risks during self-appraisal.

To monitor operational risk, the Group uses a system of reports for the management and collegial bodies involved in the risk management processes. Operational risk reporting is drawn up on a daily, monthly, and quarterly basis.

Data related to risk assessment and incurred losses help identify risk concentration areas for further development of a set of measures to mitigate the Group's risk level. Risk reduction activities are being introduced at the bank. These activities are intended both to change existing processes and technologies for operations and to improve the executive discipline of staff. The Bank regularly monitors measures implementation status and residual risks, both by business units and operational risk units, as well as executives and collegial bodies of the Bank management and Group members.

To prevent or/and decrease losses that arise from realization of operational risk events, the Group has developed and applies such mechanisms and procedures as overall regulation of business processes and procedures; segregation of powers; internal control over the compliance with the procedure established for operations and transactions, discipline with regard to limits; a set of measures ensuring information security and business continuity; improvement of audit procedures and control over the quality of automated systems and the complex of hardware functioning; property and asset insurance; improvement of employees' qualification at all organizational levels, etc.

#### **2.4.6. Legal Risk.**

Legal risk arising from the possibility of the Group incurring losses as a result of the Group's and/or its counterparties' violation of conditions of concluded agreements, legal errors made by the Group in the implementation of activities, imperfections of the legal system, counterparty violations of regulatory legal acts, branches of the Group, legal entities, in respect of which the Group exercises control or significant influence, as well as the Group's counterparties, being under the jurisdiction of different states, is considered by the Group to be a component of operational risks.

The legal risk management process in the Group includes the following main stages:

- identification of legal risk;
- evaluation of the legal risk;
- making a decision on risk-related measures and legal risk regulation;
- monitoring and control of the level of legal risk and losses.

To implement these stages, the Group has introduced such legal risk management tools as collecting internal data on losses due to the occurrence of legal risk incidents, developing measures to minimize legal risk, preparation of reporting on legal risks.

While performing statutory activity, the Group strictly follows the requirements of effective laws and by-laws. To manage the legal risk, the following is carried out: monitoring of the lawmaking and changes in laws and by-laws in legal banking system regulation, taxation and financial laws; legal expert examination of compliance of internal regulatory administrative documents and agreements, concluded by the Bank, with effective laws and other regulatory legal acts; regular analysis of the results of review of disputed issues with participation of the Group in judicial authorities; studies of the arbitration practice; minimizing the consequences of legal risk occurrence while protecting the interests of the Bank in courts and when interacting with government authorities.

### III. Detailed Information on the Issuing Credit Institution

#### 3.1. History of the Establishment and Development of the Issuing Credit Institution.

##### 3.1.1. Information on the Issuing Credit Institution's Company Name.

Full company name	Sberbank of Russia
introduced from 4 August 2015	

Short company name:	Sberbank
introduced from 4 August 2015	

*Name of a legal entity similar to the company name of the issuing credit institution:*  
None.

*Information on registration of the company name of the issuing credit institution as a trademark or service mark:*

The company name of the Bank is not registered as a trademark or service mark.

##### *Former company names and legal forms 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
20 June 1991	Joint-Stock Commercial Savings Bank of RSFSR (Russian Soviet Federative Socialist Republic)	Sberbank of RSFSR (Russian Soviet Federative Socialist Republic)	Resolution of the General Meeting of Shareholders dated 22 March 1991 (Minutes No. 1)
20 May 1992	Joint-Stock Commercial Savings Bank of the Russian Federation	Sberbank of Russia	Resolution of the General Meeting of Shareholders dated 20 May 1992 (Minutes No. 2)
23 September 1996	Joint-Stock Commercial Savings Bank of the Russian Federation (Open Joint-Stock Company)	Unchanged	Resolution of the General Meeting of Shareholders dated 23 May 1996 (Minutes No. 8)
21 August 2002	Unchanged	Sberbank of Russia OJSC	Resolution of the General Meeting of Shareholders dated 21 June 2002 (Minutes No. 14)
6 August 2010	Open Joint-Stock Company Sberbank of Russia	OJSC Sberbank of Russia	Resolution of the General Meeting of Shareholders dated 4 June 2010 (Minutes No. 23)

##### 3.1.2. Information on State Registration of the Issuing Credit Institution.

Primary State Registration Number (OGRN)	1027700132195
Date of introduction of the record in the Uniform State Register of Legal Entities on the establishment of the issuing credit institution	16 August 2002
Name of the registration authority that introduced a record on establishment of the issuing credit institution into the Uniform	Ministry of the Russian Federation for Taxes and

State Register of Legal Entities	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 Individual Entrepreneurs":	16 August 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

  

Date of registration in the Bank of Russia	20 June 1991
Registration number of the issuing credit institution in accordance with the State Register of Credit Institutions:	1481

### **3.1.3. Information on the Establishment and Development of the Issuing Credit Institution.**

The issuing credit institution was established for an indefinite period.

#### ***Brief description of the history and development of the issuing credit institution.***

Historically, Sberbank is considered to have been established from the date of the Decree issued by Emperor Nicholas I on the creation of savings banks signed on 30 October (12 November) 1841. The Decree read: "As Savings Banks may be of economic and moral use, we order to establish Savings Banks, on the grounds exposed in the Charter, for the first time under Petersburg and Moscow Saving Treasuries."

The first savings bank was opened in Petersburg on 1 March 1842, in the building of the Board of Trustees at 7, Kazanskaya St. The Petersburg Savings Bank operated in this building designed in 1810 by the architect Giacomo Quarenghi right up until 1917. On the day of its opening, the bank was visited by 76 depositors who opened accounts to a sum of 426.5 rubles. The first savings bank customer was Nikolay A. Kristofari, Court Counselor, Assistant to Expedition Director of the Saint Petersburg Loan Treasury, whose 10-ruble deposit started the Russian savings business. He received savings book No. 1.

The Moscow bank opened its doors for customers on 5 April 1842, in the building of the Board of Trustees of Solyanka Foundling Hospital. Up to 1862, it remained the only savings bank in the city that had no branches, in the same way as the one in Petersburg.

In June 1860, the savings banks passed from the jurisdiction of Boards of Trustees and Ministries of Internal Affairs to the jurisdiction of the Ministry of Finances. On 16 October 1862, the Emperor Alexander II approved a new draft for the Savings Banks Charter, under which "The purpose of the savings banks is to encourage poor people and especially the working classes to save a part of their earnings to cover for illnesses, lack of work or generally for a rainy day, providing all means for sure and profitable safekeeping of such savings."

In the 1880s, a period of rampant development of the national savings banks started. The progress was related to the changes in the government policy on savings banks under the influence of foreign experience. Since the mid 1880s, the government also started a significant expansion of the bank network outside the State Bank offices. In 1884, a decision was made to organize banks with all province and district treasuries (outlets of the Ministry of Finances), and also in any other town, suburb, or a large trade and industrial center, "where a great number of working and factory population is concentrated." As a result, while there were 42 outlets functioning under treasuries at the end of 1884, their number reached 206 in the next year, and there were 3,875 of them a decade later. The amount of deposits increased from 9.1 to 367.9 million rubles. The growth rate of money deposits in savings institutions was so significant that by the mid 1890s the savings outlets surpassed all other credit institutions, both state and private ones. Savings institutions started to penetrate the remote regions of the country involving different strata of the population in their activities and becoming a reliable accumulator not only for small savings of the poor but also for the income of the



middle class. As a result, savings banks occupied a leading place in the country's credit and banking system by the mid 1890s.

In the last decade of the 19th century, a new era opens up in the history of Russian savings banks connected with the name of Sergey Witte, a prominent Russian public figure of the turn of the 19th-20th centuries, and the Minister of Finance of Russia. He regarded people's savings first of all through the prism of "state enterprise foundation." S. Witte brought to perfection the mechanism of using internal savings in "state interests", and the type of the savings bank he created existed until 1917. The outlets were regarded by the Minister of Finances as "assistance to the government in financial and economic undertakings," first of all, during conversion operations and the issue of railway loans.

The huge increase in savings institutions at the turn of the 1880–1890s heralded the need for a reform of the 1862 Charter that did not satisfy the changed conditions. The new Charter was approved by Nikolai II on 1 June 1895. Article 1 read: "The state savings banks have the purpose of accepting deposits for interest accruals by giving ways of savings accumulation to the population." The government guaranteed the integrity of raised funds, and the outlets were obliged to maintain the confidentiality of deposits. The procedure of savings banks network development was simplified as much as possible: the Minister of Finances could issue an order and open savings institutions under all financial organizations, as well as any state, public or private body.

The savings banks were obliged to charge free funds to a special account in the State Bank, and they received at least 0.5% annual interest (earlier, the State Bank used the resources of savings banks free of charge). The bank operations now included ordinary on-demand deposits and conditional special-purpose deposits (for children until they come of age, for burial, etc.). The credit function of Russian banks was not developed to any noticeable extent. During the whole course of their history up to 1917, they remained "pumps" for the transfer of internal savings to the treasury's disposal. The 1895 Charter established the official status of state savings banks as financial assistance to the government.

During the First World War (1914–1917), the network of saving institutions was expanded as much as possible, and important changes took place in the composition of bank operations. The First World War was a time when the savings banks finally lost their role of charity organizations, as was intended initially, and they transformed into a kind of credit institutions. The first and one of the most important transformations was the law dated 7 July 1915, on cancellation of the maximum deposit sum and giving customers the right to deposit their savings with the banks without limiting them with any norms. In July 1915, an instruction was given to introduce operations of acceptance of state interest-bearing securities for keeping in the savings banks and their management on a paid-for basis. During the World War, one more important reform in the savings business was prepared: the introduction of check operations.

The period after the October Revolution of 1917 was marked by a crisis for the savings banks. Once again, private savings took the form of fully disorganized natural accumulations of products and deposits cautiously kept in thrift boxes in concealed locations. However, the system of state savings banks with their tradition of using free funds of the population by the state was an institution that did not contradict the attitudes of the new power and could become useful in practice. Therefore the State Bank (renamed People's Bank) and the state savings banks were the only ones to survive from the former credit system. Based on the decree of the Council of People's Commissars dated 10 April 1919, the savings institutions were merged with the RSFSR People's Bank to create a unified cash apparatus, and it inherited all assets and liabilities of the savings banks. The savings banks organized at the end of 1922 were not the formal successors of the savings institutions in tsarist Russia. The savings business, just like many other things at this time, was actually created anew. Only certain organizational traits of the old apparatus and the external forms of operations were taken from the past. The essence of the savings bank policy in the tsarist time involved the provision primarily of a reliable place to keep money for the depositors and ensuring relatively moderate interest. "Labor" savings banks attracted funds first of all for their direct economic use. The royal banks were as a rule created in places where savings were available; the "labor" banks had to "generate" them; they were formed from scratch and had to conduct promotional and organizational work. From the start, the network of the Soviet savings banks was based on an attempt to have as many credit organizations as possible, locating them in cities and villages to achieve maximum reach to the population and, at the same time, create a convenient service for the people.

Further on, the line for the country's industrialization and agricultural collectivization brought about large-scale and deep structural transformations of the whole society. When the first five-year plan was approved in 1929, the development of the savings business in the country was also

predetermined in many ways. A new Provision on state labor savings banks was approved. The Provision secured changes in the functioning of savings banks related to serving the widest circles of the population in maintaining simple banking as well as stock and settlement operations. The following operations were introduced in savings banks: depositing, transfer, letter of credit, securities operations, acceptance of payments, taxes and duties, cashless settlement operations, payment of pensions, and issuance of savings certificates. In addition, the savings banks had to participate directly in the realization of state loans and conduct operations with their bonds: sales, payment for express coupons, payment of prizes, interest and repayment capital, as well as acceptance of bonds for safekeeping and granting loans with bonds as collateral. Thus, the savings banks could perform a wide range of operations, and in this respect their activities were much more extensive in comparison not only with pre-revolutionary banks but also with the savings banks of foreign countries that existed at the time.

During the Second World War, the savings banks had the task of preserving the main part of savings accumulated before the war in state circulation and also ensuring the attraction of new deposits; the use of flexible organizational forms for prompt service of customers allowing for their forced migration; development of new kinds of cash and credit operations, the need for which increased in conditions of war. During the war, the priority of the operational activities of savings banks was holding loan campaigns and serving bond holders, making deposit operations, and the acceptance of tax and other payments. The savings banks also had the obligation of accepting money in the patriotic funds ("Defense" and "Red Army"), pay state benefits to single mothers and mothers with many children, pay cash benefits to families of officers, payments under merit certificates, personal pensions, etc. During the war, savings banks played a huge role in depositing state loans and also in organization of cash and prize lotteries.

In the post-war period, a new Charter of the State Labor Savings Banks of the USSR was approved in 1948, thus replacing the previous Charter of 1929. The approval of the 1948 Charter was the next stage in the transition from the system of state savings banks to the Savings Bank. Under the new Charter, the state labor savings banks became a unified state credit institution legally represented as the Main Administration of Labor Savings Banks and State Credit. Its inferior bodies in union and autonomous republics, territories, regions, and cities included relevant administrations of the state labor savings banks and state credit. Central savings banks, which were the basic type of savings banks, reported to local administrations. The main aim of savings institutions was to give the population the opportunity to store free funds reliably and make settlements, assist in accumulating funds and their use for development of the USSR national economy.

At the start of the 1960s, due to a considerable change in the role of savings institutions in budget financing and crediting of the national economy, the government set the task of establishing a tighter connection of savings business development with crediting of the national economy and support of stable circulation of funds and the purchasing power of the ruble. In accordance with the Decree of the USSR Council of Ministers No. 1061, 4 dated October 1962, the system of savings banks with all assets and liabilities as of 1 January 1963, passed from the jurisdiction of the USSR Ministry of Finances to that of the USSR State Bank. As a result, allocating the funds attracted by savings banks in the form of deposits for extending loans to the national economy, the State Bank concentrated up to 95 percent of all operations related to crediting of the national economy. The transfer of state labor savings banks to the system of the State Bank helped improve functioning of the cash service and cash collection service, introduce mechanical processing of reports, improve equipment of cash desks, and ensure their connection to cash management services provided to enterprises and institutions. In 1963, the savings banks started accepting utilities payments from the population. This decision played a substantially positive role in development of the savings system as now practically the entire population of the country numbered among its customers, which also made it possible to expect an increase in the number of depositors and the amount of deposits. It was followed by opening current accounts for schools, hospitals, children's institutions, and other organizations in savings banks with a small volume of settlement and cash services.

In 1977 the USSR Council of Ministers approved a new Savings Banks Charter, under which savings banks were determined as a "unified union credit institution". The savings banks were given monopoly rights to the organization of the savings business in the country: only savings banks had the right to issue a document called a "Savings Book" to the depositor. The government's further decisions envisaged a number of measures to expand the functions of savings banks and improve the culture of customer service. The savings banks received over 7 thousand new premises, and 600 more were built using own resources or in the procedure of share participation, and equipment of savings banks was also improved. A number of organizational measures were taken aimed at improving the

savings banks' working hours and creation of additional conveniences for the population: by 1985 over 70% of the savings banks worked outside working hours and on general days off.

In 1987, the system of institutions of the USSR State Labor Savings Banks was reorganized to form the Bank of Labor Savings and Lending for the USSR Population (USSR Savings Bank), a state specialized bank for serving the population and legal entities. Sberbank of the USSR included 15 republican banks, 166 provincial, regional and city offices, 4.1 thousand branch offices with 50.7 thousand branches and 22.1 thousand agencies. In 1988, the Executive Board of Sberbank of the USSR made a decision to transform the bank's activities related to transition of the whole of Sberbank's system to economic methods of management, strengthening of the material and technical base, creation of modern infrastructure for savings institutions, active implementation of cashless settlement, better satisfaction of the growing demand of citizens for banking services, maximal use of automation means, creating a system of trained personnel preparation, and increasing labor remuneration. In 1988, all the branches of USSR Savings Bank shifted to full self-support and started to use the team form of labor organization and remuneration.

From the middle of 1990, due to the political situation in the country, the Board of USSR Sberbank started working on gradual internal reformation. Under the Decree of the RSFSR Supreme Council dated 13 July 1990, the Russian Republican Bank of USSR Sberbank was declared the sovereign property of the Russian Federation. In autumn of 1991, the process of dismantling of structures of the USSR gained momentum and their functions were switched to Russian ones. On 20 December 1991, the USSR State Bank ceased to exist. On 24 December 1991, self-liquidation of USSR Sberbank was declared on the basis of the decision of its Council. After the USSR dissolved, only Sberbank survived in the competitive struggle of all republican savings banks in the post-Soviet space. The savings banks in former Soviet republics either ceased to exist altogether or occupied a minor position in the financial system of their countries.

The Joint-Stock Commercial Savings Bank of the Russian Federation was created in the form of a joint-stock company in accordance with RSFSR Law dated 2 December 1990, "On Banks and Banking Activity in RSFSR". Central Bank of the RSFSR was the founder. On 22 March 1991, the General Meeting of Shareholders of RSFSR Savings Bank made a decision to approve the Charter of RSFSR Joint-Stock Commercial Savings Bank, registered with RSFSR Central Bank on 20 June 1991.

Today, Sberbank is a modern, universal bank that satisfies the needs of different groups of customers in a wide range of banking services, and it is the largest bank in the Russian Federation and the CIS. The share of the Bank in the assets of the banking system and banking capital stands at a level of 30 percent.

Sberbank occupies the largest share on the market of deposits and is the main creditor of the Russian economy. The Bank tries to efficiently invest the customers' attracted funds in the economy's real sector, it gives loans to citizens, contributes to stable functioning of the Russian banking system, and maintains deposits of the population.

Crediting enterprises of the real economy sector is the main priority of the bank's functioning. Sberbank occupies a leading position in the country's banking system by amount of investment in the real sector of the economy: its share on the market of lending to legal entities stands at over 30 percent.

An important trend of Sberbank's credit work is financing of the customers' investment and construction projects. The loans provided for these purposes form the basis of the portfolio of specialized loans to legal entities.

Cooperation with Russian companies in raising funds is one of the most important trends in the bank's business. The Bank offers its corporate customers cash management services, international business services, and package services.

As part of optimizing the process of lending to individuals, Sberbank implemented a new technology, Credit Factory, in 2009, an integrated, automated and strictly formalized approach to lending decision making, which has helped reduce decision-making terms for customer applications, reduce expenses on analyzing transactions and on document flow. In 2011, all regional banks were already connected to Credit Factory technology. Credit Factory's scoring technology is also available to small businesses.

The Bank actively develops operations with bank cards relying on the extensive geography of card acceptance, a product line demanded by different categories of customers and competitive rates. Sberbank has been a confident leader in Europe since 2008 in terms of issued cards.

Sberbank is actively offering its customers a wide range of insurance products sold jointly with partner insurance companies (life and health insurance and insurance against accidents and diseases

for individual customers and employees of various companies, insurance of property used as collateral for loans, insurance against financial risks and civil liability of corporate customers, bank card protection, insurance when traveling abroad and in Russia, and others).

Sberbank continues to actively develop its remote sales channels, in particular, by expanding its network of Self-Service Terminals. The Bank is also successfully developing Sberbank Online, another remote service. The number of its active users already exceeds 9 million. Customers are offered new versions of Sberbank Online for iPhone, iPad and Android devices, and an application for Windows Phone.

#### 3.1.4. Contact information.

Address of the issuing credit institution specified in the Uniform State Register of Legal Entities:	19 Vavilova St., Moscow 117997
Mailing address:	19 Vavilova St., Moscow 117997
Telephone and fax number:	(495) 500-55-50, (8 800) 555-55-50, (495) 957-57-31
E-mail address:	sberbank@sberbank.ru
Internet page(s) with available information on the issuing credit institution and its placed and (or) offered securities	www.sberbank.com, <a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a>

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

#### ***Corporate Secretary Service of Sberbank***

Address	19 Vavilova St., Moscow 117997
Telephone and fax number:	Telephone (495) 505-88-85 Fax (495) 505-88-84
E-mail address	scs@sberbank.ru
Web page:	www.sberbank.com

#### 3.1.5. Taxpayer Identification Number (INN)

Taxpayer identification number (INN)	7707083893
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#### 3.1.6. Branches and Representative Offices of the Issuing Credit Institution.

##### ***Closure of branch:***

Name	<b>Tyumen Branch No. 29 of Sberbank</b>
Date of opening	20 May 1997
Location of business	52 Profsoyuznaya St., Tyumen 625002
Telephone number	(3452) 21-60-01
Full name of the Director	Vladislav Shilenko
Effective period of the Director's power of attorney	3 years from the date of issue

##### ***Change of branch status (Regional Bank transferred to branch):***

Name	<b>West-Siberia branch No. 8647 of Sberbank</b>
Date of opening	01 May 2019
Location of business	61 Rizhskaya St., Tyumen 625023
Telephone number	(3452) 41-21-53
Full name of the Director	Vladislav Shilenko
Effective period of the Director's power of	3 years from the date of issue

attorney	
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***Changes in the company details (address, telephone number):***

Name	<b>Perm Branch No. 6984 of Sberbank</b>
Date of opening	20 May 1997
Location of business	66/1 Kuybusheva St., Sverdlovsky District, Perm 614990, Perm Krai
Telephone number	(342) 210-22-44
Full name of the Director	Konstantin Podvalniy
Effective period of the Director's power of attorney	3 years from the date of issue

***Changes in branch directors:***

Name	<b>Bryansk Branch No. 8605 of Sberbank</b>
Date of opening	20 June 1991
Location of business	10b Lenina Ave., Bryansk 241050
Telephone number	(4832) 74-22-41
Full name of the Director	Yermolin Igor Sergeyevich
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Kostroma Branch No. 8640 of Sberbank</b>
Date of opening	20 June 1991
Location of business	33 Nikitskaya St., Kostroma 156005
Telephone number	(4942) 39-03-01
Full name of the Director	Vinogradov Vitaly Vyacheslavovich
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Yaroslavl Branch No. 17 of Sberbank</b>
Date of opening	8 August 1997
Location of business	34 Sovetskaya St., Yaroslavl 150003
Telephone number	(4852) 45-83-78
Full name of the Director	Vadim Lushin
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Astrakhan Branch No. 8625 of Sberbank of Russia</b>
Date of opening	20 June 1991
Location of business	41 Kirova St., Kirovsky District, Astrakhan 414000
Telephone number	(8512) 32-13-10
Full name of the Director	Positions overlapping established for Mynov Vladimir Vyacheslavovich
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Smolensk Branch No. 8609 of Sberbank</b>
Date of opening	20 June 1991
Location of business	23 Normandii-Neman, Smolensk 214030, Smolensk Region
Telephone number	(4812) 491-717
Full name of the Director	Reshetnyak Alexander Vladimirovich
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Tver Branch No. 8607 of Sberbank</b>
Date of opening	20 June 1991
Location of business	8 Trekhsvyatskaya St., Tver 170100
Telephone number	(4822) 77-86-00
Full name of the Director	Victor Arshinov
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Tula Branch No. 8604 of Sberbank</b>
Date of opening	20 June 1991
Location of business	1 Krestovozdvizhenskaya Sq., Tula 300000
Telephone number	(4872) 32-87-00
Full name of the Director	Sergey Yushchenko
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Mordovian Branch No. 8589 of Sberbank</b>
Date of opening	20 June 1991
Location of business	86 70 Let Oktyabrya Ave., Saransk 430033
Telephone number	(8342) 291-200
Full name of the Director	Positions overlapping established for Saleyeva Anna Yurievna
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Chita Branch No. 8600 of Sberbank</b>
Date of opening	20 June 1991
Location of business	40 Imeni Poliny Osipenko St., Chita 672010
Telephone number	(3022) 33-61-11
Full name of the Director	Positions overlapping established for Tagirov Igor Albertovich
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Krasnodar Branch No. 8619 of Sberbank</b>
Date of opening	20 June 1991
Location of business	34 Krasnoarmeyskaya St., Tsentralny District, Krasnodar 350000
Telephone number	(861) 275-08-08
Full name of the Director	Positions overlapping established for Sergiyenko Tatyana Gennadievna
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Krasnoyarsk Branch No. 8646 of Sberbank</b>
Date of opening	1 January 2016
Location of business	46 Svobodniy Ave., Krasnoyarsk 660028
Telephone number	(391) 259-80-03
Full name of the Director	Solntsev Dmitry Vladislavovich
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Birobidzhan Branch No. 4157 of Sberbank</b>
Date of opening	20 May 1997
Location of business	16 Sholom-Aleykhema St., Birobidzhan 679016
Telephone number	(42622) 9-59-01
Full name of the Director	Positions overlapping established for Yanarov

	Artyom Vladimirovich
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Tomsk Branch No. 8616 of Sberbank</b>
Date of opening	20 June 1991
Location of business	90/1 Frunze Avenue, Tomsk 634061
Telephone number	(3822) 44-68-32
Full name of the Director	Aleksey Zarubin
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Lipetsk Branch No. 8593 of Sberbank</b>
Date of opening	20 June 1991
Location of business	2 Pervomayskaya St., Lipetsk 398910
Telephone number	(4742) 42-15-15
Full name of the Director	Positions overlapping established for Inozemtseva Yelena Yurievna
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Belgorod Branch No. 8592 of Sberbank</b>
Date of opening	20 June 1991
Location of business	Grazhdanskiy Avenue 52, Belgorod 308000
Telephone number	(4722) 30-16-02
Full name of the Director	Yevgeny Polivayev
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Saratov Branch No. 8622 of Sberbank</b>
Date of opening	20 June 1991
Location of business	1/7 N.I. Vavilova St., Saratov 410012
Telephone number	(8452) 73-90-07
Full name of the Director	Lvov Ruslan Vadimovich
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Ryazan Branch No. 8606 of Sberbank</b>
Date of opening	20 June 1991
Location of business	19 Pozhalostina St., Ryazan 390000
Telephone number	(4912) 29-67-68
Full name of the Director	Semyonov Ivan Ivanovich
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Ulyanovsk Branch No. 8588 of Sberbank</b>
Date of opening	20 June 1991
Location of business	40A Goncharova St., Ulyanovsk 432017
Telephone number	(8422) 41-18-27
Full name of the Director	Open position
Effective period of the Director's power of attorney	3 years from the date of issue

  

Name	<b>Rostov Branch No. 5221 of Sberbank</b>
Date of opening	8 August 1997
Location of business	37 Yevdokimova St., Voroshilovsky District, Rostov-on-Don 344082

Telephone number	(800) 707-00-70 (ext. 63091404)
Full name of the Director	Salimov Ruslan Raphailevich
Effective period of the Director's power of attorney	3 years from the date of issue

### **3.2. Primary Business Activity of the Issuing Credit Institution.**

#### **3.2.1. Primary Types of Economic Activity of the Issuing Credit Institution.**

All-Russian Classifier of Economic Activities (OKVED)	64.19
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#### **3.2.2. Primary Business Activity of the Issuer.**

#### **3.2.3. Materials, Goods (Raw Materials), and Suppliers of the Issuer.**

#### **3.2.4. Sales Markets for the Issuer's Products (Works, Services).**

Issuing Credit Institutions shall disclose the information provided for in Clause 3.2.6 instead of that provided for in Clauses 3.2.2 – 3.2.4.

#### **3.2.5. Information on the permits (licenses) for certain types of work that the issuing credit institution has.**

Type of license (activity, work)	General license for banking operations involving funds in rubles and foreign currency
Number of the license (permit) or the document certifying clearance for certain types of work	No. 1481
Issue date of license (permit, clearance)	11 August 2015
The authority that issued the license (permit, clearance)	The Central Bank of the Russian Federation
Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	Banking operations license for attracting precious metals as deposits, placing precious metals, and performing other operations with precious metals
Number of the license (permit) or the document certifying clearance for certain types of work	No. 1481
Issue date of license (permit, clearance)	11 August 2015
The authority that issued the license (permit, clearance)	The Central Bank of the Russian Federation
Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a broker
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-02894-100000
Issue date of license (permit, clearance)	27 November 2000
The authority that issued the license (permit, clearance)	FCSM of Russia
Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a dealer
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-03004-010000
Issue date of license (permit, clearance)	27 November 2000
The authority that issued the license (permit, clearance)	FCSM of Russia



Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a depository
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-02768-000100
Issue date of license (permit, clearance)	8 November 2000
The authority that issued the license (permit, clearance)	FCSM of Russia
Validity period of the license (permit, clearance)	Unlimited

### **3.2.6. Information on the Activity of Certain Categories of Issuers. Information on Activity of Issuing Credit Institutions.**

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

Sberbank's primary activity is banking operations:

- Operations with corporate customers: maintaining settlement and current accounts, opening deposits, offering financing, granting guarantees, supporting export and import operations, offering cash collection service, conversion services, transfers to legal entities, etc.
- Operations with retail customers: accepting funds as deposits and investments into the Bank's securities, loans, bank card services, operations with precious metals, buying and selling foreign currencies, payments, transfers, custody of valuables, etc.
- Financial markets transactions: involving securities, derivative financial instruments, foreign currency, etc.

*The share of the income of the issuing credit institution from the main activity (types of activity, types of banking operations) in the total amount of income received by the issuing credit institution for the reporting period (for the last completed reporting year and for the reporting period consisting of 6 months of the current year):*

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

- interest and commission income from lending operations;
- other fee and commission income;
- net income from operations with securities and other financial assets;
- net income from operations with precious metals and foreign currency, incl. from foreign currency revaluation.

As of the date of disclosure of the quarterly report of Sberbank for the 2nd quarter of 2019, Sberbank's interim accounting (financial) statements for the 1st half of 2019 is in the process of preparation. The procedure and terms for its preparation are regulated by the Bank of Russia Ordinance No. 4983-Y (4983-U) "On the Forms, Procedure and Timing of Disclosure by Credit Institutions of Information on Their Activities" dated 27 November 2018 (hereinafter referred to as the Ordinance No. 4983-U). In this regard, information on the share of the Bank's income from its core business (activities) in the total amount of received income for the 6 months of 2019, as well as information on changes in the size of the Bank's income from its core business (activities, banking operations) by 10 percent or more compared to the respective reporting period of the previous year; and the reasons for such changes may be disclosed only after the official release(publication) of the interim financial statements of Sberbank for the 1 half of 2019.

Re-disclosure of the quarterly report of Sberbank for the 1st quarter of 2019 with the inclusion of the said reports and analytical information prepared on the basis of the statements will be complete within 2 business days after the date of disclosure of the interim accounting (financial) statements of Sberbank for 1 months of 2019, the planned date of which is no later than August 20, 2019.

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

Sberbank's medium-term plans have been defined by its Development Strategy for 2018–2020.

In accordance with the Strategy, the Sberbank Group plans to implement initiatives that will allow the Bank to reach a new level of competitiveness, enabling it to compete with global technology

companies, remaining

the best bank for individuals and corporate clients.

The key task for the Group is to increase the scale of business, profitability and efficiency while increasing flexibility, speed and customer focus on the basis of new technologies and fostering employees of new quality.

Accomplishing this task is planned through the implementation of the following key priority lines:

**1. Best customer experience and ecosystem:** we will form the best customer experience, not only in the financial field but also in other industries through the implementation of modern technologies in all products, services and processes of the bank.

**2. Technological leadership:** we have to finish the technological transformation of our current financial business, all the while maintaining the functionality and reliability of the existing IT systems, to complete the new platform and transfer our whole business to this platform. We also have to build the foundation for an ecosystem in non-financial industries. We will implement the solutions adopted on the basis of the data and algorithms in all our processes (data-driven company) and will be the leaders in the innovation development. The customers' security will remain the key priority for us.

**3. Employees of new quality working in effective teams:** we will restructure HR processes, training and assessment to successfully develop new competencies of the employees, implement efficient management methods through team work and reduction of the hierarchy while continuing the corporate culture development.

### **3.4. Issuing credit institution's membership in industrial, banking and financial groups, holding companies, concerns, and associations.**

**Organization:** The Association of Russian Banks

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2017

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The FinTech Association

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2017

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The Enterprise Ethereum Alliance, a non-profit alliance

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the alliance

The year of joining the organization: 2017

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The Association of Operators and Developers of Unmanned Aircraft Systems AERONET

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2018

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The Association of student olympiads Ya - professional (I am a Professional)

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2018

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** Association of Big Data Market Participants

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2018

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** National Association of Robotics Market Participants

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2018

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The Financial Literacy Association

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2019

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The International Bank Security Association

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 1994

Membership has been suspended since 27 September 2016

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The International Capital Markets Association

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 1998

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The National Finance Association, a self-regulatory organization

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association (dealing and depository services)

An associate member (brokerage services)

The year of joining the organization: 1996

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The National Association of Stock Market Participants

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association (brokerage services)

An associate member (dealing and depository services)

The year of joining the organization: 2009

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** The Association of Promissory Notes Market Participants

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 1996

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed.

**Organization:** The MasterCard Members Association (a non-profit organization)

(The MasterCard Members Association)

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 1995

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed.

**Organization:** The Russian National Association of SWIFT Members

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 1995

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed.

**Organization:** The Russian-American Business Cooperation Council, a non-profit association of legal entities

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2001

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

**Organization:** Association of entities in the field of cash circulation, cash collection and transportation of valuables

*Credit institution's role (place), functions and period of membership in the organization:*

A member of the association

The year of joining the organization: 2017

*Nature of dependence of the results of financial and business activities of the issuing credit institution on other members of the association:* no dependence is observed

### **3.5. Entities Controlled by the Issuing Credit Institution and Having Material Importance for that Issuing Credit Institution (Controlled Entities).**

Full company name:	DENIZBANK ANONİM ŞİRKETİ
Short company name:	DenizBank A.Ş.
Taxpayer Identification Number (INN) (if applicable):	not applicable
Primary State Registration Number (OGRN) (if applicable):	not applicable
Location:	Buyukdere Caddesi, No: 141, 34394 Esentepe Şişli, Istanbul, Turkey

***Type of control exercised over the entity controlled by the issuing credit institution:***

Direct control.

***Indication of control by the issuing credit institution over the entity where it is the controlling entity:***

Right to cast more than 50 percent of votes in the supreme management body of the entity controlled by the issuer.

Participatory interest of the issuing credit institution in the authorized capital of the controlled entity:	99.8526%
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Percentage of ordinary shares in the controlled entity, which is a joint-stock company, owned by the issuing credit institution:	99.8526%
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***Description of the principal activities of the controlled entity:***

Banking activities

***Composition of management bodies of the controlled entity:***

***Members of the Board of Directors (Supervisory Board) of the controlled entity:***

No No.	Full name	Share in the authorized capital of the issuing credit institution	Percentage of ordinary shares of the issuing credit institution
1	2	3	4
<b>Chairman of the Board of Directors</b>			
1	Herman Gref	0.0031%	0.003%
<b>Members of the Board of Directors</b>			
2	Hakan Ateş	0	0
3	Deniz Ülkü Arıboğan	0	0
4	Nihat Sevinç	0	0
5	Timur Kozintsev	0	0
6	Aleksander Titov	0	0
7	Igor Kolomeyskiy	0	0
8	Dzhangir Azer Ogly Dzhangirov	0	0
9	Wouter Van Roste	0	0
10	Derya Kumru	0	0
11	Aleksander Morozov	0.0017%	0.001%
12	Pavel Barchugov	0	0

***Members of the Collegial Executive Body (Executive Board) of the controlled entity***

Item No No.	Full name	Share in the authorized capital of the issuing credit institution	Percentage of ordinary shares of the issuing credit institution
1	2	3	4
1	Hakan Ateş	0	0
2	Wouter Van Roste	0	0
3	Timur Kozintsev	0	0
4	Dilek Duman	0	0
5	Ruslan Abil	0	0
6	Bora Böcügöz	0	0
7	Tanju Kaya	0	0
8	Ali Murat Dizdar	0	0
9	Derya Kumru	0	0
10	Murat Çelik	0	0
11	Sarukhan Özəl	0	0
12	Ayşenur Hiçkiran	0	0
13	Hayri Cansever	0	0

***Person holding a position (performing the functions) of the one-person executive body of the controlled entity:***

None.

**3.6. Composition, structure, and cost of fixed assets of the issuing credit institution, plans to buy, replace, or write off fixed assets, information about encumbrance of fixed assets of the issuing credit institution.**

***Initial (replacement) value of fixed assets and accrued depreciation:***

No No.	Group of fixed assets	Initial (replacement) value*, thous. RUB	Accrued depreciation, – thous. RUB
<b>Reporting date: July 01, 2019</b>			
1	Fixed Assets:	582,954,543	240,286,767
1.1.	incl. real estate items	220,326,202	14,392,112
2	Land	4,080,308	-
3	Real estate (except land) temporarily unused in primary activities recognized at (fair) value	5,209,949	-
4	Land temporarily unused in primary activities recognized at (fair) value	12,289	-
5	Long-term assets available for sale	14,712,778	-

\* - without taking into account provision for possible losses

***Depreciation calculation methods by groups of fixed assets:***

Under the Accounting Policy of Sberbank, depreciation of fixed assets is calculated on a monthly basis:

- Standards set by Decree of the Council of Ministers of the USSR No.1072 dated 22 October 1990 are used for items accepted for accounting prior to 1 January 2000. In the period ended 1 January 2007, items were depreciated up to their book value minus the balance of the revaluation fund established for such assets. Since 1 January 2007, items accepted for accounting before 1 January 2000 have been depreciated up to their book value according to the standards effective on the date of accepting such items for accounting;

- The linear method is applied for items acquired after 1 January 2000 during their useful lifespan. Items shall be depreciated up to their book value and an annual depreciation deductions shall be calculated based on the initial or current (replacement) value (in case of revaluation) of the fixed asset and a depreciation rate calculated based on the item's useful lifespan;

- for assets accepted for accounting after 1 January 2003 the depreciation rate is set by RF government Decree No. 1, dated 1 January 2002, "On Classification of Fixed Assets Divided into Depreciation Groups", and their useful lifespan is determined under the Accounting Policy of Sberbank for Tax Purposes;

- for assets listed in the Bank's Order 1722-P dated 23 November 2015 the linear method is applied and their depreciation rate is calculated based on their useful lifespan set by this Order;

- for objects in the form of capital investments in leased objects, in a linear manner, based on depreciation rates calculated on the basis of useful lives, defined as the period of time during which the facility is planned to be used by the Bank for economic benefits, but not more than ten years.

Since 1 January 2016 the maximum amount of accrued depreciation of fixed assets has been set equal to their initial or reevaluated value minus their estimated residual value.

An estimated residual value of assets of the motor vehicle category is set as a percentage of their book value as of 1 January 2016 (for vehicles acquired before 1 January 2016) or on the date of their acquiring (for vehicles acquired after 1 January 2016) as follows:

- for company vehicles (regular) - 20%
- for company vehicles of executives class - 35%
- for special cash collection service vehicles - 8%

The residual value of fixed assets of other categories is disregarded as insignificant.

Depreciation for impaired fixed assets is accrued taking into account the decrease in their value for the impairment amount, reflected on bookkeeping accounts, starting from the date following the date they recognized impaired until the end of their useful lifespan.

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

No revaluation of fixed assets was carried out in 2018.

***Information about plans to buy, replace or write off fixed assets, the cost of which exceeds 10 or***

***more percent of the cost of fixed assets of the issuing credit institution and other fixed assets decided on by the issuing credit institution:***

In the nearest future (the 3rd quarter of 2019), Sberbank does not plan to settle transactions with real estate items that amount to 10 or more percent of its fixed assets value.

***Information on all encumbrances on fixed assets as of July 1, 2019:***

Item No.	Item name	Document about encumbrance (restriction)	Summary of encumbrance (restriction)	Period of encumbrance (restriction)
<b>Section I. Buildings (premises, structures)</b>				
<b>Number of buildings and premises rented out for a year or less</b>				
1	2,222	lease agreements	renting out premises	1 year or less
<b>Number of residential buildings and premises</b>				
2	23 residential premises	agreements	renting out residential premises	lease agreement periods
<b>Number of buildings and premises rented out for more than a year</b>				
3	399 non-residential premises	lease agreements	renting out premises	over 1 year
<b>TOTAL for Section I: 2,644 premises</b>				
<b>Section II. Land plots</b>				
4	45	Certificate of land title	restrictions on use	unlimited term
<b>Section III. Engineering and technical equipment</b>				
5	15	agreements	provision for use	lease agreement periods

## IV. Information on the Financial and Business Activities of the issuing credit institution.

### 4.1. Financial and business performance of the issuing credit institution

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

As of the date of disclosure of the quarterly report of Sberbank for the 2nd quarter of 2019, Sberbank's interim accounting (financial) statements for the 1st half of 2019 is in the process of preparation. The procedure and terms for its preparation are regulated by the Ordinance No. 4983-U. In this context, information about the dynamics of indicators characterizing the results of the financial and economic activity of Sberbank for the 1st half of 2019 and for the same period of the previous year can be disclosed only after the official release (publication) of the interim accounting (financial) statements of Sberbank for the 1st half of 2019.

Re-disclosure of the quarterly report of Sberbank for the 2nd quarter of 2019 with the inclusion of the said reports and analytical information prepared on the basis of the statements will be complete within 2 business days after the date of disclosure of the interim accounting (financial) statements of Sberbank for the 1st half of 2019, the planned date of the disclosure of which is no later than August 20, 2019.

### 4.2. Liquidity of the issuing credit institution, equity (capital) adequacy.

Symbol (number) of the ratio	Ratio	Allowed ratio value	Actual ratio value	
			As of July 1, 2019	as of July 1, 2018
R1.1	Core capital adequacy	Min 4.5%	11.42	10.72
R1.2	Main capital adequacy	Min 6%	11.42	10.72
R1.0	Equity (capital) adequacy	Min 8%	14.24	14.55
R1.4	Financial leverage	Min 3%	11.47	10.73
R2	Instant liquidity	Min 15%	186.77	154.05
R3	Current liquidity	Min 50%	250.50	269.24
R4	Long-term liquidity	Max 120%	59.57	61.53
R6	Maximum exposure to single borrower or groups of related borrowers	Max 25%	15.54	19.12
R7	Maximum amount of major credit risks	Max 800%	112.10	127.30
R10.1	Aggregate exposure to insiders	Max 3%	0.36	0.35
R12	Use of equity (capital) to acquire shares (interests) in other legal entities	Max 25%	11.98	10.24
R25	Maximum credit exposure to bank's affiliate(s)	Max 20%	8.87	8.35

*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 trends in the given indicators and description of factors which, in the opinion of the issuer's management bodies, most critically affect its liquidity and solvency:*

During the period from July 1, 2018 until July 1, 2019, the total amount of Sberbank's assets increased by RUB 2,798 billion and at the end of the 2nd quarter they amounted to RUB 27,423 billion (compared to RUB 24,625 billion as of July 1, 2018).

The main factors that determined the growth trends in assets were:



- an increase in the amount of net loans receivable (by RUB 888 billion);
- growth in the investments in securities and other financial assets (by RUB 704 billion);
- growth in the investments in subsidiary and dependent entities (by RUB 128 billion);
- growth in the funds placed with the Bank of Russia (by RUB 162 billion, including obligatory reserves - by RUB 31 billion).

The amount of Sberbank's liabilities for the period from July 1, 2018 until July 1, 2019 increased by RUB 2,302 billion, mainly due to the increase in the amount of funds from customers that are not credit institutions (by RUB 2,494 billion, including due to individuals by RUB,1 063 billion).

As part of liquidity risk management, the Bank has retained a sufficient amount of liquidity reserves, including through active work on maintaining the collateral in accordance with the Bank of Russia Ordinance No. 4801-Y (4801-U) "On the Form and Conditions for Refinancing Credit Institutions on the Security" dated 22 May 2018.

The Banks overcomplies with the limits of mandatory liquidity ratios established by the Bank of Russia.

The instant liquidity ratio (R2) of the Bank regulates the risk of the Bank losing its liquidity during the trading day (min 15%). From July 01, 2018 until July 01, 2019, R2 increased by **Ошибка! Ошибка связи.** percentage points and was **Ошибка! Ошибка связи.%** as of July 01, 2019.

The Bank's current liquidity ratio (R3) reflects the risk of the Bank's losing its solvency within 30 days (min 50%). From July 1, 2018, R3 decreased by **Ошибка! Ошибка связи.** percentage points and as of July 2019, 2016 was **Ошибка! Ошибка связи.%**.

The Bank's long-term liquidity ratio (R4) reflects the risk of the Bank losing its liquidity as a result of deposits in long-term assets (max 120%). From July 01, 2018 until July 01, 2019, R4 decreased by **Ошибка! Ошибка связи.** percentage points and was **Ошибка! Ошибка связи.%** as of July 01, 2019.

The Basel III short-term liquidity ratio (R26, non-revolving credit line) assesses the ability of the Sberbank Group to unconditionally, timely and fully meet its cash and other liabilities in conditions of instability within the next 30 calendar days from the date of the calculation of the ratio. Ratio R26 is calculated at the level of the Sberbank Group. The minimum permissible ratio value is 100%. From July 1, 2018, R26 increased by 8.96 percentage points and as of April 1, 2019 was 129.16 %<sup>5</sup>.

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

As of January 1 and July 1, 2019, the Bank has no financial investments of 5 or more percent of all financial investments.

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

Intangible assets	Initial (replacement) cost, thous. RUB	Accumulated depreciation, thous. RUB
<b>Reporting date: 01.07.2019</b>		
IA	90,582,477	41,617,860

#### *Accounting standards (rules) used by the issuing credit institution to report about its intangible assets:*

Since January 1, 2016, Bank of Russia Regulation No. 448-II (448-P), dated December 22, 2014, "Accounting Procedure for Fixed Assets, Intangible Assets, Real Estate Temporarily Not Used for Primary Activities, Long-Term Assets for Sale, Inventories, Working Tools and Items Received under an Accord and Satisfaction Agreement or Pledge Agreement with Indefinite Purpose to Be Applied by Credit Institutions" has been used as a guideline for accounting of intangible assets.

<sup>5</sup> The value of the ratio in accordance with reporting form 0409813, (Bank of Russia Ordinance dated October 08, 2018 No. 4927-U On the List, Forms and Procedure for preparation and submission of reporting forms of credit institutions to the Central Bank of Russian Federation. The disclosure of the value of H26 on the results of the 2nd quarter of 2019 will be carried out in accordance with the Bank of Russia Ordinance No. 4482-Y (4482-U), dated August 7, 2017, "On the Forms and the Procedure for Disclosure (by Parent Credit Institutions of Banking Groups) of Information on Risks Accepted, Risk Assessment Procedures, and Risk and Capital Management Procedures".

#### **4.5. Information on a policy applied and costs incurred by the issuing credit institution in the sphere of scientific and technical development, licenses and patents, new research and developments.**

##### **Platform**

Sberbank continues to develop a technological platform. The platform evolves as part of three strategic programs.

1) The Unified Front-End System (UFES) creates a unified service logic in all channels based on the omnichannel principle to significantly improve the customer experience. The Unified Front-end Systems allows both to increase customers' comfort and to add value to the employees' activity. Several teams carry out independent parallel development of the UFES to provide for large-scale production of business functionality and replication on demand. The key technological conditions for the development of the UFES are high performance, reliability and security of customer service. In 2018, the architecture, development processes and functional output to the industrial environment were improved, the multi-version feature was introduced to support technological services and client functionality independent and iterative development within their proper release cycles. The phase of mass all-customer replication of the system in three channels of remote banking services has begun.

2) The Business Development Support Platform (BDSP) combines the processes of the middle and back office of the Bank by creating technological components and product factories in order to render services to customers. In 2018, the platform's reliability and performance were ensured, contracts of 100% priority components necessary to launch the circulation of product factories for external customers were confirmed. Mechanisms for switching the platform to Stand-In mode, as well as Stand-In application factories were implemented allowing to continue operations without interrupting client service in case of incidents. Front-end systems of all 14 thousand bank offices started Single client profile operation. The list of products connected to the platform in test mode was significantly expanded, including transfers to individuals, acquiring services, payroll projects, deposits and conversions for legal entities. A large-scale replication of business functionality has started.

3) The Data Factory (DF) gets together the information asset of the bank and supports decision making based on quality data. In 2018, infrastructure elements developing as well as data downloading from key internal and external sources were completed. The management accounts of the bank in 2018 were based on the database and tools of the Data Factory. The next stage was the transition from building a data warehouse to constructing an analytical and AI platforms to provide for new opportunities in near-real time data processing, self-service and analytics. A new approach to data quality management has been launched. A mechanism for elastic resource allocation in less than 20 minutes has been implemented. MVP DevOps for AI has been developed, which allows for AI-models to be put into commercial operation within less than one day. Sberbank continues to build up technologies and competencies to consolidate, process and provide thorough and up-to-date data throughout the entire Sberbank group.

##### **Infrastructure and Reliability**

The Bank transferred 450 automated systems servers from leased Data Processing Centers (DPCs) to Skolkovo DPC without affecting customer service and reducing reliability. At the same time, large-scale centralization and decommissioning of non-targeted automated systems and data centers were carried out. Skolkovo DPC in 2018 was certified for Tier 3 reliability level. Dynamic Cloud-Based Infrastructure Initiative launched. The initiative is aimed at creating a world-class dynamic cloud infrastructure with the best customer experience, competitive price and required reliability as well as a significant increase in the utilization of the Bank's infrastructure. At the end of 2018 the piloting of the e-commerce approach (payment for actually consumed resources) was successfully completed in cooperation with the Digital Platform tribe when ordering infrastructure products. The replication of this approach to other divisions of the Bank has begun. the dynamic infrastructure service can both be accessed via interface and via the program code to support auto-scaling of the infrastructure depending on the required capacity. Public cloud (SberCloud) resources start providing commercial services.

One of the key area remains ensuring high reliability of critical systems. In October 2018, Sberbank successfully completed the strategic program "Reliability of Critical Automated Bank Systems (99.99)" resulted in the availability of bank services ensured at the level of 99.99. One of the achievements is also obtaining certificate of Uptime Institute TIER III by Sberbank which confirms the compliance with international safety and reliability standards.

## Artificial Intelligence

The bank implements the AI-first concept by embedding artificial intelligence in all processes. Thanks to the use of AI, loan disbursement time for corporate customers was reduced to 7 minutes in 2018. Due to robotic processes and reduced manual labor, the efficiency of the back office was increased by 25% in 2018: routine operations within 53 processes of the Bank are performed by bots instead of employees. "Reading bots" extract data from electronic documents and verify signatures based on AI.

In terms of developing AI-culture, the bank is engaged in the development of DS / AI competencies both for the employees and for the external community. Sberbank invests in R&D, joint accelerators, training courses in cooperation with leading Russian universities, as well as in open conferences such as Sberbank Data Science Journey, Classic AI. AI Academy program launched. Currently, the bank already uses AI to improve customer experience within several products. More personalized communication with customers support chats and voice bots used for communication with retail and corporate clients, as well as for collection. Smart products change the lending process: corporate customers can get a loan within 7 minutes, while private customers spend a few minutes to applying for a loan online. To provide for speed and security, the bank begins to use biometrics for customer communication with the contact center, for customer logging in mobile applications and for using self-service terminals. The use of AI in managing assets and liabilities helps the bank to model the balance sheet structure while taking into account many factors, including macroeconomics, and support optimal decision making in financial planning and managing product rates.

## Innovations

Already by the end of 2017, Sberbank created innovative laboratories in relevant technological areas (Blockchain Laboratory, Cybersecurity Laboratory, IoT - Internet of Things Laboratory, Artificial Intelligence Laboratory, Virtual and Augmented Reality Laboratory, Gamification Laboratory, Robotics Laboratory, Process Robotics Laboratory). In less than a year, an innovative team with unique competencies and expertise was formed, as well as an infrastructure was created for the development of technological innovations, and a number of bright initiatives were implemented. Key tasks of 9 innovative laboratories include: continuous monitoring of new technologies so as not to miss the next big thing; increased expertise in key technologies; implementation of innovative solutions in the Bank's products and services; conducting applied research in collaboration with national universities and research centers. Laboratory products are solutions to be subsequently delivered to business units. In 2018 our labs created more than 100 MVPs (prototypes), some of which have already been put into commercial operation.

In the 2nd quarter of 2019, the Bank's total costs to achieve these objectives amounted to 19.6 billion rubles.

## 4.6. Analysis of development trends in the primary activities of the issuing credit institution

*Major trends in the banking sector of the economy for the last completed reporting year and for corresponding reporting period consisting of 6 months of the current year, and the main factors affecting the state of the banking sector:*

### Summary for 2018:

In 2018, the number of existing credit institutions (credit institutions entitled to perform bank transactions) decreased from 561 (as of January 1, 2018) to 484 (as of January 1, 2019).

In 2018, assets of the banking industry increased by 10.4% in total (while in the 4th quarter of 2018 they increased by 5.6%). Banks' assets increased by 6.4% in 2017.

Over the 12 months of 2018, the growth rate of the loan portfolio of the banking industry almost tripled as compared with 2017: 15.0% and 5.2%, respectively. The trend was positive for all types of loans. While the amount of corporate loans increased by 12.4% in 2018 (compared to a 2.8% increase in the same period of 2017), the amount of loans provided to individuals increased by 22.4%, which was better than growth by 12.7% a year earlier. In the 4th quarter of 2018 the trend for loans was similar: loans to individuals increased by 5.1%, and loans to enterprises – by 2.4%.

The situation with credit risks in the banking industry somewhat improved. Overdue loans as of January 1, 2019 amounted to 5.5% (vs. 6.2% as of January 1, 2018 and 6.0% as of October 1, 2018). The decrease in the amount of overdue debts in the loan portfolio of individuals was more significant than for legal entities. The amount of bad debt to individuals decreased from 7.0% to 5.1% (5.8% as

of October 1, 2018), while for enterprises it decreased only by 0.2 percentage points, amounting to 5.7% (6.1% as of October 1, 2018). The total amount of overdue loans (to individuals and businesses) increased by 3.0% in 2018 and decreased by 4.5% in the 4th quarter of 2018.

Loan provisions in 2018 increased insignificantly: only by 1.5% compared with growth by 8.7% a year earlier. The loan provisions to loan portfolio ratio decreased from 9.84% (as of January 1, 2018) to 8.68% (as of January 1, 2019).

From January to December 2018, investments in securities made by banks increased by 6.4%, compared to their 7.5% increase in the same period last year.

Legal entity funds, including budget funds attracted by banks, increased by 18.0% in 2018, including by 5.9% in September – December 2018. Over the same period of 2017, these funds increased by 12.1%. That being said, budget funds for the period continued to grow, even though not as fast as in 2017: 57.9% and 160.0%, respectively. Debts to the Bank of Russia increased by 29.3% against a decrease of 26.0% a year earlier.

During the period under review, deposits by individuals increased by 9.5%. Over the same period of the previous year, the amount of deposits increased by 7.4%. At the same time, market growth was 5.7% in the 4th quarter of 2018.

In 2018, the balance sheet profits of the banking industry amounted to RUB 1344.8 billion, which is 70.3% more than the similar figure for the same period of the previous year (RUB 789.7 billion). A growth in profit in the 4th quarter of 2018 amounted to RUB 277 billion. 100 out of 484 currently operating credit institutions (or 20.7% of their total amount) reported loss in 2018. As of January 1, 2018, 25.0% of credit institutions were unprofitable.

### **Summary for 6 months of 2019:**

For the period from January to June 2019, the number of operating credit institutions (credit institutions entitled to perform bank transactions) decreased from 484 (as of January 1, 2019) to 464 (as of July 1, 2019).

Over the 6 months of 2019, banking industry assets decreased by 1.7%. The decline was driven by appreciation of the ruble and negative currency revaluation. In 2018, bank assets decreased by 1.6% over the same period.

In the 1st half of this year, the credit portfolio of the banking system in relative terms increased by 2.5%, which is worse than a year earlier, when it increased by 5.9%. At the same time, trends in different types of loans varied. Thus, the volume of loans to enterprises for the 6 months of 2019 fell by 0.3% (for the same period in 2018 – increased by 4.7%). The amount of retail loans issued by the banks increased by 9.6%, which was better than the increase of 9.2% a year before.

The banking industry's credit risks increased due to several large banks and banks undergoing resolution. The amount of overdue loans as of July 1, 2019 was 6.6% (vs. 5.5% as of January 1, 2019). At the same time, there was an increase in the amount of overdue loans to businesses, while overdue loans to individuals decreased. The amount of overdue retail loans decreased to 4.9%; overdue loans to the corporate sector increased from 7.3% to 6.2%. Over the 6 months of 2019, the total amount of overdue loans (to individuals and businesses) increased by 21.6%.

Bank reserves in January to June 2019 decreased by 4.2% (vs. increase by 6.2% for the same period in 2018). On the other hand, loan loss provisions for the first half of 2019 have increased markedly: they increased by 23.6%, but largely due to the input of troubled banks under rehabilitation. Loan loss provisions increased by 2.9% over the same period in 2018, which was lower than a 5.7% increase in overdue debt. The loan loss provisions to loan portfolio ratio grew from 8.7% (as of 1 January 2019) to 10.5% (as of 1 July 2019) for the 6 months of 2019.

From January to June 2019, investments in securities made by banks declined by 1.6%, compared to their 4.4% increase in the same period last year.

Corporate sector funds, including state budget funds attracted by banks increased by 2.4% over the first 6 months of 2019. These funds increased by 6.4% in the same period of 2018. At the same time, budget funds for this period grew more slowly compared to the same period in 2018 – 37.1% and 44.6%, respectively. Funds raised from the Bank of Russia were down by 0.6%, while in the previous year they increased by 34.4%.

During the period under review, household deposits increased by 1.8%, while last year there was an increase of 3.9% over the same period.

Following 6 months of 2019, the balance-sheet profit of the banking system amounted to more than RUB 1 trillion (RUB 1,004.9 billion), which is almost 58% more than the figure for the same period of last year (RUB 634 billion). 99 banks out of 464 operating credit institutions (or 21.3% out

of the total amount) ended the 1st half of 2019 with a loss. As of July 1, 2018, 27.7% of credit institutions were unprofitable.

***General assessment of issuing credit institution performance in the banking sector:***

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

As of July 1, 2019, Sberbank holds the following shares:

- **42.7%** in capital of the banking industry <sup>6</sup>(+1.2 pp compared to January 1, 2019);
- **31.6%** in assets of the banking industry (+1.2 pp);
- **40.8%** in loans to individuals (-0.6 pp);
- **31.1%** in the corporate lending market (-1.5 pp);
- **44.6%** in deposits by individuals (-0.5 pp)
- **24.9%** in deposits by businesses (including private entrepreneurs) (+1.8 pp).

**4.7. Analysis of factors and conditions affecting the performance of the issuing credit institution**

***Factors and conditions affecting the performance of the issuing credit institution and having made their impact on the change in the amount of profit (loss) of the issuing credit institution from its primary activities:***

***Remaining geopolitical tensions.*** The crisis in relations between the largest developed countries, primarily the USA and the EU, on the one hand, and Russia, on the other, continues and is accompanied by imposing economic sanctions on the largest Russian companies and banks. This limits the opportunities of Russian banks to find financing abroad, especially amid weak growth on domestic markets.

***Stronger state influence in the economy and the banking system.*** As the economic crisis in Russia continues, the government becomes an important provider of resources to support both banks and the entire economy with various capitalization tools. Moreover, the state is starting to be a significant participant of banking activities through the Foundation of consolidation in the banking sector and Agency for Housing Mortgage Lending.

***Retaining low GDP growth rates.*** The economy grows at a slower pace, which leads to lower demand for investments and loans by businesses. Personal income growth is also declining, which negatively affects the dynamics of consumer demand and attracting funds of individuals.

***Continued policy aimed at liquidating the banks with low stability levels.*** Since the 2nd half of 2013, the Bank of Russia has pursued a policy of revoking licenses of banks that have lower stability levels and those breaching banking laws. The number of liquidated banks in 2018 was 58 but they were for the most part small credit institutions. Moreover, a number of largest private banks come through recovery (sanation) through the Foundation of consolidation in the banking sector. Against the background of economic stagnation and unstable currency market, this may lead to growing problems in many banks and redistribution of the bank market.

***Forecast on the duration of factors and conditions***

Given the current global and domestic trends, the factors will remain in place at least in the medium term, while the high uncertainty of their changes complicates longer-term forecasting.

***Measures being or planned to be taken by the issuing credit institution to take advantage of the factors and conditions:***

A balanced policy of asset and liability management pursued by Sberbank ensures a

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<sup>6</sup> - as of June 1, 2019

relatively flexible approach to the interest rate policy when interest margins are decreasing and volatility in the financial markets is growing.

***Methods being or planned to be applied by the issuing credit institution to reduce the negative effect the factors and conditions have on its performance:***

In order to reduce a negative effect of lowering interest margin, Sberbank follows a balanced interest rate policy to manage interest rates for raising and placing the resources. Marketing campaigns are carried out and the sales function is upgraded to get more assets generating the highest income.

Sberbank's access to various sources of financing both nationally and partially internationally helps to mitigate a negative impact of slow growth in traditional sources of deposits.

***Material events or factors that may have the most negative impact on the future opportunities of the issuing credit institution to obtain the same or better results as compared to the results obtained in the last reporting period and the likelihood of such events (factors):***

The increased geopolitical tensions related to the events in Ukraine, economic sanctions imposed on major Russian companies and banks, and the economic downturn may have an additional negative impact on the macroeconomic situation in the Russian Federation and its banking sector. The other markets where Sberbank is present, such as CIS states (Belarus, Kazakhstan), and in Central and Eastern Europe, are projected to provide moderate growth in the banking markets.

As for the main market of Sberbank - the Russian Federation - margin decrease will be accompanied by a significant reduction of asset growth rates, which will result in competition sharpening and increased effect on current indicators of the bank system related to troubled assets accumulated previously.

Moreover, stagnation in economy and high inflation expectations in short- and medium-term may negatively affect solvency of leading Russian companies. Decline in economic activity may result in ***higher unemployment, decreased income of employed individuals and reduction in consumption and savings***. Amid the ***de facto inability to access the global financial markets***, the capabilities of the state, Russian companies and banks to raise additional financial resources from the external markets will be limited, which imposes an additional burden on Bank of Russia to refinance the banking sector.

Amid low predictability of future trends in main factors affecting the banking industry, Sberbank strengthened control over its risks, started to apply more conservative approaches to risk assessment and increased provisions for possible losses accordingly to the current risk level.

***Material events or factors that may improve the performance results of the issuing credit institution, their probability, and duration:***

***Improving the legal framework, system and tools for refinancing*** of banks, as well as ***legislation and institutions, which help form the long-term base for commercial banks***, will have a positive effect on developing the bank's resource base, create new opportunities for growing the loan portfolio volume, thus reducing risk levels and subsequently having a positive effect on the bank's financial results.

***Development of international operations*** and further expansion in international banking service markets help to increase loyalty of foreign customers, boost the development of services for corporate clients and create new sources of net profile for the Bank.

***Strengthening the position in the investment banking market.*** The expansion of the product line of investment bank products through integration with Sberbank CIB should result in a synergistic growth of the customer base and dynamics of the Bank's income.

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

***The main existing and potential competitors of the issuing credit institution in its principal activities, including foreign competitors:***

Currently, the main competitors of the savings bank in various segments of the Russian financial market are the largest state-owned and private banks and their banking groups — that is, the banks in the Top 10 of major banking markets (corporate lending and retail deposits).

***The list of competitiveness factors of the issuing credit institution describing the degree of***

***their impact on the competitiveness of the products (work and services) provided:***

In the recent years, Sberbank has done much to ensure the final formation of major groups of its competitive advantages, namely:

- *Solid customer base.* Sberbank successfully services customers in all segments (ranging from retail clients and individual entrepreneurs to large holding and multinational companies) throughout the country.
- *Large Scale of Operations.* Sberbank has undisputed advantages both in terms of business scale (the amount of transactions, access to resources, international ranking) and in terms of size and quality of its material infrastructure (for example, it has a unique distribution network for individual and corporate clients comprising branches, ATMs, payment terminals and digital service channels).
- *Wide range of financial products and services.* Given the availability of the full range of operations in the products of the Groups for all types of customers in all countries where Sberbank is present, it can provide a comprehensive service to every customer, both in Russia and abroad. The Bank has also a unique ability to service both individual and corporate customers.
- *Industrial Technology.* Over the past 5 years, Sberbank succeeded in creating a solid foundation for further innovative development, as it built an industrial risk management system, consolidated the operating function and substantially streamlined IT processes and systems.
- *Powerful brand.* The competitive advantage of Sberbank is based on trust by all its customers, that is supported by its high-quality services and positive customer experience. Over the past 5 years, the brand of Sberbank, along with our traditional attributes of reliability and stability, is increasingly associated with high technology and innovations as it is becoming a symbol of success for the Bank.
- *International presence.* In the recent years, Sberbank has significantly expanded its international presence and become a truly international group. Our presence in 22 countries enables us to replicate the best technologies and practices within the Group, diversify risks, strengthen the brand in international markets and develop an international team of employees.
- *Team and management techniques.* Over the past 5 years, the team of the Group has been substantially renewed. It strengthened its skills and acquired unique experience of large-scale transformation. Sberbank has also devoted considerable attention to the development and large-scale replication of modern management techniques, such as building the HR function, implementing the tools of the Sberbank Production System, and improving the efficiency of current activities management.

In developing the new strategy, we have paid considerable attention to analyzing competitiveness drivers and emerging new drivers for competitive dynamics, such as new market players, including non-banking institutions, technology development, etc.

Given the changing competitive landscape of the financial market, Sberbank plans to actively build new drivers for its competitiveness that will ensure its successful development in line with the objectives of the new Strategy.

Based on the large customer base, we will build a comprehensive information system on customers and their behavior, the so-called ***Big Data system***. This will enable the Bank to better understand its customers and, accordingly, to serve them better.

We will build ***a fully seamless and high-quality interaction between the customers and the Bank*** through any channel. Regardless of the channel used by the customer, they must be able to use any of them to obtain the same information and the bulk of the products and services. The interaction with the customer will be multi-channel, and we will continue to develop the remote and digital channels.

Around the needs of our customers, the Bank will actively build ***ecosystems***, where the customers will be provided with comprehensive support in solving both their financial and non-financial issues that will create added value for them.

With more detailed cost planning and control and across-the-board optimization, the Bank plans to become one of the banking sector leaders in ***cost-effectiveness***.

A more detailed analysis of approaches to gaining a competitive edge for Sberbank in the midterm is given in Sberbank Development Strategy published at the Bank's website.



## **V. Detailed information on the members of the management bodies of the issuing credit institution and bodies for supervision of the financial and business activities of the issuing credit institution, and brief information on employees (workers) of the issuing credit institution**

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

*Description of the structure and terms of reference of the management bodies of the issuing credit institution in accordance with the charter of the issuing credit institution:*

#### **1. General Shareholders' Meeting**

##### Terms of Reference

The General Shareholders' Meeting is the supreme management body of Sberbank of Russia. The terms of reference of the General Shareholders' Meeting cover the following issues:

- 1) Making amendments to the Bank's Charter or giving approval to the new version of the Charter;
- 2) Restructuring the Bank;
- 3) Liquidating the Bank, appointing a liquidation committee, and approving intermediary and final liquidation balance sheets;
- 4) Electing the Bank's Supervisory Board members and early terminating the powers of such members;
- 5) determination of number, nominal value, type of and rights vested in authorized shares;
- 6) increasing in the authorized capital by raising the nominal value of shares;
- 7) increasing the authorized capital by offering additional shares through private placement;
- 8) Increasing the authorized capital by a public offering of additional shares if the number of shares in the additional public offering exceeds 25 percent of ordinary shares previously issued by the Bank;
- 9) Increasing the authorized capital by a public offering of additional shares if the number of shares in the additional public offering is equal to or below 25 percent of ordinary shares previously issued by the Bank, and the Bank's Supervisory Board has failed to reach unanimity on this matter;
- 10) making a private offering of bonds convertible into ordinary shares and other issue-grade securities convertible into ordinary shares;
- 11) making a public offering of bonds convertible into ordinary shares and other issue-grade securities convertible into ordinary shares exceeding 25 percent of ordinary shares previously issued by the Bank;
- 12) reducing the Bank's authorized capital by lowering the nominal value of shares or through the Bank's acquiring a part of shares to diminish their number of shares or by redeeming the shares acquired or repurchased by the Bank;
- 13) appointing an auditing organization of the Bank;
- 14) paying out (declaring) dividends based on the performance of the first quarter, six months, and nine months of the reporting year;
- 15) approving annual reports and distributing profit (including the payment (declaration) of dividends other than the profit distributed as dividends for the first quarter, six months, and nine months of the reporting year) and losses of the Bank for the reporting year
- 16) establishing the procedure for the General Meeting of Shareholders
- 17) splitting and consolidating shares, and offering issue-grade securities by conversion;
- 18) adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law; 16) Adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law;
- 19) adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law;
- 20) adopting resolutions to become members of associations and other alliances of commercial entities;
- 21) approving the Bank's internal documents: Regulations on the General Meeting of Shareholders; Regulations on the Supervisory Board of the Bank; Regulations on the Executive Board, Regulations on Remuneration and Compensation Payable to the Members of the Supervisory Board of the Bank;

22) adopting resolutions on submitting an application for delisting of the Bank's shares and (or) the Bank's issue-grade securities convertible into its shares

23) resolution of other matters stipulated by federal law and this Charter.

The issues falling under the terms of reference of the General Shareholders' Meeting may not be passed for resolution to the Bank's executive bodies, except as otherwise provided by the federal law.

The issues falling under the terms of reference of the General Shareholders' Meeting may not be passed for resolution to the Bank's Supervisory Board, except to the extent as required by the federal law.

## **2. The Bank's Supervisory Board.**

### Terms of Reference

The Bank's Supervisory Board performs overall management of the Bank's activities, other than resolving issues falling within the terms of reference of the General Shareholders' Meeting under the Charter.

The terms of reference of the Bank's Supervisory Board cover the following issues:

The terms of reference of the Supervisory Board include the following issues:

1) Determining priority areas for activities of the Bank and approving the Development Strategy of the Bank;

2) Convening the annual and extraordinary General Shareholders' Meetings, save where the right to convene and hold the General Shareholders' Meeting is given to bodies and persons in accordance with the federal law;

3) Approving the agenda of the General Shareholders' Meeting;

4) Determining the date of drawing up the list of persons entitled to attend the General Shareholders' Meeting and other issues referred to the terms of reference of the Bank's Supervisory Board in accordance with the federal law and associated with the preparation for and holding of the General Shareholders' Meeting;

5) approval of annual accounting (financial) statements of the Bank.

6) increasing the Bank's authorized capital by issuing additional shares at the expense of the Bank's property within the number of declared shares established by the Charter

7) increasing the Bank's registered share capital by a public offering of additional shares within the number of declared shares if the number of additionally offered shares is equal to or below 25 percent of ordinary shares previously issued by the Bank;

8) issuing additional shares into which the preferred shares of a certain type previously issued by the Bank and convertible into ordinary shares or preferred shares of other types are converted, unless such offering is required by an increase in the Bank's authorized capital;

9) placing bonds and other issue-grade securities in instances envisaged under federal law, except for shares;

10) making a public offering of bonds convertible into ordinary shares and other issue-grade securities convertible into ordinary shares are equal to or below 25 percent of ordinary shares previously issued by the Bank;

11) acquiring shares, bonds, and other securities issued by the Bank where required by the federal law;

12) election of the Bank's CEO, Chairman of the Executive Board and early termination of their powers

13) setting up the Bank's Executive Board, electing the Executive Board members, appointing the Deputy Chairmen of the Executive Board, including vice deputies, from among the candidates proposed by the CEO and the Chairman of the Board, and early terminating the powers of such officers;

14) making recommendations for the amount of the dividend on shares and for the record date when persons entitled to dividends are to be determined;

15) approving the Bank's internal documents, including the Regulations on the Internal Controls System, the Regulations on the Internal Audit Office, the Regulations on the Corporate Secretary, the Corporate Governance Code, the Code of Conduct, the Regulations on Dividend Policy, the Regulations on the Reserve Fund, Funds for Payment of Dividends and Retained Earnings, and other internal documents of the Bank subject to approval by the Supervisory Board pursuant to the applicable legislation, the Bank's Charter, or the Regulations on the Supervisory Board of the Bank;

16) opening and closing branches and representative offices of the Bank;

- 17) adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law;
- 18) adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law; 16) Adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law;
- 19) setting out the procedure for transactions with related parties;
- 20) approving the Bank's registrar and the terms of the registrar's engagement and adopting resolution on termination of the engagement;
- 21) adopting resolutions on the responsibilities assigned to the members of the Supervisory Board, establishing committees of the Supervisory Board for specific matters of the Bank's activities; approving regulations on the committees of the Supervisory Board; appointing the heads and members of the committees and suspending their authority, hearing reports from the Chairmen of the committees of the Supervisory Board on the activities of their committees; assessing their own work and presenting work results to the General Meeting of Shareholders
- 22) appointing and dismissing the Head of the Bank's Internal Audit Service; approving the Annual Work Plan of the Bank's Internal Audit Service; reviewing reports provided by the Internal Audit Service on the execution of the Work Plan and on the Bank inspection findings; evaluating, based on reports provided by the Internal Audit Service, the compliance by the Bank's executive bodies with strategies and procedures approved by the Bank's Supervisory Board;
- 23) approving the Bank's risk and capital management strategy, including the terms of ensuring the capital adequacy and liquidity to cover risks both for the Bank as a whole and for separate lines of its business, approving the procedure for managing the most significant risks, and monitoring the implementation of this procedure;
- 24) approving the procedure for applying banking risk management methods and quantitative risk assessment models
- 25) approving the procedure for preventing conflicts of interest, the Financial Stability Recovery Plan in case of substantial deterioration of the Bank's financial standing, a plan of actions intended to ensure continuous activities and/or recovery of the Bank's activities in case of abnormal or emergency situations
- 26) periodic hearing of reports submitted by the CEO, Chairman of the Board of the Bank, on the Bank's activity. The procedure for submitting reports by the CEO, Chairman of the Board, on the Bank's activities is determined by the Supervisory Board;
- 27) approving the terms and conditions of agreements signed by the Bank and CEO, Chairman of the Board, the members of the Bank's Executive Board, including determining amounts of their remuneration and compensation, and approval of the Bank's HR Policy and the Bank's Labor Remuneration Policy;
- 28) appointing and dismissing the Bank's corporate secretary and monitoring of the Bank's corporate governance practice
- 29) determining the amount of payment for the auditor services
- 30) filing an application for the listing of the Bank's shares and/or issue grade securities of the Bank that are convertible into the Bank's shares
- 31) other matters stipulated under the federal law of the Russian Federation and the Charter.

### **3. Collective Executive Body – the Executive Board of the Bank.**

#### Terms of Reference

The terms of reference of the Bank's Executive Board includes issues of management of the Bank's daily activities, save for the matters falling within the terms of reference of the General Shareholders' Meeting and the Supervisory Board of the Bank.

Pursuant to its responsibilities, the Executive Board of the Bank:

- 1) discusses in advance the issues to be considered by the General Meeting of Shareholders and the Supervisory Board of the Bank, including annual reports and annual-accounting (financial) statements of the Bank; prepares relevant draft resolutions thereupon; and ensures implementation of resolutions passed by the General Meeting of Shareholders and the Supervisory Board of the Bank;
- 2) reviews and approves reports submitted by the heads of business units in the Bank's Head Office and heads of regional banks, branches and representative offices of the Bank on their activities for relevant periods and work in the specific areas of banking activities;
- 3) determines the risk management policy of the Bank, ensures the conditions for its effective implementation, organizes the risk management process in the Bank;

4) ensures technological development of the Bank, organizes implementation of the most advanced banking technologies into the practices of the bank's units, ensures implementation of projects on complex banking works automation, comprehensive automation of banking work, and creation of a modern banking infrastructure, organizes creation of efficient information exchange and communication systems;

5) ensures development of the Bank's branch network and the Bank's network of separate business units, their technological improvement and enhancement of the quality of the services they provide;

6) adopts resolutions on the participation and termination of participation, including the change of the participatory interest of the Bank in other entities, except for entities the participation and termination of participation in which is referred to the competence of other management bodies of the Bank by the federal law or the present Charter;

7) implements the strategy and policy of the Bank concerning the organization and implementation of the internal control, considers the state of accounting and reporting, materials and results of periodic assessment of performance of the Bank's internal control, organizes the creation of the control system for eliminating identified violations and drawbacks of the internal control and mitigation measures, hears reports of heads of branches and other separate business units of the Bank on the results of the audits and inspections of their activities, and adopts resolutions on these matters;

8) controls adherence to federal laws and other regulatory legal acts by the Bank's business units, and verifies compliance of the Bank's activity with the internal documents including those determining the procedure of the internal control, and assesses correspondence of their content to the nature and scale of the Bank's operations;

9) establishes the system of labor remuneration at the Bank;

10) approves candidates for the chairpersons of regional head offices, agrees on the dismissal of the chairpersons of regional head offices; considers proposals on granting state awards of the Russian Federation to the Bank's most distinguished employees;

11) approves internal documents regulating the Bank's daily activity, including those that determine the Bank's policy in different lines of business, management of bank risks, the work of the Bank's collective working bodies, except for the internal documents subject to approval by the General Shareholders' Meeting and the Supervisory Board of the Bank;

12) adopts resolutions on creation and termination of collegial working bodies of the Bank, including the Bank's panels, commissions and committees, approves regulations on them and establishes their functions, including those related to approval of the Bank's internal documents

13) approves the regulations on the Bank's branches and representative offices, introduces changes to them, adopts resolutions on the change of the status and name of the branch;

14) adopts a resolution on appointment of temporary administration or the authorized representative of the Bank to manage the branch (regional bank and branch office);

15) considers and resolves other matters related to the Bank's activity.

#### **4. Sole executive body – the CEO, Chairman of the Executive Board of the Bank.**

##### **Terms of Reference**

Competence of the Bank's CEO and Chairman of the Executive Board comprises all issues related to the Bank's current operations, including the CEO, Chairman of the Executive Board:

1) Ensures the implementation of the Bank's Development Strategy and resolutions adopted by the General Shareholders' Meetings and the Supervisory Board of the Bank;

2) Submits proposals to the Supervisory Board of the Bank on the number and membership of the Executive Board of the Bank, including on the candidates to First Deputy Chairmen of the Executive Board, Deputy Chairmen of the Executive Board;

3) Ensures reviewing by the Executive Board annual report, annual accounting (financial) reports, proposals on appropriation of profits;

4) Disposes the Bank's property in the limits established the federal law of the Russian Federation and the Charter;

5) Distributes duties among first deputy chairpersons and deputy chairpersons of the Executive Board;

6) Represents the Bank with full authority in state and local authorities, in relations with individuals and legal entities, and also carry out transactions and other legal actions on behalf of the Bank both within the Russian Federation and abroad.

7) Approves the Bank's internal documents not included into the competence of the General Meeting of Shareholders, Supervisory Board and Executive Board;

8) Exercises in relation to the Bank's employees rights and duties of employer set forth by the labor legislation, apply measures of reward and punishment to employees.

9) Enters into, amends, and terminates employment agreements with workers of the Head Office, heads of branches, representative offices of the Bank under the established nomenclature;

10) Exercises on the Bank's behalf of the rights and obligations of the founder, shareholder, interest holder in legal entities where the Bank has ownership interest;

11) Approves the organizational structure, staff schedule and arrangement of official salaries, provisions on structural business units of the Bank's head office, and the staff schedule of the Bank's representative offices;

12) Approves quarterly report on securities;

13) Approves a summary report on the issue (additional issue) of issue-grade securities;

14) Reviews of reports, opinions, applications and other documents prepared by the Bank's internal control bodies and, when needed, implementation of prompt measures aimed at eliminating revealed violations and fulfilling recommendations;

15) adopts resolutions on the opening date of bonds offering, on purchasing bonds upon bondholders' demand and(or) upon agreement with bondholders, on stipulating bond yield; determines the payment price for bonds not convertible into the Bank's shares or stipulates the procedure for its determination, as well as adopts resolutions on other bond circulation issues not included by the legislation into the frame of reference of other management bodies of the Bank;

16) Stipulates of the procedure for handling confidential information, including information classified as the Bank's commercial secret, and of the liability for violating such procedure;

17) Addresses issues related to day-to-day activities of the Bank, that do not come in the purview of the General Meeting of Shareholders, the Supervisory Board, or the Executive Board of the Bank.

The CEO, Chairman of the Board of the Bank has the right to delegate other separate official powers, and also entrust the temporary execution of his obligations to his subordinates.

The person acting as CEO, Chairman of the Board shall act on the basis of the Charter and a relevant order of the CEO, Chairman of the Board.

***Information on the availability of the corporate governance code of the issuing credit institution or any other similar document:***

On April 20, 2015, the Supervisory Board approved the Corporate Governance Code of Sberbank elaborated by reviewing the recommendations of the Corporate Governance Code of the Bank of Russia<sup>7</sup>.

This document is posted on the website of the Bank ([www.sberbank.com](http://www.sberbank.com)) and on the Internet page of the Bank provided by one of the distributors of information in the securities market (<http://www.e-disclosure.ru/portal/company.aspx?id=3043>).

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

The wording of the Charter of Sberbank (amendments thereto), and the internal documents regulating the activities of the Bank's bodies: The Regulation on the General Meeting of Shareholders, Regulation on the Supervisory Board, Regulation on the Executive Board, the Regulation on the Internal Audit Committee, and others are posted on the web page made available provided by one of information providers in the securities market (<http://www.e-disclosure.ru/portal/company.aspx?id=3043>) and on the Bank's website ([www.sberbank.com](http://www.sberbank.com)).

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

In the reporting period, the Annual general meeting of shareholders of Sberbank held on May 24, 2019 approved the new version of the Articles of Association of the Bank, the Regulation on the Supervisory Board and the Regulation on the Executive Board.

In the reporting period, the Supervisory Board approved a restated version of Risk and Capital Management Strategy of Sberbank Group.

All documents are available on the Bank's website ([www.sberbank.com](http://www.sberbank.com)) and on the Internet page provided by one of the information distributors on the securities market (<http://www.e-disclosure.ru/portal/company.aspx?id=3043>).

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<sup>7</sup> Recommended for use by joint-stock companies in Bank of Russia Letter No. 06-52/2463, dated April 10, 2014.

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

### Members of the Supervisory Board:

Full Name:	<b>1. ESKO TAPANI AHO</b>
Year of birth:	1954
Education background:	Higher 1980 Helsinki University (Finland), Political History, Master's Degree in Social Sciences.
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

#### Positions currently held:

From	Position title	Full company name of the organization
1	2	3
24/04/2019	Senior Advisor	East Office of the Finnish Industries

#### Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
April 11, 2013	24/04/2019	Executive Chairman of the Board of Directors	East Office of the Finnish Industries

#### Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 27, 2016	Member of the Supervisory Board	SBERBANK OF RUSSIA
September 20, 2012	Chairman of the Board of Directors	Verbatim
April 27, 2010	Yegor Gaidar Heritage Foundation	Member of the Board of Trustees
October 17, 2017	Chairman of the Board of Directors	Cinia
01/11/2018	Chairman of the Board of Directors	Adven Oy

#### Other information:

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

The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>2. LEONID BOGUSLAVSKIY</b>
Year of birth:	1951
Education background:	Higher 1973 Moscow State University of Railway Engineering, Applied Mathematics, Engineer/Mathematician 1996 Doctor of Technical Sciences;
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the HR and Remuneration Committee Member of the Strategic Planning Committee Member of the Information Technology Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

Positions currently held: none.

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

## Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 26, 2017	Member of the Supervisory Board	SBERBANK OF RUSSIA
December 6, 2012	Chairman of the Board of Directors	Ivi.ru Limited Liability Company
December 14, 2016	Member of the Board of Directors	Super League Holdings Pte. LTD
from October 18, 2013 until March 15, 2018	Member of the Advisory Board:	Ozon Holdings Limited
April 17, 2018	Member of the Board of Directors	Ozon Holdings LLC

## Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>3. BELLA ZLATKIS</b>
Year of birth:	1948
Education background:	Higher 1970 Moscow Financial Institute Finance and Credit, Economist 1978



	Postgraduate Education at the All-Union Correspondence Financial and Economic Institute; Candidate of Sciences (PhD) in Economics
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	-
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
May 28, 2004	Deputy Chairman of the Executive Board	SBERBANK OF RUSSIA

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
July 8, 2005	Member of the Executive Board	SBERBANK OF RUSSIA
from June 30, 2000 until May 28, 2015 from June 8, 2018 present	Member of the Supervisory Board	SBERBANK OF RUSSIA
April 26, 2011	Chairman of the Supervisory Board	Nonbanking credit institution Joint Stock Company "National Settlement Depository"
September 16, 2011	Member of the Supervisory Board	Public Joint Stock Company "Moscow Exchange MICEX-RTS"
September 2, 2015	Member of the Presidium of Partnership	Noncommercial Partnership National Council on Corporate Governance
from June 18, 2012 to November 19, 2014	Deputy Chairman of the Board of Directors	National Association of Securities Market Participants (NAUFOR), self-regulatory non-profit organization

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0004%
Percentage of ordinary shares held in the issuing credit institution	0.0005%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>4. HERMAN GREF</b>
Year of birth:	1964
Education background:	Higher 1990 Dostoevsky Omsk State University State University Law, Lawyer 1993 Postgraduate Education, Faculty of Law, Saint Petersburg State University 2011 Candidate of Sciences (PhD) in Economics
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
November 28, 2007	CEO, Chairman of the Executive Board	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
June 24, 2005	Member of the Supervisory Board	SBERBANK OF RUSSIA
November 28, 2007	Chairman of the Executive Board	SBERBANK OF RUSSIA
May 21, 2014	Member of the Board of Directors	Yandex N.V.
from March 6, 2008 until September 6, 2016	Chairman of the Board	SBERBANK (Ukraine)
from December 12, 2012 until August 01, 2019	Chairman of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
March 1, 2012	Chairman of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
June 27, 2014	Member of the Supervisory Board	Autonomous nonprofit organization Center for Expert Reviews on Issues of World Trade Organization
May 28, 2011	Member of the Supervisory Board	Higher School of Economics – National Research University
April 27, 2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
July 16, 2010	Member of the Board of Trustees	Foundation Yegor Gaidar Institute for Economic Policy
August 11, 2011	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
September 13, 2017	Chairman of the Board of the Association	The Association of Russian Banks
May 15, 2018	Member of the Supervisory Board	Autonomous Nonprofit Organization School 21
March 12, 2018	Member of the Supervisory Board	Public Educational Establishment Khoroshevskaya School
July 22, 2019	Member of the Supervisory Board	Autonomous nonprofit organization “Russia - Land of Opportunity”

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0031%
Percentage of ordinary shares held in the issuing credit institution	0.003%
The 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 capital 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

The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>5. NADEZHDA IVANOVA</b>
Year of birth:	1953
Education background:	Higher 1975 Moscow Financial Institute Finance and Credit, Economist
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Audit Committee Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
April 9, 2018	Head of the Main Directorate of the Central Bank of the Russian Federation in the Central Federal District	The Central Bank of the Russian Federation

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
June 26, 2013	January 31, 2017	Deputy Chairperson, Director of the General Economic Department	The Central Bank of the Russian Federation
February 1, 2017	April 8, 2018	Adviser to the Chairman	The Central Bank of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
June 21, 2002	Member of the Supervisory Board	SBERBANK OF RUSSIA
From May 24, 1996 until September 11, 1998 April 24, 2002 from October 18, 2013 till present	Member of the Board of Directors	The Central Bank of the Russian Federation
from May 20, 2004 until June 26, 2014	Member of the Supervisory Board	Moscow Exchange PJSC

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>6. SERGEY IGNATIEV</b>
Year of birth:	1948
Education background:	Higher 1975 Lomonosov Moscow State University Economics Faculty, Political Economics Economist, Political Economics Lecturer 1981 Postgraduate Education (Economics Faculty) Lomonosov Moscow State University Candidate of Sciences (Ph.D.) in Economics, Assistant Professor
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	-
Information on members of the Supervisory Board considered independent by the issuing credit institution	-
Other Information	Chairman of the Supervisory Board

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
June 24, 2013	Adviser to the Chairman	The Central Bank of the Russian Federation

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
from June 30, 2000 till present from June 21, 2002 till present	Member of the Supervisory Board  Chairman of the Supervisory Board	SBERBANK OF RUSSIA
October 18, 2013	Member of the Board of Directors	The Central Bank of the Russian Federation
January 6, 2004 July 31, 2017 – present	Member of the Board of Directors	State Corporation Deposit Insurance Agency
August 3, 2016	Member of the Supervisory Board	Russian National Reinsurance Company Joint Stock Company

Other information:

Participatory 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
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>7. VALERY GOREGLYAD</b>
Year of birth:	1958
Education background:	Higher 1981 S. Ordzhonikidze Moscow Aviation Institute, Aircraft Manufacturing, engineer/mechanic 1996 Candidate of Sciences (PhD) in Economics 2003 Doctor of Economics 2012 Professor, 2017 Russian Presidential Academy of National Economy and Public Administration, Law
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the HR and Remunerations Committee Member of the Audit Committee
Information on members of the Supervisory Board	

considered independent by the issuing credit institution	-
Other Information	-

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
September 30, 2013	Chief Auditor,	The Central Bank of the Russian Federation
July 7, 2009	Professor of Higher School of State Audit	Lomonosov Moscow State University

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
from June 6, 2014 until May 28, 2015 June 8, 2018 – present	Member of the Supervisory Board	SBERBANK OF RUSSIA
November 24, 2017 – present	Member of the Board of Directors	Rosgosstrakh, Public Joint Stock Company
August 4, 2017 – present	Member of the Supervisory Board	Management company of the Foundation for Consolidation of the Banking Sector, Limited Liability Company
June 30, 2017 – present	Member of the Supervisory Board	Russian National Reinsurance Company Joint Stock Company
August 18, 2014 – present	Member of the Supervisory Board	Russian Cash Collection Association (ROSINKAS) of the Central Bank of the Russian Federation (Bank of Russia)
June 26, 2014 – present	Member of the Supervisory Board	“Moscow Exchange MICEX-RTS” Public Joint Stock Company
February 21, 2019 – present	Chairman of the Board of the Association	Institute of Internal Auditors Association

Other information:

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



The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>8. ALEKSANDR KULESHOV</b>
Year of birth:	1946
Education background:	Higher 1970 Lomonosov Moscow State University, Mathematics 1977 Candidate of Sciences (PhD) in Engineering 1987 Doctor of Technical Sciences; 1989 Professor, 2008 Corresponding Member of the Russian Academy of Sciences 2011 Academician of the Russian Academy of Sciences;
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the Information Technology Committee Member of the Audit Committee Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
February 15, 2016	Rector	Autonomous Non-Profit Organization for Higher Education Skolkovo Institute of Science and Technology

July 28, 2011	Professor, Computer Science faculty	National Research University Higher School of Economics, federal state-owned autonomous institution for higher professional education
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Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
June 20, 2006	February 12, 2016	Director	Kharkevich Institute for Information Transmission Problems, federal state-owned public scientific institution

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
June 8, 2018	Member of the Supervisory Board	SBERBANK OF RUSSIA
March 28, 2014 – present	Member of the Academic Council	National Research University Higher School of Economics, federal state-owned autonomous institution for higher professional education
July 9, 2012 – present	Member of the Board of Trustees	Autonomous Non-Profit Organization for Higher Education Skolkovo Institute of Science and Technology
May 18, 2004 – present	Member of the Board	Achievements of the Youth, inter-regional non-governmental organization
from September 30, 2011 until March 31, 2017	Chairman of the Board of Directors	DATADVANCE, Limited Liability Company

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>9. NIKOLAY KUDRYAVTSEV</b>
Year of birth:	1950
Education background:	Higher 1973 Moscow Institute of Physics and Technology (MIPT), Physics and Chemical Process Mechanics, Physicist 1987 PhD in Physics and Mathematics 1990 Professor, 2003 Corresponding Fellow of the Russian Academy of Sciences
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Audit Committee Member of the Information Technology Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
July 2, 1997	Rector	Federal State Autonomous Education institution for Higher Professional Education "Moscow Physics and Technical Institute (National Research University)"
July 18, 2012	President	Non-profit institution "Association of Moscow Universities"

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

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
24/05/2019	Member of the Supervisory Board	SBERBANK OF RUSSIA
April 11, 2007	Member of the Board of Directors	Schlumberger Limited

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>10. GENNADY MELIKYAN</b>
Year of birth:	1947
Education background:	Higher 1974 Lomonosov Moscow State University Economics Faculty (Political Economy), Economist, Political Economy Lecturer 1978 Lomonosov Moscow State University Postgraduate Education (Department of Political Economy) Candidate of Sciences (PhD) in Economics
Information on the participation in the work of	Chairman of the Risk Management Committee:

the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the HR and Remuneration Committee Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Senior Independent Director
Other Information	Deputy Chairman of the Supervisory Board

Positions currently held: none.

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
June 6, 2014	Member of the Supervisory Board	SBERBANK OF RUSSIA
from June 18, 2014 until May 13, 2018	Member of the Board of Directors	Commercial bank Energotransbank Joint-Stock Company
January 28, 2015	Member of the Board of Directors	SoyuzNefteGaz Interstate Oil Company Closed Joint Stock Company
from June 8, 2012 until June 19, 2014	Member of the Supervisory Board	VTB Bank (PJSC)

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0001%
Percentage of ordinary shares held in the issuing credit institution	0.0001%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none

Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>11. MAKSIM ORESHKIN</b>
Year of birth:	1982
Education background:	Higher 2004 Higher School of Economics, Economics, Master of Economics
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
November 30, 2016	Minister	Ministry of Economic Development of the Russian Federation

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
September 2, 2013	March 18, 2015	Director of Long-Term Strategic Planning Department	Ministry of Finance of the Russian Federation
March 19, 2015	November 29, 2016	Deputy Minister of Finance	Ministry of Finance of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 26, 2017	Member of the Supervisory Board	SBERBANK OF RUSSIA
December 15, 2016	Chairman of the Board of Directors	Federal Corporation for Development of Small and Medium-sized Entrepreneurship, Joint Stock Company
January 17, 2017	Member of the Supervisory Board	Asset Management Company Russian Direct Investment Fund Joint Stock

		Company
December 19, 2016	Member of the Board of Directors	Russian Export Center Joint Stock Company
December 15, 2016	Member of the Supervisory Board	“VEB.RF” state corporation of development
February 18, 2017	Member of the National Financial Board of the Bank of Russia;	The Central Bank of the Russian Federation
April 28, 2017	Member of the Board of Directors	GLONASS Joint Stock Company
April 7, 2017	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
March 31, 2017	Member of the Supervisory Board	Autonomous Nonprofit Organization Expertise Center for World Trade Organization Issues
February 13, 2017	Member of the Board of governors of the Russian Federation	Asian Infrastructure Investment Bank
July 20, 2017	Member of the Board of governors of the Russian Federation	International Bank for Reconstruction and Development
July 20, 2017	Member of the Board of governors of the Russian Federation	Multilateral Investment Guarantee Agency
April 5, 2017	Member of the Board of governors of the Russian Federation	European Bank for Reconstruction and Development
June 1, 2018	Co-Chair of the Supervisory Board	National Association of Technology Transfer
November 11, 2018	Chairman of the Board	Foundation Center for Strategic Research

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none

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 the Russian Federation legislation about insolvency (bankruptcy).	none
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Full Name:	<b>12. OLGA SKOROBOGATOVA</b>
Year of birth:	1969
Education background:	Higher 1990 Moscow Plekhanov Institute of National Economy, Economics and Logistics Planning, Economist 1995 University of California (USA), MBA in Management in Economics Management
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee Member of the Information Technology Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
September 1, 2017	First Deputy Chairman	The Central Bank of the Russian Federation

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
November 23, 2007	July 7, 2014	Deputy Chairman of the Executive Board	Joint Stock Commercial Bank "ROSBANK" (Open joint-stock company)
July 7, 2014	August 31, 2017	Deputy Chairman	The Central Bank of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 26, 2017	Member of the Supervisory Board	SBERBANK OF RUSSIA
December 2, 2016	Member of the Board of Directors	The Central Bank of the Russian Federation
August 20, 2014 October 12, 2017	Member of the Supervisory Board Chairman of the Supervisory Board	National Payment Card System Joint Stock Company



February 28, 2017	Chairman of the Supervisory Board	The FinTech Association
October 5, 2017	Chairman of the Supervisory Board	Russian Cash Collection Association (ROSINKAS) of the Central Bank of the Russian Federation (Bank of Russia)
June 29, 2018	Member of the Board of Directors	Gosznak Joint Stock Company
2009-2014	Chairman of the Board of Directors	Nonbanking credit institution United Settlement System (Joint Stock Company)

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>13. NADYA WELLS</b>
Year of birth:	1970
Education background:	Higher 1993 University of Oxford (UK), MA in Modern History, Modern Languages (with honors) 2,000 INSEAD Business School (France), MBA Program. 2017

	University of Geneva (Switzerland), Master of Science (MSc) in global healthcare
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the Audit Committee Member of the Strategic Planning Committee Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

Positions held at present: a professional investment and corporate governance consultant since 2015.

Positions held in the past five years (in chronological order):

From	Position title	Full company name of the organization
1	2	3
From 2001 until 2014	Vice-President, Portfolio Manager and Investment Analyst for Global Emerging Markets	Capital International SA

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
June 6, 2014	Member of the Supervisory Board	SBERBANK OF RUSSIA
September 25, 2015	Member of the Board of Directors	Baring Emerging Europe Plc
June 9, 2016	Member of the Board of Directors	Eastnine AB (former name – East Capital Explorer AB)
from June 9, 2016 until June 19, 2019	Member of the Board of Directors	responsAbility Investments AG

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>14. SERGEI SHVETSOV</b>
Year of birth:	1970
Education background:	Higher 1993 Lomonosov Moscow State University Economic Cybernetics, Mathematician-Economist
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-
Other Information	Deputy Chairman of the Supervisory Board

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
March 3, 2014	First Deputy Chairman	The Central Bank of the Russian Federation

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
September 1, 2013	March 2, 2014	First Deputy Chairman – Head of the Financial Markets Service, Bank of Russia	The Central Bank of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
June 4, 2010	Member of the Supervisory Board	SBERBANK OF RUSSIA

February 11, 2009	Member of the Board of Directors	The Central Bank of the Russian Federation
August 3, 2016	Chairman of the Supervisory Board	Russian National Reinsurance Company Joint Stock Company
July 31, 2017	Member of the Board of Directors	Deposit Insurance Agency, State-owned Corporation
from April 19, 2001 until June 26, 2014	Member of the Supervisory Board	“Moscow Exchange MICEX-RTS” Public Joint Stock Company
from May 21, 2009 until June 5, 2014	Member of the Exchange Board	St. Petersburg Currency Exchange Joint Stock Company

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

**Members of the Executive Board:**

Full Name:	<b>1. ALEKSANDER VEDYAKHIN</b>
Year of birth:	1977
Education background:	Higher

1999  
Volgograd State Technical University, World Economics, Economist  
2001  
Candidate of Sciences (PhD) in Economics  
2010  
Academy of National Economy under the Government of the Russian Federation, MBA's "Banks" Program Training, Master of Business Administration

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
June 25, 2018	First Deputy Chairman of the Executive Board,	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
October 21, 2013	July 16, 2015	Managing Director of the Risks Block Management	Sberbank of Russia
July 17, 2015	June 24, 2018	Senior Vice-President	SBERBANK OF RUSSIA

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
June 20, 2018	Member of the Executive Board	SBERBANK OF RUSSIA
April 28, 2017 – present	Member of the Board of Directors	Moscow City Golf Club Limited Liability Company
from June 29, 2016 until September 26, 2018	Chairman of the Board of Directors	United Credit Bureau Closed Joint- Stock Company
December 8, 2015 – present December 19, 2016 – present	Member of the Academic Council Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
from September 15, 2015 to October 18, 2018	Member of the Supervisory Board	Sberbank Europe AG
from April 27, 2015 to April 22, 2019	Member of the Supervisory Board Deputy Chairman of the Supervisory Board	Sberbank JSC (Ukraine)
from March 31, 2015 to March 28, 2017	Member of the Supervisory Board	Open Joint-Stock Company BPS-Sberbank
from March 21, 2014 to October 30, 2015	Member of the Board of Directors	Destek Varlık Yönetim A.Ş.
from March 21, 2014 to November 4, 2015	Member of the Board of Directors	Deniz Finansal Kiralama A.Ş.
from April 12, 2013 until September 30, 2018	Member of the Supervisory Board	Denizbank AG
from December 25, 2012	Member of the Board of Directors	Joint-Stock Company Denizbank Moscow

until June 24, 2016		
from November 14, 2012 until September 30, 2018	Member of the Board of Directors	DenizBank Anonim Şirketi
from April 12, 2012 until October 11, 2013	Member of the Supervisory Board	Public Joint Stock Company Volksbank

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.000027%
Percentage of ordinary shares held in the issuing credit institution	0.000029%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>2. OLEG GANEYEV</b>
Year of birth:	1972
Education background:	Higher 1995 Ufa State Aviation Technical University, Automated Design Systems, Engineer and Systems Analyst 1997 Bashkir State University, Economic and Social Planning, Economist 2010 National Economy Academy under the Government of the Russian Federation MBA Program – Strategic Management and Marketing

## Positions currently held:

From	Position title	Full company name of the organization
1	2	3
November 29, 2014	Deputy Chairman of the Executive Board	SBERBANK OF RUSSIA

## Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
August 30, 2013	November 28, 2014	Senior Vice-President	SBERBANK OF RUSSIA

## Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
November 29, 2014	Member of the Executive Board	SBERBANK OF RUSSIA
January 27, 2014 August 22, 2016	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
November 17, 2017	Member of the Board of Directors	Sberbank – Automated Trading System Closed Joint Stock Company
April 28, 2018 May 28, 2018	Member of the Board of Directors Chairman of the Board of Directors	Limited Liability Company SBERBANK CAPITAL

## Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0012%
Percentage of ordinary shares held in the issuing credit institution	0.00053%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties,	none

the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the 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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>3. HERMAN GREF</b>
Year of birth:	1964
Education background:	Higher 1990 Dostoevsky Omsk State University State University Law, Lawyer 1993 St. Petersburg State University Postgraduate Education, Faculty of Law 2011 Candidate of Sciences (PhD) in Economics

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
November 28, 2007	CEO, Chairman of the Executive Board	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
June 24, 2005	Member of the Supervisory Board	SBERBANK OF RUSSIA
November 28, 2007	Chairman of the Executive Board	SBERBANK OF RUSSIA
May 21, 2014	Member of the Board of Directors	Yandex N.V.
from March 6, 2008 until September 6, 2016	Chairman of the Board	Sberbank JSC (Ukraine)
from December 12, 2012 until August 01, 2019	Chairman of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
March 1, 2012	Chairman of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
June 27, 2014	Member of the Supervisory Board	Autonomous nonprofit organization Center for Expert Reviews on Issues of World Trade Organization
May 28, 2011	Member of the Supervisory Board	Higher School of Economics – National Research University
April 27, 2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
July 16, 2010	Member of the Board of Trustees	Foundation Yegor Gaidar Institute for



		Economic Policy
August 11, 2011	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
September 13, 2017	Chairman of the Board of the Association	The Association of Russian Banks
May 15, 2018	Member of the Supervisory Board	Autonomous Nonprofit Organization School 21
March 12, 2018	Member of the Supervisory Board	Public Educational Establishment Khoroshevskaya School
July 22, 2019	Member of the Supervisory Board	Autonomous non-profit institution "Russia - Land of Opportunity"

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0031%
Percentage of ordinary shares held in the issuing credit institution	0.003%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>4. BELLA ZLATKIS</b>
Year of birth:	1948
Education background:	Higher 1970 Moscow Financial Institute Finance and Credit, Economist

1978

Postgraduate Education at the All-Union Correspondence Financial and Economic Institute; Candidate of Sciences (PhD) in Economics

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
May 28, 2004	Deputy Chairman of the Executive Board	SBERBANK OF RUSSIA

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
July 8, 2005	Member of the Executive Board	SBERBANK OF RUSSIA
from June 30, 2000 until May 28, 2015 June 8, 2018 – present	Member of the Supervisory Board	SBERBANK OF RUSSIA
April 26, 2011	Chairman of the Supervisory Board	Nonbanking credit institution Joint Stock Company "National Settlement Depository"
September 16, 2011	Member of the Supervisory Board	Public Joint Stock Company "Moscow Exchange MICEX-RTS"
September 2, 2015	Member of the Presidium of Partnership	Noncommercial Partnership National Council on Corporate Governance
from June 18, 2012 to November 19, 2014	Deputy Chairman of the Board of Directors	National Association of Securities Market Participants (NAUFOR), self- regulatory non-profit organization

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0004%
Percentage of ordinary shares held in the issuing credit institution	0.0005%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>5. SVETLANA KIRSANOVA</b>
Year of birth:	1983
Education background:	Higher 2008 Russian State Social University Finance and Credit, major: Financial Management, Economist

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
December 3, 2018	Deputy Chairman of the Executive Board	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
January 23, 2014	April 19, 2015	Managing Director, Department for Client Relations Development and Secondary Sales	Sberbank of Russia
April 20, 2015	February 19, 2017	Managing Director, Director of the Trade Acquiring Division	SBERBANK OF RUSSIA
February 20, 2017	June 26, 2017	Senior Managing Director, Retail Business Unit	SBERBANK OF RUSSIA
June 27, 2017	December 2, 2018	Head of the Acquiring and Bank Cards Division	SBERBANK OF RUSSIA

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
December 3, 2018	Member of the Executive Board	SBERBANK OF RUSSIA
December 1, 2018 till present December 12, 2018 till present	Member of the Board of Directors Chairman of the Board of Directors	Joint-Stock Company Raschetniye Resheniya (Settlement Solutions)

July 11, 2016 till present November 30, 2018 till present	Member of the Board of Directors Chairman of the Board of Directors	Joint-Stock Company Loyalty Programs Center
February 11, 2019	Member of the Board of Directors	Sberbank Real Estate Center Limited Liability Company
from February 1, 2019 until April 29, 2019	Member of the Board of Directors	Industry Transformation Technologies Limited Liability Company
February 04, 2019	Member of the Board of Directors	Joint-Stock Company Sberbank Technologies
March 26, 2019 March 29, 2019	Member of the Board of Directors Chairman of the Board of Directors	Setelem Bank Limited Liability Company
January 14, 2019	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
from October 30, 2018 to November 30, 2018	Member of the Board of Directors	Fudpleks Limited Liability Company
from March 30, 2015 to November 30, 2018	Member of the Board of Directors	Platius Limited Liability Company
from August 19, 2014 to November 26, 2018	Member of the Board of Directors	Limited Liability Company Sberbank Service

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>6. STANISLAV KUZNETSOV</b>
Year of birth:	1962
Education background:	Higher 1984 Military 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 2004 Moscow Academy of Finance and Law, Legal Framework for the Development of State Economy 2005 Candidate of Sciences (PhD) in Law 2007 State University – Higher School of Economics, Global Trends and New Management Solutions

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
October 8, 2010	Deputy Chairman of the Executive Board	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
January 29, 2008	Member of the Executive Board	SBERBANK OF RUSSIA
May 11, 2017	Member of the Supervisory Board	Sberbank Europe AG
March 2, 2009 March 29, 2018	Member of the Board of Directors Chairman of the Board of Directors	Sberbank – Automated Trading System Closed Joint Stock Company
June 26, 2013 July 5, 2013	Member of the Board of Directors Chairman of the Board of Directors	Joint-Stock Company Rublyovo – Arkhangelskoe
from June 27, 2014 until January 16, 2016	Chairman of the Board of Directors	Nonpublic Joint Stock Company Krasnaya Polyana
from April 28, 2014 until September 19, 2016	Chairman of the Board of Directors	Savings Capital Limited Liability Company
March 15, 2016 March 30, 2016	Member of the Board of Directors Chairman of the Board of Directors	SAFE INFORMATION ZONE Limited Liability Company
September 30, 2015	Member of the Board	Charity Foundation “Contribution to the Future”
January 14, 2019	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.00059%
Percentage of ordinary shares held in the issuing credit institution	0.0006%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>7. ALEKSANDER MOROZOV</b>
Year of birth:	1969
Education background:	Higher 1995 Lomonosov Moscow State University, Economic Theory, Economist 2004 Harvard Business School, MBA Program

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
January 1, 2013	Deputy Chairman of the Executive Board	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
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1	2	3
May 19, 2008	Member of the Executive Board	SBERBANK OF RUSSIA
September 1, 2012	Member of the Board of Directors	Setelem Bank Limited Liability Company
from July 17, 2009 until April 27, 2017	Member of the Board	Sberbank JSC (Ukraine)
from December 29, 2019 until March 31, 2015	Member of the Supervisory Board	BPS-Sberbank OJSC (Belarus)
from July 18, 2013 until April 13, 2018	Member of the Supervisory Board	Sberbank Europe AG
from December 12, 2012 until August 01, 2019	Member of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
October 12, 2012	Member of the Board of Directors	Sberbank (Switzerland) AG
from March 10, 2016 until July 11, 2019	Member of the Board of Directors	Sberbank Private Pension Fund Joint-Stock Company
January 14, 2019	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0017%
Percentage of ordinary shares held in the issuing credit institution	0.001%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties,	none

the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the 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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>8. ANATOLY POPOV</b>
Year of birth:	1974
Education background:	Higher 1995 Novosibirsk State University, Applied Mathematics and Informatics 1997 Novosibirsk State University, Economics and Enterprise Management (Enterprise Management), Economist

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
June 25, 2018	Deputy Chairman of the Executive Board,	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
August 6, 2012	February 28, 2016	Vice-President – Director of Department of Retail Banking and Sales	SBERBANK OF RUSSIA
29/02/2016	June 24, 2018	Senior Vice-President, Corporate Business Block Management	SBERBANK OF RUSSIA

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
June 20, 2018	Member of the Executive Board	SBERBANK OF RUSSIA
January 31, 2018 – present April 23, 2018 – present	Member of the Board of Directors Chairman of the Board of Directors	Industry Transformation Technologies Limited Liability Company
June 30, 2017 – present	Member of the Board of Directors	Joint-Stock Company Sberbank Technologies
July 6, 2015	Member of the Board of Directors	Sberbank Real Estate Center Limited Liability Company
December 17, 2016 – present	Member of the Board of Directors	EVOTOR Limited Liability Company
December 19, 2016 – present August 22, 2016 –	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education



present		
from March 14, 2016 to February 28, 2019	Member of the Board of Directors	KORUS Consulting CIS Limited Liability Company
from May 5, 2016 <b>to June 28, 2016</b> from June 10, 2016 <b>to June 28, 2016</b>	Member of the Board of Directors Chairman of the Board of Directors	Joint-Stock Company Business environment
April 30, 2016 – present	Chairman of the Board of Directors	Limited Liability Company Sberbank Factoring
from April 26, 2016 to November 6, 2018	Chairman of the Board of Directors	Joint-Stock Company Sberbank Leasing
September 30, 2015 – present	Member of the Board	Charity Foundation “Contribution to the Future”
February 28, 2019 – present March 06, 2019 – present	Member of the Board of Directors Chairman of the Board of Directors	Joint-Stock Company <b>"Intercomp" LLC</b>

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.00024%
Percentage of ordinary shares held in the issuing credit institution	0.00025%
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>9. LEV KHASIS</b>
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Year of birth:	1966
Education background:	<p>Higher 1989 Korolev Kuibyshev Aviation Institute of the Order of the Labour Red Banner Aircraft Engineering, Mechanical Engineer 1995 Institute of Retraining and Advanced Training of the Finance Academy under the Government of the Russian Federation, Faculty of Banking, Economist in Banking 1998 S.P. Korolev Samara State Aerospace University, Candidate of Technical Sciences 2001 Saint Petersburg University of the Ministry of Internal Affairs of Russia, Law, Lawyer 2001 Saint Petersburg University of the Ministry of Internal Affairs of Russia, Candidate of Legal Sciences 2007 Systems Analysis Institute of the Russian Academy of Sciences Doctor of Economics</p>

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
September 2, 2013	First Deputy Chairman of the Executive Board,	SBERBANK OF RUSSIA

Positions held in the past five years (in chronological order): no other positions held, besides those occupied for the past 5 years.

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
September 2, 2013	Member of the Executive Board	SBERBANK OF RUSSIA
September 6, 2016	Chairman of the Board	Sberbank JSC (Ukraine)
from June 30, 2014 until July 10, 2016	Chairman of the Board of Directors	Joint-Stock Company Loyalty Programs Center
October 14, 2013	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
from April 14, 2015 until November 17, 2017	Chairman of the Board of Directors	Closed Joint Stock Company Sberbank – Automated Trading System
March 20, 2017 April 20, 2017	Member of the Board of Directors Chairman of the Board of Directors	Limited Liability Company PS Yandex.Money

from November 24, 2015 until October 2016	Deputy Chairman of the Board of Directors	Jet.com.Inc (USA)
September 21, 2017	Member of the Board of Directors	LendingHome Corporation (USA)
February 15, 2017	Member of the Board of Directors	Giddy Inc (USA)
from June 30, 2017 until April 10, 2018	Chairman of the Board of Directors	Joint-Stock Company Sberbank Technologies
December 17, 2016 January 23, 2017	Member of the Board of Directors Chairman of the Board of Directors	EVOTOR LLC
from August 4, 2017 <b>to April 26, 2019</b> from August 20, 2017 to April 26, 2019	Member of the Board of Directors Chairman of the Board of Directors	DokDok Limited Liability Company
October 17, 2017	Member of the Board of Directors	Space Apprentices Enterprise Inc
April 27, 2018	Member of the Board of Directors	Yandex.Market B.V.

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The 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 capital 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
The 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 persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian	none

**HERMAN GREF, CEO, Chairman of the Board, Sberbank of Russia** (see the information above)

### **5.3. Information on the amount of remuneration or compensation of expenses for each management body of the issuing credit institution**

#### **Supervisory Board**

Payment of remuneration to members of the Supervisory Board of the Bank and compensation of expenses connected with their participation in work of the Supervisory Board shall be made according to the procedure established by the Bank's internal document — that is, Regulation on Remuneration and Compensation to the Members of the Supervisory Board (hereinafter, the Regulation) approved by annual General Shareholders' Meeting of Sberbank on May 29, 2015 (Minutes No. 28, dated June 3, 2015), taking into account the changes approved by annual General Shareholders' Meeting of Sberbank on May 27, 2016 (Minutes No. 29, dated June 1, 2016).

Remuneration consists of a basic part, which is paid to a member of the Supervisory Board provided that he or she participated in no less than a half of the Supervisory Board meetings held in the billing period, and additional remuneration for work in the Committees, for chairing the Committees and performance of duties of the senior independent director, and for chairing the Supervisory Board:

<b>Type of remuneration</b>	<b>Size of remuneration</b>
Basic remuneration	RUB 5.9 million
Additional remuneration for the performance of duties of a member of any of the Committees of the Supervisory Board	+20% of the basic remuneration
Additional remuneration for the performance of duties of the Chairman of any of the Committees of the Supervisory Board and the Senior Independent Director	+30% of the basic remuneration
Additional remuneration for the performance of duties of Chairman of the Supervisory Board	+50% of the basic remuneration

"In calculating the remuneration of a member of the Supervisory Board for the current Payment Period, the amounts of the base and additional remuneration established at the time of his or her election to the Supervisory Board shall apply."

The total amount of remuneration paid to the members of the Supervisory Board **for 6 months of 2019** for their participation in this Bank management body was RUB 56.1 million, including:

- RUB 41.3 million as the base remuneration;
- RUB 3.5 million for performing the duties of the Committee chairpersons of the Supervisory Board and the Senior Independent Director (RUB 1,770 thousand to each chairperson);
- RUB 11.2 million for performing the duties of Committee members (RUB 1,180 thousand to each member).

Information on the remuneration specified for members of the Supervisory Board who gave their written consent to receive remuneration.

Also, the Regulation provides the possibility of compensation to members of the Supervisory Board of target expenses related to the performance of their duties as Board members. During the 6 months of 2019, one member of the Supervisory Board was compensated for the special expenses related to the performance of the functions of the member of the Supervisory Board, and it amounted to RUB 6.4 thousand.

#### **The Executive Board**

Sberbank's Policy for the remuneration of Executive Board members provides for the dependence of remuneration on the results of the bank's performance and each Board member's personal contribution to the achievement of such a result through the use of tools for regular performance evaluations through a system of balanced performance indicators. The wage structure includes fixed and variable components. The variable remuneration is directly linked to key

performance indicators and fulfillment of a number of key efficiency indicators, including individual and team, financial and non-financial indicators. The basic elements of the variable component of remuneration are quarterly bonuses and remuneration depending on performance results for the year.

In 2015, the Bank also adopted a long-term incentive program for key executive staff, which was based on the value of Bank shares and which provided for cash payments. The program was created on the basis of the risk-oriented remuneration concept, and it fully meets the requirements of the Bank of Russia for remuneration payment systems in Russian credit institutions. The program is based on the following parameters:

- 40% of the variable part of the annual remuneration is deferred and will be paid in the future in three annual payments;
- payments to the program participants depend of the positive results of the bank's activities. Long-term remuneration may be corrected (up to complete cancellation) taking into consideration the responsibility of the employee, the participant of the long-term remuneration program in adopting the solutions that led to the risk realization.

**For 6 months of 2019**, RUB 888.4 million was paid to the Executive Board members of the Bank, including:

- fixed remuneration (official salary, paid leave, payment of average earnings during business trips) to the amount of RUB 649.8 million;
- variable remuneration (quarter bonuses, remuneration for the annual work results<sup>8</sup>, other one-time compensations) to the amount of RUB 232.6 million;
- RUB 5.9 million paid to the Supervisory Board members for performing their functions.

Obligations on repayment of long-term remuneration based on shares amounted 4.8 billion rubles as of June 30, 2019.

Long-term remuneration based on shares shall be paid in cash and shall be subject to revaluation as of each reporting date based on the forward price of the Bank's ordinary shares. The respective liabilities shall be included in other financial liabilities in the consolidated statement of financial position before payment is made.

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 the Bank falls within the terms of reference 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 terms of reference of bodies of control over financial and business activities of the issuing credit institution, and the organization of the risk management and internal control system**

*Description of the structure of bodies for supervision of the financial and business activities of the issuing credit institution and their terms of reference in accordance with the charter (constituent documents) and internal documents of the issuing credit institution:*

Monitoring of the Financial and Economic Activities of the Bank is carried out by: an external auditor; management bodies of the Bank (the General Meeting of Shareholders, the Supervisory Board of the Bank, the Executive Board, the President, the Chairman of the Executive Board), as well as structural units and authorized officials of the Bank. Powers of internal control bodies, the procedure for their establishment and functioning are determined by the Russian law, Charter of the Bank, and the Bank's internal documents approved in the manner established by the Bank.

In order to check and verify reliability of accounting (financial) statements, compiled in accordance with the legislation of the Russian Federation, and financial statements drawn up in accordance with the International Financial Reporting Standards (IFRS), the Bank commissions audit organizations performing audit activities pursuant to the legislation of the Russian Federation and subject to the International Auditing Standards.

The competence of the General Meeting of Shareholders in terms of the internal controls over the activities of the Bank includes the following issues: electing the members of the Supervisory Board of the Bank; appointing the auditing organization of the Bank; approving the annual report of the Bank; adopting resolutions on approval of major transactions and interested party transactions in cases provided by the federal law.

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<sup>8</sup>specifying the size of remuneration for 2018 according to a resolution of the Supervisory Board

In terms of the internal controls over the activities of the Bank, the Supervisory Board has the following authority: approves annual accounting (financial reporting of the Bank: electing CEO and Chairman of the Executive Board of the Bank, adopts the internal regulatory documents of the Bank, including the regulation on the internal control system, the regulation on the Internal Controls Office; appointing the Head of the Bank's Internal Audit Office; approving the Annual Activity Plan of the Bank's Internal Audit Office; reviewing reports provided by the Internal Audit Office on implementation of the Activity Plan and Bank inspection findings; evaluating, based on reports provided by the Internal Audit Office, compliance by the Bank's executive bodies with strategies and procedures approved by the Bank's Supervisory Board; approving the risk management and equity management procedure, as well as the procedure for managing the most significant risks and exercises control over the implementation of this procedure; approves the application of banking risk management techniques and models for quantitative risk assessment; approves the procedure for the prevention of conflicts of interest, Financial Stability Recovery Plan in the event of a considerable deterioration in the financial condition of the Bank, an action plan intended to ensure continuous activity and/or recovery of the Bank's activities in case of abnormal or emergency situations.

The Executive Board of the Bank in terms of internal control over the organization of the Bank's activities: organizing the implementation of the decisions of the General Meeting of Shareholders and the Supervisory Board of the Bank, implementing the strategy of and policy of the Bank regarding the organization and implementation of internal control in the Bank; considering and approving reports of heads of units in head office and heads of regional banks on the results of activities in the corresponding periods and on the results of activities in specific areas; defining the policy of the Bank in the field of risk management, ensuring conditions for its effective implementation, organizing the risk management process in the Bank; reviewing the state of accounting, reporting, materials and the results of periodic evaluations of the effectiveness of internal control in the Bank, organizing the control system for eliminating identified violations and deficiencies in internal control and measures taken to eliminate them, reviewing the reports of the heads of branches and other separate units of the Bank on the results of audits and inspections of their activities, adopting resolutions on these issues.

CEO, Chairman of the Executive Board heads the Bank's Executive Board and organizes its work, in particular, with regard to organizing the Bank's internal controls; distributes the responsibilities among Deputy Chairmen of the Bank's Executive Board and members of the Bank's Executive Board; approves the Bank's organizational structure and regulations on the structural units of the Bank's headquarters and other issues within its terms of reference.

In addition, the internal control in the Bank in accordance with the powers established in the Charter and internal regulatory documents of the Bank is carried out by:

The Internal Controls Office is the aggregate of structural units and employees of the Bank that exercise the functions of the Internal Control Office in accordance with the requirements of laws and internal documents of the Bank.

The Internal Audit Office is the totality of the Bank's structural business units (Internal Audit Administration of the Bank's head office and relevant business units of the Internal Audit Office in the branches) that carry out their activities in accordance with the requirements of the legislation and the Regulations on the Bank's Internal Audit Office.

***Information on the organization of the system of risk management and internal controls over the financial and business activities of the issuing credit institution:***

The risk management system used by the Bank is based on the standards and tools recommended by the Basel Committee on Banking Supervision, meets the requirements of Bank of Russia, and takes into account the world's best practices. Primary objectives of organization of the risk management system as an integral part of the management process of the Bank are as follows:

- ensuring sustainable development of the Bank and its subsidiaries in the course of implementation of the development strategy approved by the Supervisory Board of the Bank;
- ensuring and protecting the interests of shareholders, creditors, and others, given that these persons are interested in the continuation of sustainable activities of the Bank, to prevent the risks accepted by the Bank and its subsidiaries from posing a threat to the existence of the Bank;
- strengthening the competitive advantages of the Bank

To ensure the effective planning and control of accepted risks, the risk management functions are distributed among the Supervisory Board of the Bank, the Chairman of the Executive Board, CEO, Chairman of the Board, the supervisor of the Risks Block (Head of the Risk Management Office of the Bank), specialized committees of the Executive Board, Risks Block, and other business

units of the Bank and members of the Group. The distribution of authority in the risk management system meets the requirements and recommendations of the Bank of Russia and the practice of international financial institutions.

The Bank provides internal controls in accordance with the laws of the Russian Federation, regulations of Bank of Russia, and rules and procedures established by the Bank to ensure:

- Effective and efficient financial and business activities when performing banking operations and other transactions, efficient management of both assets and liabilities, including asset integrity and bank risk management;

- The accuracy, completeness, objectivity, and timeliness in preparing and submitting the financial, accounting, statistical, and other reports (for internal and external users) as well as the information security (protection of the interests (goals) of the Bank in the information area, which is an aggregate of information, information infrastructure, entities that collect, prepare, distribute, and use information, and the systems for regulating the relations arising in this process);

- Compliance with regulatory legal acts, standards of self-regulating organizations, the Charter, and internal documents of the Bank

- Prevention of involvement of the Bank or its employees in unlawful activities, including legitimization (laundering) of proceeds from criminal activities and financing of terrorism, and timely submission of appropriate details to governmental bodies and the Bank of Russia in accordance with the laws of the Russian Federation

In accordance with the powers defined by the Charter and internal documents of the Bank, the internal controls are ensured at the Bank by the following:

- 1) Management bodies of the Bank as provided by the Charter;
- 2) Chief Accountant of the Bank (and their deputies);
- 3) Heads (and their deputies) and Chief Accountants (and their deputies) of the Bank's branches
- 4) Internal Audit Department of the Bank
- 5) Internal Controls Office of the Bank
- 6) Structural unit (responsible employee) for counteraction of legitimization (laundering) of proceeds from criminal activities and financing of terrorism;
- 7) Inspector of the professional participant of the securities market;
- 8) Other business units and employees of the Bank exercising internal controls within the scope of their powers as defined by the Bank's internal documents

The internal control and risk management systems of the Bank are built by using Three Lines of Defense, a model where:

First Line is the business units responsible for the daily effective implementation of internal controls and taking ongoing measures to manage risks associated with their activities. These measures are part of the everyday activities of the business units, therefore, they ensure the continuous process of identifying, assessing, and monitoring the risks.

Second Line is the responsible business units of the Bank that are in charge of elaborating and implementing the rules and procedures of internal controls, determine the risk management standards, guidelines, limits and restrictions, monitor the risk levels, prepare reports, verify the compliance of risk level with risk appetite, advise, simulate, and aggregate the total risk profile.

Third Line is the internal audit that is tasked with an independent evaluation of the effectiveness of internal control and risk management systems.

***Information on the availability of the Audit Committee of the Board of Directors (Supervisory Board) of the issuer, its functions, personal composition, and number of members:***

The Supervisory Board has established an Audit Committee consisting of 5 members.

Members of the Audit Committee:

Chairman of the Committee shall: N. Wells

Members of the Committee: V. Goreglyad, N. Ivanova, A. Kuleshov, N. Kudryavtsev

The competence of the Audit Committee includes the following issues:

*In the area of accounting (financial) and consolidated financial statements:*

- to ensure that the Bank's accounting (financial) statements and consolidated financial statements are complete, accurate and reliable, including preliminary review of the Bank's statements submitted for approval to the Bank's Supervisory Board;

- Analysis of substantive issues of the accounting policy used by the Bank for preparation of accounting (financial) statements;
- to participate in consideration of material matters and judgments regarding accounting (financial) statements and consolidated financial statements.

*In the area of risk management, internal controls, and corporate governance:*

- to monitor the reliability and efficiency of the risk management and internal control systems, in particular:
  - to assess the adequacy of control over preparation and submission of accounting (financial) statements, over compliance with the requirements of the laws of the Russian Federation, regulatory documents of the Bank of Russia, and the Bank's internal documents, over effectiveness of transactions conducted and other transactions, and over the safety of assets;
  - to assess the effectiveness of the Bank's risk management and internal control procedures, whether they match the nature and scope of conducted transactions as well as the level and combination of accepted risks; and to prepare proposals for their improvement
- Control over reliability and effectiveness of the corporate management system, including evaluation of the corporate management practices, and preparation of proposals related to their improvement;
- to analyze and assess the execution of the Bank's risk management and internal control policy;
- to monitor procedures ensuring the Bank's compliance with the requirements of the laws of the Russian Federation, the Bank's internal documents, and requirements of stock exchanges;
- to analyze and assess the execution by the Bank of the Conflict of Interest Management Policy.

*In the area of internal and external audit:*

- to ensure independence and objectivity of external and internal audit;
- to conduct preliminary review and approval of changes in the Regulation on the Internal Control System, Regulation on the Internal Audit Service, to review annual work plans and budget of the Internal Audit Service, and to analyze the results of inspections carried out by the Internal Audit Service;
- to conduct preliminary review of matters regarding appointment (relieving of duties) of the head of the Internal Audit Service and the amount of his/her remuneration, to assess the efficiency of the head of the Internal Audit Service in performing his/her functions;
- Review of existing limitations of authorities or budget for implementation of the internal audit function that could have a negative impact on effective exercise of the internal audit function;
- to monitor and analyze the efficiency of the Internal Audit Service;
- to assess independence and objectivity of the Bank's auditing organization, including assessment of candidates for external auditors, preparation of recommendations for the Supervisory Board about selection of the auditing organization to be appointed by the Bank's General Meeting of Shareholders based on the terms of the agreement concluded with the auditing organization and its reappointment;
- to monitor external auditing, assess the quality of audit and auditor's opinions, including preliminary review of auditor's opinions and provision of results of their review (assessment) as information (materials) provided for review to the persons entitled to participate in the Bank's Annual General Meeting of Shareholders;
- to ensure effective interaction between the Internal Audit Service and the Bank's auditing organization;
- to prepare recommendations for prompt elimination of deficiencies in the internal control system, violations of the Russian laws and the Bank's internal documents, and other deficiencies identified by regulatory bodies, the auditing organization, and the Internal Audit Service;
- to assess compliance of the Bank's executive bodies with the Bank's internal documents approved by the Supervisory Board based on reports of the Internal Audit Service;
- to develop principles of providing and combining audit and non-audit services by the auditing organization and monitor compliance with them.



*In the area of combating unscrupulous practices on the part of the Bank's employees and third parties:*

- to assess and monitor the efficiency of the system signaling potential unscrupulous actions of the Bank's employees (including improper use of insider or confidential information) and third parties and other violations at the Bank;
- Control over implementation of measures taken by the Bank's executive bodies in response to notification about potential cases of unscrupulous actions of employees and other violations;
- Control over carrying out special investigations of potential cases of fraud, improper use of insider or confidential information.

Functions of the Audit Committee also include:

- interaction with organizations that provide auditing services to the Bank, the Bank's Internal Audit Service to produce joint recommendations regarding financial and economic activities of the Bank
- reviewing information about cases when heads of the Bank's units and executive bodies assume risks which are unacceptable for the Bank
- monitoring compliance with the Bank's Information Policy

***Information on the availability of a separate structural business unit(s) of the issuing credit institution for risk management and internal controls (other than the Internal Audit Committee (internal auditor), body (structural business unit) exercising the internal controls over financial and business activities of the issuer), its tasks, and functions:***

To manage risks, the Bank established the Risk Management Office, which is a combination of structural business units and committees of the Bank, whose main function is to manage risks.

The risk management process includes five main stages:

- Identification of risks and assessment of their significance: the goal of this stage is to identify all significant risks affecting the activities of the Bank/Group.
- Building the systems for managing significant risks: the goal of this stage is to distribute the risk management functions among officials, units, and collective bodies of the Bank, or to update such distribution, and build (or update) the methodological framework to regulate the risk management.
- Planning risk exposure level: the goal of this stage is to define the target level of risk for the Bank/Group by taking into account the risk metrics in the business plans.
- Establishing risk appetite: the goal of this stage is to approve the maximum level of risk that the Bank/Group may accept and to build a system of limits and restrictions that allow compliance with the risk appetite.
- Managing the aggregate level of risk: the goal of this stage is to ensure that the risks of the Bank/Group correspond to target values.

Risk Management Office of the Bank is authorized to organize, implement and maintain the risk management system in the Bank, including:

- to take measures aimed at preventing and/or mitigating the impact of risks on the Bank's financial standing, competitiveness and reputation;
- to establish and continuously monitor the limits restricting the impact of risks on the Bank's financial results;
- to forecast the Bank's exposure to various types of risks in the future based on different scenarios;
- to consolidate information on risks for disclosure purposes;
- to exercise other powers in accordance with the legislation of the Russian Federation, regulations of the Bank of Russia, and the Bank's internal documents.

To avoid any conflict of interest, the Bank ensured the independence of business units responsible for risk management from business units engaged in operations/transactions exposed to risks.

To implement internal controls, assist the management bodies of the Bank in ensuring the compliance of the Bank's activities to the laws, regulation, and best practices, as well as to create and apply effective methods and mechanisms for managing the risk of losses incurred by the Bank as a

result of noncompliance with the laws of the Russian Federation, internal documents of the Bank, standards of self-regulatory organizations, and/or sanctions and/or other enforcement measures on the part of the supervisory authorities, the Bank established its Internal Controls Office that includes the aggregate of structural business units and employees of the Bank acting in accordance with the legislation of the Russian Federation, Bank's Charter and Regulations on the Internal Controls Office.

The Internal Control Office acts in accordance with the principles of independence, continuity, objectivity, impartiality, and professional competence.

In the course of exercising internal control and its functions the Internal Control interacts with all the units, collective and executive bodies of the Bank on any matters within its scope.

***Information on the availability at the issuing credit institution of a separate structural business unit (office) of internal audit, its tasks, and functions:***

The Internal Audit Office is the totality of the Bank's structural business units (Internal Audit Administration of the Bank's head office and relevant business units of the Internal Audit Office in the branches) that carry out their activities in accordance with the requirements of the legislation and the Regulations on the Bank's Internal Audit Office.

The Internal Audit Office is authorized to carry out inspections in all areas of the Bank's activities, including:

- assessment of the effectiveness of the system of internal control in general, including control of the use of automated information systems and internal control processes and procedures;
- audit of the effectiveness of the method for assessing bank risks and the procedures for management of bank risks established in the Bank;
- audit of the accuracy, completeness and timeliness of accounting and reporting;
- audit of ways (methods) for ensuring preservation of the Bank's property;
- evaluation of the economic feasibility and efficiency of transactions and other deals performed by the Bank;
- other powers according to the legislation, regulations of the Bank of Russia, and the Bank's internal documents.

The Internal Audit Office is independent in its activities from other divisions of the Bank.

The Supervisory Board appoints and dismisses the Head of Internal Audit Office of the Bank, approves the Regulations on Internal Audit Office, approves the annual activity plan of the Internal Audit Office, reviews the reports of the Internal Audit Office on the implementation of the activity plan and the results of the Bank's audits.

***Information on the policy of the issuing credit institution in risk management and internal controls:***

***Basic principles of the Bank's risk management policy:***

The risk-management process involves each employee of the Bank. Decisions on performing any transaction are made only after comprehensive analysis of risks arising in the course of such a transaction. The Bank has regulatory documents in place to govern the procedure of performing any and all transactions exposed to risks.

The Bank has no conflict of interests: at the organizational structure level, the units and employees entrusted with duties for performing transactions exposed to risks, accounting for such transactions, risk management and control are separated.

Management of the Bank and its collective bodies regularly receive information on the level of risks accepted by the Group and on violations of established risk management procedures, limits, and restrictions.

The internal control system of the Bank allows the effective monitoring of functioning of the risk management system.

A collective responsibility is established for the actions involving the acceptance of risks ("Three Lines of Defense").

The risk management process of the Bank is based on the use of modern information technology that allows identification, analysis, assessment, management, and control of risks.

The Bank assesses the adequacy of available capital (i.e., internal capital to cover the accepted and potential risks). Internal capital-adequacy assessment procedures also include capital planning procedures based on the established development strategy, business growth benchmarks, and results of comprehensive current assessment of the aforementioned risks, stress-testing of the Bank's and Group's stability to internal and external risk factors. The Bank highlights priority directions of

capital development and distribution using the analysis of risk-adjusted efficiency indices for standalone business units and lines of business.

The Bank/Group has in place a multilevel system of limits and restrictions to ensure an acceptable level of risk.

The Group ensures unified approaches to identification, assessment, and management of risks.

The Bank is constantly upgrading all risk-management elements, including information systems, procedures and methods, with regard to strategic objectives, environment changes, and innovations in global risk-management practices.

The Bank's policy in the field of risk management and internal control is determined by the Bank's internal regulatory documents, including the Sberbank Group's Risk and Capital Management Strategy dated April 16, 2019 No. 3960-4.

***Information on availability of the internal document of the issuing credit institution that establishes the rules for preventing the misuse of confidential and insider information:***

The policy of Sberbank on countering the misuse of insider information and market manipulation of February 14, 2018 No. 4757.

**5.5. Information on the Members of the Bodies for Supervision of the financial and business activities of the Issuing Credit Institution**

**Internal Audit Committee**

According to paragraph 1 of Article 85 of the Federal Law "On Joint-Stock Companies", an Audit Commission may not be established in a public company unless its existence is provided for in the charter of that public company.

The Annual general meeting of shareholders of Sberbank held on May 24, 2019 approved the new version of the Articles of Association, which does not provide for the establishment of an Audit Commission at the Bank. In this regard, the Revision Commission in Sberbank is not elected starting in 2019. Until 2019, the number of members of the Audit Commission was 7 (3 external representatives and 4 representatives of Sberbank).

**The Bank's Internal Audit Service**

Full name	<b>OLEG CHISTYAKOV</b>
Year of Birth	1964
Education background	Higher 1986 Ordzhonikidze Moscow Management Institute Engineer-Economist

Positions currently held:

From	organization	position
1	2	3
January 1, 2015	Public Joint Stock Company Sberbank of Russia	Senior Managing Director – Director of the Internal Audit Department

Positions held in the past five years (in chronological order):

From	until	organization	position
1	2	3	4
October 14, 2009	December 31, 2014	Public Joint Stock Company Sberbank of Russia	Director of Internal Control, Inspection and Audit Department
Participatory interest in the authorized capital of the issuing credit institution			0.00005%
Percentage of ordinary shares held in the issuing credit institution			0.00005%

The 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 capital 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
The 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 with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
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 the Russian Federation legislation about insolvency (bankruptcy).	none

#### Internal Controls Office of the Bank

Full name	<b>LARISA ZALOMIKHINA</b>
Year of Birth	1973
Education background	Higher 1996 Moscow Institute of Physics and Technology Applied Mathematics and Physics, Engineer-Mathematician

Positions currently held:

From	organization	position
1	2	3
December 1, 2014	Public Joint Stock Company Sberbank of Russia	Senior Managing Director – Director of the Compliance Department

Positions held in the past five years (in chronological order):

From	until	organization	position
1	2	3	4

December 19, 2012	November 30, 2014	Public Joint Stock Company Sberbank of Russia	Director of the Compliance Department
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
The 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 capital 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
The 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 with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		none	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state			none
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 the Russian Federation legislation about insolvency (bankruptcy).			none

**Risk Management Service**  
**(the totality of structural business units of the Bank)**

Full name	<b>DZHANGIR DZHANGIROV</b>
Year of Birth	1981
Education background	Higher 2002 Lomonosov Moscow State University, Mathematics. Applied Mathematics, mathematician 2004 Russian Economic School (Institute), Economic, Economic Theory, Master in Economics

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

From	organization	position
1	2	3
June 25, 2018	SBERBANK OF RUSSIA	Senior Vice-President

Positions held in the past five years (in chronological order):

From	until	organization	position
1	2	3	4
March 1, 2012	November 9, 2015	Sberbank CIB Joint Stock Company	Chief Risk Director of the Risk Division
June 24, 2013	November 9, 2015	SBERBANK OF RUSSIA	Managing Director of the Risks Block Management (part-time position)
November 10, 2015	October 10, 2017	Joint-Stock Company Sberbank CIB	Director of the of Corporate and Investment Business Risks Department (part-time position)
November 10, 2015	June 24, 2018	SBERBANK OF RUSSIA	Senior Managing Director, Director of CIB Risk Department
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
The 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 registered (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
The 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 activities, 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.		none	
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			none

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 the Russian Federation legislation on insolvency (bankruptcy).	none
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**5.6. Information on the amount of remuneration, benefits, and (or) compensation of expenses related to the body for supervision of the financial and business activities of the issuing credit institution**

The Annual general meeting of shareholders of Sberbank held on May 24, 2019 approved the new version of the Articles of Association, which does not provide for the establishment of an Audit Commission at the Bank. In this regard, the Revision Commission in Sberbank is not elected starting in 2019.

Payment of remuneration to members of the Internal Audit Committee of the Bank and compensation of expenses connected with their participation in work of this control body was made in the amount and under the procedure established by the Regulations on the Internal Audit Committee, an internal document of Sberbank approved by annual General Shareholders' Meeting of the Bank on June 6, 2014. For the performance of their duties, the Chairman of the Internal Audit Committee was paid remuneration to the amount of RUB 1 million; the members of the Internal Audit Committee, RUB 750 thousand each.

Members of the Audit Commission who were not employees of the Bank were not paid remuneration related to their participation in this control body of the Bank for the 6 months of 2019.

The amount of all payments accrued to the members of the Audit Commission who were employees of the Bank was RUB 25.9 million for the 6 months of 2019.

The amount of all payments accrued to the heads of internal control and internal audit units amounted to RUB 45.9 million for the 6 months of 2019.

**5.7. Information on the Number and Generalized Information on the Composition of the Employees (Workers) of the Issuing Credit Institution and on the Changes in the Number of Employees (Workers) of the Issuing Credit Institution**

Name of the indicator	the 1st half of 2019
Average number of employees, persons	239,416
Total payroll for the reporting period, thous. RUB	<b>104,583,677</b>
Social benefits paid to employees for the reporting period, thous. RUB	2,975,294

***Information on the employees exercising significant influence on financial and business activities 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.**

None.

## **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.**

**As of July 1, 2019**

The 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:	109,837
The total number of nominal holders of shares of the issuing credit institution (without a central depository):	6

*The 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 the composition of which 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 on the list:*

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

The total number of persons included in the list: 134,794

Date of the list: at the close of trading on April 29, 2019

*List of persons entitled to receive dividends*

*(owners of ordinary and preferred shares)*

The total number of persons included in the list (without independent directors): 110,051

Date of the list: 13 June 2019

Information on the number of treasury shares recorded on the balance sheet of the issuing credit institution at the end of the reporting quarter, separately for each category (type) of shares:	-
Information on the number of shares of the issuing credit institution belonging to the controlled entities, separately for each category (type) of shares:	-

### **6.2. Information on members (shareholders) of the issuing credit institution holding at least 5 percent of its authorized capital or at least 5 percent of its ordinary shares, information on the persons controlling them and, if none, on members (shareholders) of such persons holding at least 20 percent of its authorized capital or at least 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, 2019**

Full company name:	The Central Bank of the Russian Federation
Short company name:	The Bank of Russia
Location:	12 Neglinnaya St., Moscow 107016
Taxpayer Identification Number (INN) (if applicable):	7702235133
Primary State Registration Number (OGRN) (if applicable):	1037700013020
Share of the member (shareholder) of the issuing credit institution in the authorized capital of the issuing credit institution:	50% + 1 share
Percentage of ordinary shares held in the issuing credit institution:	52.32%



**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, if there are no such persons, then on its members (shareholders) that own at least 20 percent of the registered (share) capital (mutual investment fund) or at least 20 percent of their ordinary shares:**

In accordance with Art. 2 of the Federal Law No. 86-ФЗ (86-FZ), dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)", the authorized capital and other property of the Bank of Russia is 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:**

Full company name:	Nonbanking credit institution Joint Stock Company National Settlement Depository
Short name:	NCI JSC NSD
Location:	12 Spartakovskaya St., Moscow 105066
Taxpayer Identification Number (INN):	7702165310
Primary State Registration Number (OGRN):	1027739132563
Contact telephone:	(495) 234-48-27
Fax number:	(495) 956-09-38
Email address:	pr@nsd.ru
Information on the license for depository activity:	
Number:	No. 045-12042-000100
Issue date:	as of February 19, 2009
Validity period of license of the professional securities market participant:	without limitation
Name of the authority that issued the license:	FFMS of Russia
The 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 central depository:	10,093,304,608
The 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 central depository:	884,430,297
Percentage of shares held in the issuing credit institution's authorized capital registered in the register of shareholders of the issuing credit institution in the name of the central depository:	48.6%
Percentage of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	46.76%

### **6.3. Information on Participatory Interest of the State or Municipal Entity in the Authorized Capital of the Issuing Credit Institution.**

**As of July 1, 2019**

**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%**

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 commercial entity) or Name (for non-profit entity)	<b>Administration of the city district, Lipetsk Region of the Russian Federation</b>

Location of business	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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Administration of Sereda Village Council</b>	
Location of business	Tsentrlnaya St., Sereda Village 143721, Shakhovskoy District, Moscow 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Administration of Solnechnogorsk Municipal District of Moscow Region</b>	
Location of business	2, Bankovskaya St., Solnechnogorsk 141500, Solnechnogorsk District, Moscow 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Administration of Moskovsky District of Nizhny Novgorod</b>	
Location of business	100 Beryozovskaya St., Nizhny Novgorod 603950	

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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Finance Department for Tyazhinsky District</b>	
Location of business	1A Sovetskaya St., Tyazhinsky Settlement 652240, Kemerovo 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Yashkino District Administration</b>	
Location of business	14 Suvorova St., Yashkino 652030, Kemerovo 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Administration of Mozhginsky District Municipal Entity</b>	
Location of business	4 Vishurskaya St., Mozhga Village 427790, Mozhga District, Republic of Udmurtia	

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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Municipal Administration of Khadyzhensk, Apsheronsk District</b>	
Location of business	33 Shkolnaya St., Khadyzhensk 352680, Apsheronsk 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Municipal Property Department of Guryevsk City District Administration</b>	
Location of business	15 Lenina St., Guryevsk 238300, Kaliningrad 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Administration of Porkhov District, Pskov Region</b>	
Location of business	14 Lenina Ave., Porkhov 182620, Pskov 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Property Management Committee of the Ministry of Land and Property Relations of the Republic of Bashkortostan for Zianchurinsky District</b>	
Location of business	68 Oktyabrskoy Revolyutsii St., Isyangulovo Village 453380, Zianchurinsky District, Republic of Bashkortostan	
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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Bolsherechensky District Agriculture and Food Administration Department</b>	
Location of business	1 Krasnoarmeyskaya St., Bolsherechye Urban Settlement 646420,	
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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Municipal Property Management Committee of Oktyabrsky District Administration</b>	
Location of business	42 Lenina St., Oktyabrskoye Urban 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.	N/A
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 commercial entity) or Name (for non-profit entity)	<b>Property Relations Committee of Zavodoukovsk City District Administration</b>
Location of business	27 Beregovaya St., Zavodoukovsk 627140, 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.	N/A
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 commercial entity) or Name (for non-profit entity)	<b>Municipal Entity Zvenigorod City District represented by the Administration of Municipal Entity Zvenigorod City District</b>
Location of business	28 Lenina St., Zvenigorod 143180, Moscow Region, Russia
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.	N/A
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 commercial entity) or Name (for non-profit entity)	<b>Economics and Property Relations Committee of Nerchinsk Municipal District Administration, Zabaykalsky Krai</b>
Location of business	3, Shilova St., Nerchinsk 673400, Zabaykalsky 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Vvedenskoe Village Administration</b>	
Location of business	Vvedenskoye Village 149099, Odintsovo District, Moscow 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Yershovo Village Administration</b>	
Location of business	Yershovo Settlement 143095, Odintsovo District, Moscow 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Karinskoye Village Administration</b>	
Location of business	Karinskoye Post Office 143097, Odintsovo District, Moscow 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Naro-Fominsk Urban District represented by Naro-Fominsk Urban District Property Management Committee</b>	
Location of business	5 Marshala Zhukova St., Naro-Fominsk 143300, Moscow 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Novofedorovo Village Council</b>	
Location of business	N/A	
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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Resort city of Sochi Municipal District represented by Sochi Administration Property Relations Department</b>	
Location of business	26-a Sovetskaya St., Sochi 354061	



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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Mari El Republic State Property Ministry</b>	
Location of business	39 Panfilova St., Yoshkar-Ola 424003, Mari El Republic	
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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Municipal Entity Yugorsk City District represented by the Department of Municipal Property and Urban Development of the Administration of the city of Yugorsk</b>	
Location of business	11 Sorok Let Pobedy St., Yugorsk 628260, Khanty-Mansi Autonomous District – Yugra, 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.	N/A	
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 commercial entity) or Name (for non-profit entity)	<b>Property Relations Department of Gelendzhik Resort City Municipal Entity</b>	
Location of business	1 Revolyutsionnaya St., Gelendzhik 353461, 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.	N/A
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#### **6.4. Information on Restrictions on Participation in the Authorized Capital of the Issuing Credit Institution**

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

In accordance with the Federal Law No. 86-ФЗ (86-FZ), dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)", at least 50% plus one voting share of Sberbank (controlling stake) is owned by the Bank of Russia.

The Bank of Russia's participatory interest in the authorized capital of Sberbank may be reduced or disposed of to less than 50 percent plus one voting share under the Federal Law.

***Total nominal value of shares that may be held by one shareholder under the charter of the issuing credit institution:*** no restrictions.

***Maximum number of votes provided to one shareholder under the charter of the issuing credit institution:*** no restrictions.

***Restrictions on the participatory interest of foreign entities 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 bodies 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 governmental bodies 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.

Additionally, the acquisition (except in case of acquiring shares when establishing a credit institution) and (or) receipt for trust management of more than 1 percent of shares of the issuing credit institution as a result of one or several transactions by a legal entity or individual requires notification of the Bank of Russia, and of more than 10 percent – preliminary approval of the Bank of Russia.

The requirements above also apply to acquisition of more than 1% of the shares of a credit institution, more than 10% of the shares (shares) of a credit institution by a group of persons.

Also, the preliminary approval of the Bank of Russia is required in the case of acquiring:

- 1) More than 10 percent of shares of the credit institution but not more than 25 percent of shares;
- 2) More than 25 percent of shares of the credit institution but not more than 50 percent of shares;
- 3) More than 50 percent of shares of the credit institution but not more than 75 percent of shares;
- 4) More than 75 percent of shares of the credit institution.

The preliminary approval of the Bank of Russia is also required when, as a result of one or several transactions, a legal entity or individual, directly or indirectly (through third parties), establishes control in respect of the shareholders (members) of the credit institution holding more than 10 percent of shares of the credit institution.

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 composition and share of interest of shareholders (members) of the issuing credit institution that own at least 5 percent of its authorized capital or at least five percent of its ordinary shares.**

*Composition of shareholders in the issuing credit institution holding at least 5 percent of its share capital or at least 5 percent of its ordinary shares at the record date of the list of persons entitled to participate in each General Shareholders' Meeting of the issuing credit institution held in the last completed financial year preceding the end date of the reporting quarter and for the period from the start date of the current year until the end date of the reporting quarter according to the list of persons entitled to participate in each of such meetings:*

Item No.	Full company name of the shareholder (name) or full name	Short company name of the shareholder	Location	Primary State Registration Number (OGRN) (if applicable):	Taxpayer Identification Number (INN) (if applicable)	Share 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 attend Sberbank's General Shareholders Meeting on the results of 2017: May 14, 2018</b>							
<i>The list of shareholders holding at least 5 percent of the authorized capital or at least 5 percent of Sberbank ordinary shares as of May 14, 2018:</i>							
1	The Central Bank of the Russian Federation	The Bank of Russia	12 Neglinnaya St., Moscow 107016	10377 00013 020	770223 5133	50% + 1 share	52.32%
<b>Date of the list of persons entitled to attend Sberbank's General Shareholders Meeting on the results of 2018: April 29, 2019</b>							
<i>The list of shareholders holding at least 5 percent of the authorized capital or at least 5 percent of Sberbank ordinary shares as of April 29, 2019:</i>							
1	The Central Bank of the Russian Federation	The Bank of Russia	12 Neglinnaya St., Moscow 107016	10377 00013 020	770223 5133	50% + 1 share	52.32%

**6.6. Information on non-arm's length transactions performed by the issuing credit institution.**

Name of the indicator	Reporting period – 2nd quarter of 2019	
	The total number, units	Total amount in monetary equivalent, thous. RUB
1	2	3
The total number and total amount in monetary terms of the committed credit organization - the issuer for the reporting period of transactions in which there was interest, units / RUB.	1	102,000,000.0

The number and volume in monetary terms of the transactions of interest committed by the credit organization - issuer for the reporting period and for which the general meeting of participants (shareholders) of the credit organization - issuer made decisions on consent to their commission or on their subsequent approval, units / RUB.	-	-
The number and volume of monetary organizations of committed credit institutions - issuers for the reporting period of transactions in which there was interest, and for which the Board of Directors (supervisory board) units / RUB.	1	102,000,000.0

#### 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 reporting period consisting of the 6 months:*

Item No.	Name of the indicator	Indicator value, thous. RUB
		<b>01.07.2019</b>
1	Deposits with the Bank of Russia	0
2	Including overdue	0
3	Loans and deposits with credit institutions	1,274,821,494
4	Including overdue	25
5	Loans and deposits with nonresident banks	631,631,424
6	Including overdue	28,141,575
7	Settlements with customers on factoring and forfeiting operations	0
8	Settlements with currency and stock exchanges	79,595,968
9	Including overdue	0
10	Investments in debt obligations	3,399,322,574
11	Including overdue	900,883
12	Settlements with respect to taxes and duties	1,661,618
13	Salaries payable to employees, including settlements with employees on wages and imprest amounts	1,711,174
14	Settlements with suppliers, contractors and buyers	22,256,346
15	Settlements related to trust management	0
16	Other receivables	88,607,814
17	Including overdue	48,685,462
18	Total	5,499,608,412
19	Including overdue	82,177,296

*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, 2019*

Full name:	Ministry of Finance of the Russian Federation	
Short name:	MinFin of Russia	
Location:	9 Ilyinka, Moscow 109097	
Taxpayer Identification Number (INN) (if applicable):	7710168360	
Primary State Registration Number (OGRN) (if applicable):	1037739085636	
Debt	1,548,870,584	thous. RUB
Overdue debt amount and terms (interest rate, penalties, fines)	-	

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

Full name:	Non-bank credit organization - the central counterparty National Clearing Center (Joint Stock Company)	
Short name:	NCC NCC (JSC)	
Location:	13 Bolshoy Kislovsky Lane, Moscow 125009	
Taxpayer Identification Number (INN) (if applicable):	7750004023	
Primary State Registration Number (OGRN) (if applicable):	1067711004481	
Debt	753,812,038	thous. RUB
Overdue debt amount and terms (interest rate, penalties, fines)	-	

This debtor **is not** the 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) Annual accounting (financial) statements for the last completed reporting year prepared in accordance with laws of the Russian Federation:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Annual Accounting (Financial) Statements of Sberbank for 2018 with an Auditor's Report are disclosed in the quarterly report for the 1st quarter of 2019.	-

b) Annual financial statements prepared according to internationally accepted principles:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
-	none	-

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

a) Interim accounting (financial) statements prepared in accordance with the laws of the Russian Federation:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Interim accounting (financial) statements for the 1st half of 2019 <sup>9</sup> .	-

b) Interim financial statements prepared according to internationally accepted principles:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
-	none	-

## 7.3. Consolidated financial statements of the issuing credit institution

a) Annual consolidated financial statements of the issuing credit institution for the last completed reporting year:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Annual Consolidated Financial Statements of Sberbank for 2018 with an Auditor's Report are disclosed in the quarterly report for the 1st quarter of 2019.	-

***Standards (rules) under which the annual consolidated financial statements were prepared:***

International Financial Reporting Standards (IFRS)

b) Interim consolidated financial statements (for 6 or 3 and 9 months of the current year):

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Condensed Interim Consolidated Statements under IFRS for 3 months of 2019 (as of March 31, 2019) and the audit report on the results of review.	Schedule 1

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

***Main provisions of the accounting policy of the issuing credit institution defined independently by the issuing credit institution in accordance with the legislation of the Russian Federation on accounting and approved by an order or directive of the person responsible for the organization and the state of the accounting in the issuing credit institution:***

<sup>9</sup>As of the date of disclosure of the quarterly report of Sberbank for the 2nd quarter of 2019, Sberbank's interim accounting (financial) statements for the 1st half of 2019 is in the process of preparation. The procedure and terms for its preparation are regulated by the Ordinance No. 4983-U. In accordance with the Instruction, the interim accounting (financial) statements of large credit institutions with a broad network of divisions without an auditor's report are disclosed within 40 business days after the balance sheet date.

Re-disclosure of the quarterly report of Sberbank for the 2nd quarter of 2019 with the inclusion of the said reports and analytical information prepared on the basis of the statements will be complete within 2 business days after the date of disclosure of the interim accounting (financial) statements of Sberbank for the 1st half of 2019, the planned date of the disclosure of which is no later than August 20, 2019.

The Accounting Policy of Sberbank defines the general accounting methodology in accordance with the Federal Law No. 402-ФЗ (402-FZ), dated December 6, 2011, "On Accounting" for ensuring the preparation of accurate information on the Bank's performance.

According to Article 57 of the Federal Law No. 86-ФЗ (86-FZ), dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)", the Bank of Russia establishes the rules of banking operations, accounting and reporting, execution and submission of accounting (financial) and statistical reports, and other information required by the Federal Laws, which are mandatory for credit institutions.

In its activities, Sberbank is guided by the Federal Law No. 395-1, dated December 2, 1990, "On Banks and Banking Activities" with all further amendments and additions (hereinafter referred to as the "the Federal Law On Banks and Banking Activities"), the Federal Law No. 402-ФЗ (402-FZ), dated December 6, 2011, "On Accounting", other laws and regulatory acts effective within the Russian Federation, Bank of Russia Ordinance, the Charter of the Bank, and the resolutions adopted by the Executive Board of the Bank.

The accounting policy of Sberbank shall be based on Bank of Russia Regulations No. 579-P, dated February 27, 2017, "On the Rules of Accounting by Credit Institutions Located within the Russian Federation" (hereinafter referred to as the "Regulations of the Bank of Russia No. 579-P"), other documents of the Bank of Russia regulating the accounting and reporting, accounting provisions (standards) ensuring the uniform recording of banking operations in the balance sheet accounts.

When maintaining accounting, the following principles and qualitative characteristics must be observed:

- Going concern The Bank will continuously carry out its activities in the future and it has no intentions and need for liquidation, a significant reduction in activity or performance of operations on unfavorable terms;

- Recognition of income and expenses on the accrual basis: the financial results of operations (income and expenses) are reflected in the accounting records on the fact of their commission, and not on the receipt or payment of cash (their equivalents), while incomes and expenses are reflected in the accounting accounting in the period to which they relate;

- the consistency of accounting rules: The bank should be guided by the same accounting rules, except for cases of significant changes in its activities or changes in the legislation of the Russian Federation, which relate to the activities of the Bank; otherwise, the comparability of the data for the reporting period and the period preceding it should be ensured;

- caution: assets and liabilities, income and expenses should be valued and accounted for reasonably, with sufficient care, so as not to transfer existing risks that potentially threaten the financial situation of the Bank for the following periods. At the same time, the Bank's accounting policy should provide greater readiness to recognize expenses and liabilities in accounting than possible revenues and assets, preventing the creation of hidden reserves (intentional understatement of assets or revenues and deliberate overstating of liabilities or expenses);

- the timeliness of the reflection of transactions: transactions are reflected in the accounting records on the day they are committed, unless otherwise provided by regulatory acts of the Bank of Russia;

- separate reflection of assets and liabilities: accounts of assets and liabilities are assessed separately and are reflected in their detailed form;

- continuity of the incoming balance: balances on balance sheet and off-balance accounts at the beginning of the current reporting period should correspond to balances at the end of the previous period;

- the priority of the content over the form: transactions are reflected in accordance with their economic essence, and not with their legal form;

- openness: reports must reliably reflect the operations of the credit institution, be understandable to the informed user and devoid of ambiguity in reflecting the position of the credit institution.

The Accounting Policy of Sberbank is applied consistently year after year.

Any changes in the accounting policy shall be made under the following conditions:

- Changes in the requirements established by laws of the Russian Federation on accounting, federal and (or) industry standards;

- Development or selection of a new method of accounting, the application of which results in better quality of information about the object of accounting;

- Substantial change in the business environment of the economic entity.

To ensure the comparability of the accounting (financial) statements for a number of years, the change in accounting policy shall be made from the beginning of the reporting year, unless otherwise determined by the cause of such change.

For the purposes of accounting the Accounting Policy for 2019 includes the following main changes in connection with the enactment of new regulatory acts of the Bank of Russia<sup>10</sup> in terms of IFRS 9 “Financial instruments” and IFRS 15 “Revenue”:

A brief description of the changes introduced:

- Financial instruments are carried at fair value upon initial recognition in accordance with transaction costs directly related to the acquisition/issuing of the financial instrument, if such an instrument is not subsequently measured at fair value through profit or loss. Profit or loss from initial recognition is reflected in accounting only if the difference between the fair value determined with the use of observed market data and the transaction price is significant.

- For subsequent accounting, financial assets are required to be classified into three measurement categories: those to be measured at amortized cost, those to be measured at FVOCI and those to be measured at FVPL.

Classification for debt instruments is driven by:

- the entity’s business model for managing the financial assets and
- the characteristics of the financial asset connected to the contractual cash flows: whether the contractual cash flows represent solely payments of principal and interest (“SPPI”).

- *The assessment of the business model* within which the financial asset is held is determined at the portfolio level, because this best reflects the way the business is managed and information is provided to management. The information considered includes the stated policies and objectives for the portfolio management, how the performance of the portfolio is evaluated (whether compensation is based on the fair value of the assets managed or the contractual cash flows collected), the frequency, volume and timing of sales in prior periods, as well as the reasons for such sales and its expectations about future sales activity.

- *Assessment whether the cash flows* meet the SPPI criterion is carried out by reviewing the contractual terms of the financial asset. For the purposes of this assessment, ‘principal’ is defined as the fair value of the financial asset on initial recognition. ‘Interest’ is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks (e.g. liquidity risk and administrative costs), as well as profit margin. In making the assessment, the Group considers:

contingent events that would change the amount and timing of cash flows;

- leverage features;

- prepayment and extension terms;

- terms that limit the Group’s claim to cash flows from specified assets (e.g. non-recourse asset arrangements);

and

- features that modify consideration of the time value of money - e.g. periodical reset of interest rates, which is

not consistent with the interest payment period.

- Debt instruments the managing of which is driven by the entity’s business model for holding assets to collect contractual cash flows are carried at amortized cost.

- Debt instruments that meet the SPPI requirement and are held in a portfolio where an entity both holds to collect assets’ cash flows and sells assets are classified as FVOCI.

- Financial assets the managing of which is driven by other business models are measured at

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<sup>10</sup> Bank of Russia Regulation No. 604-II (604-P) ‘On the Procedure for Reflection on Bookkeeping Accounts by Credit Institutions of Transactions to Attract Funds under Agreements of Bank Investment (Deposit), Loan Agreements, Transactions on Issuance and Redemption (Payment) of Bonds, Promissory Notes, Deposit and Savings Certificates’ dated 2 October 2017, Bank of Russia Regulation No. 605-II (605-P) ‘On the Procedure for Reflection on Bookkeeping Accounts by Credit Institutions of Transactions on Placing Funds under Loan Agreements, Transactions Connected with Concluding Transactions on Acquiring Rights of Claim From Third Parties to Fulfill Pecuniary Obligations, Transactions on Liabilities on Issued Bank Guarantees and Providing Funds’ dated 2 October 2017, Bank of Russia Regulation No. 606-II (606-P) ‘On Reflection on Bookkeeping Accounts by Credit Institutions of Transactions with Securities’ dated 2 October 2017, Bank of Russia Ordinance No. 5019-Y (5019-U) dated 18 December 2018 ‘On Amendments to Bank of Russia Regulation No. 579-II (579-P) ‘On the Chart of Accounts for Bookkeeping for Credit Institutions and its Application Procedure’ dated 27 February 2017”, Bank of Russia Ordinance No. 4556-Y (4556-U) dated 2 October 2017 and Bank of Russia Ordinance No. 4858-Y (4858-U) dated 9 July 2018 ‘On Amendments to Bank of Russia Regulation No. 446-II (446-P) ‘On the Procedure for Determining the Income, Expenditure and Other Aggregate Income of Credit Institutions’ dated 22 December 2014’



FVPL.

- Investments in equity instruments are always measured at fair value. However, management can make an irrevocable election to present changes in fair value in other comprehensive income, provided the instrument is not held for trading.

- Investments into subsidiaries and associates are reflected in accounting without subsequent revaluation.

- In addition to provision for possible losses, adjustments are also made for financial assets in accounting that bring the total reserve amount for the asset to the amount of the estimated reserve determined in accordance with the requirements of IFRS 9. Fair value reserve is measured under IFRS 9 using the expected credit loss model. This model presupposes a 'three stage' approach which is based on the change in credit quality of financial assets since initial recognition. The Group have to record an immediate loss equal to the 12-month ECL on initial recognition of financial assets that are not credit impaired. Where there has been a significant increase in credit risk, fair value reserve is measured using lifetime ECL. This model is applied by the Group to measuring debt financial instruments impairment, and to contingent loan commitments.

The Group's financial liabilities are measured in accounting at amortized cost, with the exception of the financial liabilities that are to be measured at fair value (of derivative financial instruments), and of the financial liabilities classified as measured at fair value based on the decision of Sberbank Executives since the management of such liabilities and the evaluation of its results are carried out by the Group at fair value.

No changes were introduced into Sberbank's Accounting Policy in the 2nd quarter of 2019 (see current version of the Sberbank's Accounting Policy in Annex No.2 to the quarterly report).

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

None.

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

During the 6 months of 2019, no significant changes in the composition of real estate occurred.

**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 business activities of the issuing credit institution.**

None.

## VIII. Additional Information on the Issuing Credit Institution and Issue-Grade Securities It Has Placed

### 8.1. Additional Information on the Issuing Credit Institution

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

As of July 1, 2019

Amount of the authorized capital of the issuing credit institution as of the end date of the reporting quarter:	67,760,844	thous. RUB
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Shares that make the authorized capital of the issuing credit institution	Total nominal value, thous. RUB	Percentage of shares in authorized capital, %
1	2	3
Ordinary shares	64,760,844	95.6
Preferred shares	3,000,000	4.4

The circulation of shares of Sberbank outside the Russian Federation is arranged through circulation of depositary securities (securities of a foreign issuer certifying the rights in respect of such shares of the Russian issuer):

#### *Category (type) of shares, the circulation of which is arranged outside the Russian Federation:*

Ordinary registered uncertified shares of Sberbank

<i>Percentage of shares, the circulation of which is arranged outside the Russian Federation, from the total number of shares of the corresponding category (type):</i>	up to 25%
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#### *Brief description of the program (type of program) of the issue of depositary securities foreign issuer certifying the rights to shares of the corresponding category (type):*

Tier I American Depositary Shares Program (Tier I ADS)

Rule 144A Global Depositary Receipts Program (Rule 144A GDR)

#### *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:	JPMorgan Chase Bank, National Association
Location of the foreign issuer:	4 New York Plaza, Floor 12, New York, NY 10004

#### *Information on the authorization granted by the Bank of Russia and (or) an authorized governmental body for placing and (or) arranging for the circulation of shares of an issuing credit institution of the corresponding category (type) outside of the Russian Federation:*

Authorization of the Russian Federal Financial Markets Service to arrange outside the Russian Federation the circulation of ordinary registered uncertified shares of Sberbank in the amount of not more than 25 percent of the total number of outstanding ordinary shares of the bank was obtained on June 15, 2011.

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

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

The Frankfurt Stock Exchange (Frankfurter Wertpapierbörse), location: Mergenthalerallee 61, 65760 Eschborn, Germany.

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

ADSs are traded on London Stock Exchange under the stock ticker "SBER," in the Entry Standard segment of Frankfurt Stock Exchange, and on the U.S OTC market.

**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 reporting year and for the period from the start date of the current year until the end date of the reporting quarter:*

In 2018 and in the 1st half of 2019, there were no changes in the amount of authorized capital.

**8.1.3. Information on the procedure of convening a meeting of the supreme management body of the issuing credit institution.**

*Name of the supreme management body of the issuing credit institution:*

Sberbank General Shareholders' Meeting

*Procedure of notifying the shareholders (members) about the meeting of the supreme management body of the issuing credit institution:*

The Notice of the General Shareholders' Meeting shall be published / posted in a manner and within the deadlines determined by the Bank's Charter: in the print publication, as well as on the website (www.sberbank.com) in Russian and in English.

*Persons (bodies) entitled to convene (demand) an extraordinary meeting of the supreme management body of the issuing credit institution and the procedure for submitting (making) such demands:*

The Extraordinary General Shareholders' Meeting is held by resolution of the Supervisory Board of the Bank at its own initiative, a request of the Internal Audit Committee of the Bank or the Audit Organization, as well as by shareholders (shareholder) owning at least 10 percent of the bank's voting shares as of the date of submitting such a demand.

A proposal on submitting items to the agenda of the Meeting shall contain the wording of each proposed issue, and may contain the wording of a decision regarding each issue.

The proposals shall be made specifying the name of the shareholder(s) submitting them, the number and category of shares held by such shareholder(s). Shareholders whose rights to shares are registered with a nominal holder may submit items to the agenda of the General Meeting of Shareholders (and nominate candidates) also by giving instructions (orders) to the person registering their rights to shares in accordance with the legislation of the Russian Federation.

The proposal for nominating candidates shall contain the information on the candidate as stipulated by federal law.

*Procedure to determine the date of the meeting of the supreme management body of the issuing credit institution:*

Sberbank's Annual General Shareholders' Meeting is held not earlier than 2 months and not later than 6 months after the end of the reporting year.

*Persons entitled to submit items to the agenda of the meeting of the supreme management body of the issuing credit institution and the procedure for submitting such proposals:*

Shareholder(s) holding in the aggregate at least 2% of voting shares may submit items to the agenda of the annual General Shareholders' Meeting and nominate candidates to the Bank's Supervisory Board and Audit Commission, whose number may not exceed the number of members of the respective body, and the candidate for the position of CEO and Chairman of the Board. Such proposals shall be submitted to the Bank within 75 days after the end of the Bank's reporting year.

Proposals on submitting items to the agenda of the General Shareholders' Meeting and nominating candidates shall be made specifying the name of shareholders (shareholder) submitting them, amount, and category of shares held by such shareholders and must be signed by the shareholders (shareholder) or their representatives. Shareholders whose rights to shares are registered with a nominal holder may submit items to the agenda of the General Meeting of Shareholders (and nominate candidates) also by giving instructions (orders) to the person registering their rights to shares in accordance with the legislation of the Russian Federation.

A proposal for submitting items to the agenda of the General Shareholders' Meeting shall contain the wording of each proposed item, and the proposal on nominating candidates must contain

the information on the candidate as stipulated by federal law. A proposal for submitting items to the agenda of the General Shareholders' Meeting may contain the wording of resolutions on each item.

A shareholder whose rights to shares are registered with a nominal holder shall attach the statement of the shareholder custody account when submitting an item to the agenda of the General Meeting of Shareholders.

In case of proposals signed by a shareholder's representative acting in accordance with authorities based on a power of attorney, the proposals shall be accompanied by a power of attorney (a copy thereof certified in a manner prescribed by law) that meets the requirements of current legislation, or by other documents certifying such representative's right to act on behalf of the shareholder without a power of attorney.

***Persons entitled to review the information (materials) provided for the preparation and conduct of the meeting of the supreme management body of the issuing credit institution and the procedure for reviewing such information (materials):***

Within the term stipulated by the Bank's Charter for publishing / announcing the message on conducting a meeting (at least 30 days prior to the meeting), the Bank shall ensure the availability of information (materials) provided by the entities entitled to participate in the meeting, in the manner specified in the notification of the General Meeting, as well as publish such information on the Bank's website in the English and Russian languages (www.sberbank.com).

The Bank shall, at the request of a person entitled to participate in the General Shareholders' Meeting, provide such a person with a copy of information (materials) to be made available to the persons entitled to participate in the General Shareholders' Meeting.

The Bank shall ensure availability of the above information to the persons participating in the General Shareholders' Meeting, also during the holding thereof.

***The procedure for publishing (making available to shareholders (members) of the issuing credit institution) the resolutions made by the supreme management body of the issuing credit institution and voting results:***

The resolutions passed by the General Shareholders' Meeting and voting results shall be announced by the Counting Commission at the General Shareholders' Meeting during the General Shareholders' Meeting at which the voting took place, and be communicated to the persons on the list of persons entitled to participate in the General Shareholders' Meeting in the form of a report on the voting results by publishing it in the Rossiyskaya Gazeta newspaper and posting it on the Bank's official website (www.sberbank.com) in the Russian and English languages within 4 business days after the closing of the General Shareholders' Meeting or the deadline for accepting completed voting ballots (should the meeting be held in the form of absentee voting).

Resolutions adopted by the General Shareholders' Meeting shall also be disclosed by the Bank by posting the Minutes of the General Shareholders' Meeting on the Bank's website (www.sberbank.com) in the Russian and English languages.

**8.1.4. Information on commercial entities where the issuing credit institution owns not less than 5 percent of the authorized capital or not less than 5 percent of ordinary shares.**

Full company name:	<b>1. Subsidiary Bank Sberbank of Russia Joint-Stock Company</b>	
Short company name:	SB Sberbank JSC	
Taxpayer identification number (INN): (not applicable):	-	
Primary State Registration Number (OGRN): (not applicable)	-	
Location:	13/1 Al-Farabi Avenue, Bostandyk District, Almaty 050059, Republic of Kazakhstan	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	99.997757%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	99.997757%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution	0	

held by the business entity:	
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Full company name:	<b>2. JOINT-STOCK COMPANY SBERBANK</b>	
Short company name:	JSC SBERBANK	
Taxpayer identification number (INN): (not applicable):	-	
Primary State Registration Number (OGRN): (not applicable)	-	
Location:	46 Vladimirskaya St., Kiev 01601, Ukraine	
Participatory 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%	
Participatory interest of a 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. Open Joint-Stock Company BPS-Sberbank</b>	
Short company name:	BPS Sberbank OJSC	
Taxpayer identification number (INN): (not applicable):	-	
Primary State Registration Number (OGRN): (not applicable)	-	
Location:	6 Mulyavina Boulevard, Minsk 220005, Republic of Belarus	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	98.43%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	98.43%	
Participatory interest of a 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. Auction Limited Liability Company</b>	
Short company name:	Auction LLC	
Taxpayer Identification Number (INN) (if applicable)	7710203590	
Primary State Registration Number (OGRN) (if applicable):	1027700256297	
Location:	Room 12, room IB, ground floor, 32 Leninsky Ave., Moscow, the Russian Federation	
Participatory 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:	0	
Participatory interest of a 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. IKS Joint Stock Company</b>	
Short company name:	IKS JSC	
Taxpayer Identification Number (INN) (if applicable)	5263023906	

Primary State Registration Number (OGRN) (if applicable):	1025203020424
Location:	33 Oktyabrskaya St., Nizhny Novgorod 603005
Participatory 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%
Participatory interest of a 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. Joint-Stock Company Sberbank Leasing</b>
Short company name:	Sberbank Leasing JSC
Taxpayer Identification Number (INN) (if applicable)	7707009586
Primary State Registration Number (OGRN) (if applicable):	1027739000728
Location:	165 Mozhayskoe Highway, room 3.1, Novoivanovskoe workers settlement, Odintsovo district, Moscow Region 143029
Participatory 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%
Participatory interest of a 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. Sovremennye Tekhnologii Limited Liability Company</b>
Short company name:	Sovremennye Tekhnologii LLC
Taxpayer Identification Number (INN) (if applicable)	7708229993
Primary State Registration Number (OGRN) (if applicable):	1037708040468
Location:	12a Vtoroy Yuzhnoportovy Drive, b. 1/6, Moscow 115432
Participatory 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:	0
Participatory interest of a 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>8. Limited Liability Company Sberbank Capital</b>
Short company name:	Sberbank Capital LLC
Taxpayer Identification Number (INN) (if applicable)	7736581290
Primary State Registration Number (OGRN) (if applicable):	1087746887678
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the	100%

authorized capital of the commercial organization:	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a 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. Sberbank – Automated Trading System Closed Joint Stock Company</b>	
Short company name:	Sberbank ATS CJSC	
Taxpayer Identification Number (INN) (if applicable)	7707308480	
Primary State Registration Number (OGRN) (if applicable):	1027707000441	
Location:	24/ b. 2 Novoslobodskaya St., Moscow 127055	
Participatory 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%
Participatory interest of a 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. Limited Liability Company Promising Investments</b>	
Short company name:	Promising Investments LLC	
Taxpayer Identification Number (INN) (if applicable)	5032218680	
Primary State Registration Number (OGRN) (if applicable):	1105032001458	
Location:	46 Molodezhnaya St., Odintsovo 143007, Moscow Region	
Participatory 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:		0
Participatory interest of a 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>11. Limited Liability Company Sberbank Financial Company</b>	
Short company name:	Sberbank Finance, LLC	
Taxpayer Identification Number (INN) (if applicable)	7736617998	
Primary State Registration Number (OGRN) (if applicable):	1107746399903	
Location:	29/16 Sivtsev Vrazhek Lane, Moscow 119002	
Participatory 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:		0
Participatory interest of a 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

held by the business entity:	
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Full company name:	<b>12. Limited Liability Company Market Fund Administration</b>	
Short company name:	Market F.A. LLC	
Taxpayer Identification Number (INN) (if applicable)	7736618039	
Primary State Registration Number (OGRN) (if applicable):	1107746400827	
Location:	79 V. Lenina St., room 8, Derbent 368602, Republic of Dagestan	
Participatory 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:		0
Participatory interest of a 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. Limited Liability Company Sberbank Investments</b>	
Short company name:	Sberbank Investments LLC	
Taxpayer Identification Number (INN) (if applicable)	5032229441	
Primary State Registration Number (OGRN) (if applicable):	1105032007761	
Location:	46 Molodezhnaya St., Odintsovo 143002, Moscow Region	
Participatory 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:		0
Participatory interest of a 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. Joint-Stock Company Sberbank Technologies</b>	
Short company name:	SberTech JSC	
Taxpayer Identification Number (INN) (if applicable)	7736632467	
Primary State Registration Number (OGRN) (if applicable):	1117746533926	
Location:	10 Novodanilovskaya Emb., Moscow 117105	
Participatory 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%
Participatory interest of a 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>15. Joint-Stock Company Loyalty Programs Center</b>	
Short company name:	LPC JSC	



Taxpayer Identification Number (INN) (if applicable)	7702770003
Primary State Registration Number (OGRN) (if applicable):	1117746689840
Location:	Room No. 505/506, 5 1-y Derbenevsky Lane, Moscow 115114
Participatory 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%
Participatory interest of a 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. Sberbank Europe AG</b>
Short company name:	none
Taxpayer identification number (INN): (not applicable):	-
Primary State Registration Number (OGRN): (not applicable)	-
Location:	Schwarzenbergplatz 3, 1010 Vienna, Austria
Participatory 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%
Participatory interest of a 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. Limited Liability Company Insurance Company Sberbank Life Insurance</b>
Short company name:	Sberbank Life Insurance IC LLC
Taxpayer Identification Number (INN) (if applicable)	7744002123
Primary State Registration Number (OGRN) (if applicable):	1037700051146
Location:	31G Shabolovka St., Moscow 115162
Participatory 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:	0
Participatory interest of a 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. Delovaya Sreda Joint Stock Company</b>
Short company name:	Delovaya Sreda JSC
Taxpayer Identification Number (INN) (if applicable)	7736641983
Primary State Registration Number (OGRN) (if applicable):	1127746271355
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization	100%

owned by the issuing credit institution:	
Participatory interest of a 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>19. SB Securities S.A.</b>
Short company name:	none
Taxpayer Identification Number (INN) (if applicable)	-
Primary State Registration Number (OGRN) (if applicable):	-
Location:	2, boulevard Konrad Adenauer, L -1115 Luxembourg
Participatory 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%
Participatory interest of a 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. Limited Liability Company Active Business Consult</b>
Short company name:	ABC LLC
Taxpayer Identification Number (INN) (if applicable)	7736659589
Primary State Registration Number (OGRN) (if applicable):	1137746390572
Location:	19 Vavilova St., Moscow 117997
Participatory 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:	0
Participatory interest of a 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. Limited Liability Company Sberbank Service</b>
Short company name:	Sberbank Service LLC
Taxpayer Identification Number (INN) (if applicable)	7736663049
Primary State Registration Number (OGRN) (if applicable):	1137746703709
Location:	19 Vavilova St., Moscow 117997
Participatory 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:	0
Participatory interest of a 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>22. Joint-Stock Company</b>
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	<b>Sberbank Private Pension Fund</b>
Short company name:	Sberbank PPF JSC
Taxpayer Identification Number (INN) (if applicable)	7725352740
Primary State Registration Number (OGRN) (if applicable):	1147799009160
Location:	31G Shabolovka St., Moscow 115162
Participatory 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%
Participatory interest of a 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. Limited Liability Company Sberbank Insurance Broker</b>
Short company name:	Sberbank Insurance Broker LLC
Taxpayer Identification Number (INN) (if applicable)	7706810730
Primary State Registration Number (OGRN) (if applicable):	1147746683468
Location:	15A Leninsky Ave., Moscow 199071
Participatory 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:	0
Participatory interest of a 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. Limited Liability Company Insurance Company Sberbank Insurance</b>
Short company name:	Sberbank Insurance IC LLC
Taxpayer Identification Number (INN) (if applicable)	7706810747
Primary State Registration Number (OGRN) (if applicable):	1147746683479
Location:	7 Pavlovskaya St., Moscow 115093
Participatory 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:	0
Participatory interest of a 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. Limited Liability Company KORUS Consulting CIS</b>
Short company name:	KORUS Consulting CIS, LLC
Taxpayer Identification Number (INN) (if applicable)	7801392271
Primary State Registration Number (OGRN) (if applicable):	1057812752502
Location:	Room 1N, 68 letter N Bolshoy Sampsonievskiy

	Ave., Saint Petersburg 194100
Participatory 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:	0
Participatory interest of a 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. Limited Liability Company Sberbank CIB Holding</b>
Short company name:	Sberbank CIB Holding LLC
Taxpayer Identification Number (INN) (if applicable)	7709297379
Primary State Registration Number (OGRN) (if applicable):	1027700057428
Location:	19 Vavilova St., Moscow 117312
Participatory 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:	0
Participatory interest of a 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. Limited Liability Company Sberbank Factoring</b>
Short company name:	Sberbank Factoring LLC
Taxpayer Identification Number (INN) (if applicable)	7802754982
Primary State Registration Number (OGRN) (if applicable):	1117847260794
Location:	Room I, 31a/bld. 1 Leningradsky Ave., Moscow 125284
Participatory 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:	0
Participatory interest of a 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. Limited Liability Company RuTarget</b>
Short company name:	RuTarget, LLC
Taxpayer Identification Number (INN) (if applicable)	7801579142
Primary State Registration Number (OGRN) (if applicable):	1127847377118
Location:	Room 1-N, 29 Letter A., Line 18, of Vasilyevsky Island, St. Petersburg 199178
Participatory 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:	0

Participatory interest of a 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. Limited Liability Company Sberbank Real Estate Center</b>	
Short company name:	SREC LLC	
Taxpayer Identification Number (INN) (if applicable)	7736249247	
Primary State Registration Number (OGRN) (if applicable):	1157746652150	
Location:	32/1 Kutuzovsky Ave., Moscow 121170	
Participatory 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:	0	
Participatory interest of a 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. Limited Liability Company Digital Technologies</b>	
Short company name:	Digital Technologies LLC	
Taxpayer Identification Number (INN) (if applicable)	7736252313	
Primary State Registration Number (OGRN) (if applicable):	1157746819966	
Location:	19 Vavilova St., Moscow 117997	
Participatory 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:	0	
Participatory interest of a 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. Joint-Stock Company RASCHETNIYE RESHENIYA (SETTLEMENT SOLUTIONS)</b>	
Short company name:	JSC RASCHETNIYE RESHENIYA (SETTLEMENT SOLUTIONS)	
Taxpayer Identification Number (INN) (if applicable)	7727718421	
Primary State Registration Number (OGRN) (if applicable):	1107746390949	
Location:	Room XLIV, 11th floor, 118/1 Varshavskoye Shosse, Moscow 117587	
Participatory 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%	
Participatory interest of a 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	

held by the business entity:	
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Full company name:	<b>32. VYDAYUSHCHIESYA KREDITY Microcredit Company, Limited Liability Company</b>
Short company name:	MCC Vydayushiesya Kredity LLC
Taxpayer Identification Number (INN) (if applicable)	7725374454
Primary State Registration Number (OGRN) (if applicable):	1177746493473
Location:	32 Kutuzovsky Avenue, building 1, floor 6, room 6.C.01, Moscow 121170
Participatory 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:	0
Participatory interest of a 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. Tekhnologii Kreditovaniya (Lending Technologies) Limited Liability Company</b>
Short company name:	OOO Tehnologii Kreditovanya (Lending Technologies)
Taxpayer Identification Number (INN) (if applicable)	7736317458
Primary State Registration Number (OGRN) (if applicable):	1187746782519
Location:	Room 1.104, 23/1 Vavilova St., Moscow 117312
Participatory 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:	0
Participatory interest of a 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. Sber Legal Limited Liability Company</b>
Short company name:	Sber Legal LLC
Taxpayer Identification Number (INN) (if applicable)	9705124940
Primary State Registration Number (OGRN) (if applicable):	1187746905004
Location:	22/25 B. Strochenovskiy Pereulok, Moscow 115054, building 1, room IV, office 6
Participatory 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:	0
Participatory interest of a 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. Setelem Bank Limited Liability Company</b>
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Short company name:	Cetelem Bank LLC
Taxpayer Identification Number (INN) (if applicable)	6452010742
Primary State Registration Number (OGRN) (if applicable):	1027739664260
Location:	26 Pravdy St., Moscow 125124
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	79.2%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a 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. Limited Liability Company PS Yandex.Money</b>
Short company name:	PS Yandex.Money LLC
Taxpayer Identification Number (INN) (if applicable)	7736554890
Primary State Registration Number (OGRN) (if applicable):	1077746365113
Location:	8 bld. 2 Sadovnicheskaya St., Moscow 115035
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	75% minus RUB 1
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a 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. Joint-Stock Company Strategy Partners Group</b>
Short company name:	SPG JSC
Taxpayer Identification Number (INN) (if applicable)	7736612855
Primary State Registration Number (OGRN) (if applicable):	1107746025980
Location:	52/2, Kosmodamianskaya Emb., Moscow 115054
Participatory 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%
Participatory interest of a 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. Limited Liability Company Bankruptcy Technology Center</b>
Short company name:	BTC LLC
Taxpayer Identification Number (INN) (if applicable)	7736303529
Primary State Registration Number (OGRN) (if applicable):	1177746502944

Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	60%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a 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. United Credit Bureau Closed Joint-Stock Company</b>
Short company name:	UCB CJSC
Taxpayer Identification Number (INN) (if applicable)	7710561081
Primary State Registration Number (OGRN) (if applicable):	1047796788819
Location:	2/1 Pervaya Tverskaya-Yamskaya St., Moscow 127006, the Russian Federation
Participatory 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%
Participatory interest of a 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. Fortenova Group TopCo B.V.</b>
Short company name:	none
Taxpayer Identification Number (INN) (if applicable)	-
Primary State Registration Number (OGRN) (if applicable):	-
Location:	Herikerbergweg 238, Luna Arena, 1101CM Amsterdam
Participatory interest of the issuing credit institution in the capital of the commercial organization:	38.2869%
Share of votes of the commercial organization owned by the issuing credit institution:	39.7925%
Participatory interest of a 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. STATUS Registrar Company Joint Stock Company</b>
Short company name:	STATUS JSC
Taxpayer Identification Number (INN) (if applicable)	7707179242
Primary State Registration Number (OGRN) (if applicable):	1027700003924
Location:	32 Novokhokhlovskaya St., building 1, room 1, Moscow 109052
Participatory 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%



Participatory interest of a 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>42. TRANSPORT AMD-2 Limited</b>	
Short company name:	none	
Taxpayer Identification Number (INN) (if applicable)	-	
Primary State Registration Number (OGRN) (if applicable):	-	
Location:	Lampousas 1, P.C. 1095 Nicosia, Cyprus	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	19.9999%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a 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>43. Krangormash Design and Engineering Institute Open Joint Stock Company</b>	
Short company name:	Krangormash DEI OJSC	
Taxpayer Identification Number (INN) (if applicable)	7116011396	
Primary State Registration Number (OGRN) (if applicable):	1027101414163	
Location:	office 314, 83a Metallurgov St., Tula 300031	
Participatory 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%	
Participatory interest of a 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>44. Auction House of the Russian Federation Joint Stock Company</b>	
Short company name:	AHRF JSC	
Taxpayer Identification Number (INN) (if applicable)	7838430413	
Primary State Registration Number (OGRN) (if applicable):	1097847233351	
Location:	5 Grivtsova Lane, Saint Petersburg 190000,	
Participatory 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%	
Participatory interest of a 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>45. POSLOVNI SISTEM MERCATOR, D.D.</b>	
Short company name:	MERCATOR, D.D.	

Taxpayer Identification Number (INN) (if applicable)	Not applicable
Primary State Registration Number (OGRN) (if applicable):	Not applicable
Location:	Dunajska cesta 107, 1000 Ljubljana, Slovenia
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	18.53248%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	18.53248%
Participatory interest of a 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>46. Saint Petersburg Currency Exchange Closed Joint Stock Company</b>
Short company name:	SPCE JSC
Taxpayer Identification Number (INN) (if applicable)	7825331045
Primary State Registration Number (OGRN) (if applicable):	1037843013812
Location:	12/23 Sadovaya St., Saint Petersburg 191023, the Russian Federation
Participatory 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%
Participatory interest of a 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>47. Public Joint Stock Company "Moscow Exchange MICEX-RTS"</b>
Short company name:	Moscow Exchange PJSC
Taxpayer Identification Number (INN) (if applicable)	7702077840
Primary State Registration Number (OGRN) (if applicable):	1027739387411
Location:	13 B. Kislowskiy Lane, Moscow 125009
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	10.002%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	10.002%
Participatory interest of a 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>48. Limited Liability Company Sistema Venture Capital Fund</b>
Short company name:	Sistema_VC LLC
Taxpayer Identification Number (INN) (if applicable)	7702399621
Primary State Registration Number (OGRN) (if applicable):	1167746325229
Location:	Office 017, 51/4 bld. 1 Shchepkina St., Moscow 129110,

	the Russian Federation
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	10%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a 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>49. Petersburg Settlement Center Non-Banking Credit Institution Joint Stock Company</b>
Short company name:	Petersburg Settlement Center
Taxpayer Identification Number (INN) (if applicable)	7831001704
Primary State Registration Number (OGRN) (if applicable):	1027800000931
Location:	12/23 Sadovaya St., Saint Petersburg 191023, the Russian Federation
Participatory 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%
Participatory interest of a 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**  
None.

**8.1.6. Information on the Credit Ratings of the Issuing Credit Institution.**

*Credit Rating Values as of July 1, 2019*

**International Scale Ratings**

Rating Agency		<b>Moody's</b>
Credit rating assigned to		Sberbank
<b>Long-Term Foreign Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>Baa3</b> (rating outlook is Stable)
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2019: rating increased from Ba2 to Baa3 (rating outlook is Stable)</li> </ul>
<b>Long-Term Local Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>Baa3</b> (rating outlook is Stable)
	History of changes in	<ul style="list-style-type: none"> <li>January 2018: Ba1 (rating outlook is</li> </ul>

	the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	Positive); <ul style="list-style-type: none"> <li>February 2019: rating increased from Ba1 to Baa3 (rating outlook is Stable)</li> </ul>
<b>Short-Term Foreign Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>P-3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2019: rating increased from Not Prime to P-3</li> </ul>
<b>Short-Term Local Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>P-3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2019: rating increased from Not Prime to P-3</li> </ul>
<b>Rating of Baseline Credit Assessment</b>	Credit rating value as of the end date of the reporting quarter	<b>ba1</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>January 2018: ba1</li> </ul>
<b>Counterparty risk assessment</b>	Assessment value as of the end date of the reporting quarter	<b>Long-term — Baa3(cr) Short-term – P-3(cr)</b>
	History of changes in the values of assessment in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>January 2018: long-term Baa3(cr), short-term P-3(cr))</li> </ul>
<b>Long-term rating assigned to medium-term</b>	Credit rating value as of the end date of the	<b>(P)Baa3</b>

<b>term loan participation notes program (MTN program) of participation in loans solely for financing loans provided to Sberbank of Russia</b>	reporting quarter History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2019: rating increased from (P)Ba1 to (P)Baa3</li> </ul>
<b>Short-term rating assigned to medium-term loan participation notes (MTN) program solely for financing loans provided to Sberbank of Russia</b>	Credit rating value as of the end date of the reporting quarter	<b>(P)P-3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2019: rating increased from (P) Not Prime to P-3</li> </ul>
<b>Long-term ratings of issues of international medium-term loan participation notes solely for financing loans provided to Sberbank of Russia (under MTN program)</b>	Credit rating value as of the end date of the reporting quarter	<b>Baa3</b> <i>(rating outlook is Stable)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>January 2018: Ba1 (rating outlook is Positive);</li> <li>February 2019: rating increased from Ba1 to Baa3 (rating outlook is Stable)</li> </ul>
<b>Long-term ratings assigned to subordinated international medium-term loan participation notes solely for financing subordinated loan provided to Sberbank of Russia (Series 12 under MTN program)</b>	Credit rating value as of the end date of the reporting quarter	<b>Ba1</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2019: rating increased from Ba2 to Ba1.</li> </ul>
<b>Long-term counterparty risk rating in national or foreign currency</b>	Credit rating value as of the end date of the reporting quarter	<b>Baa3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>June 2018 - Baa3 rating value</li> </ul>

<b>Short-term counterparty risk rating in national or foreign currency</b>	Credit rating value as of the end date of the reporting quarter	<b>Prime-3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>June 2018 - Prime-3 rating value</li> </ul>

Rating Agency		<b>Fitch Ratings</b>
Credit rating assigned to		Sberbank
<b>Long-term foreign currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b> <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Long-term local currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b> <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Short-term foreign currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>F3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Short-term local currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>F3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>

	of the current year until the end date of the reporting quarter	
<b>Viability rating</b>	Credit rating value as of the end date of the reporting quarter	<b>bbb-</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Support level for long-term rating</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Support rating</b>	Credit rating value as of the end date of the reporting quarter	<b>2</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Long-term ratings of issues of international medium-term loan participation notes solely for financing loans provided to Sberbank of Russia (under MTN program)</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>
<b>Long-term ratings assigned to subordinated international medium-term loan participation notes program solely for financing subordinated loan</b>	Credit rating value as of the end date of the reporting quarter	<b>BB+</b>
	History of changes in the values of credit rating in the last completed reporting year and for the	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>

<b>provided to Sberbank of Russia (Series 12, 16 and 17 under MTN program)</b>	period from the start date of the current year until the end date of the reporting quarter	
<b>Short-term rating assigned to the issues of Euro-Commercial Papers under ECP program</b>	Credit rating value as of the end date of the reporting quarter	<b>F3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>In 2018 and since beginning of 2019 until the end of the reporting quarter the rating value did not change.</li> </ul>

Rating Agency		<b>ACRA</b>
Credit rating assigned to		Sberbank securities
<b>National scale rating assigned to the issuance of Series BO-19 (BO-19) (ISIN:RU000A0JXRW5) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>May 2017: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-03R (ISIN:RU000A0ZYBS 1) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>October 2017: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-04R (ISIN:RU000A0ZYUJ 0) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>March 2018: first assignment of the rating (with the value of AAA(RU))</li> </ul>
<b>National scale rating assigned to the issuance of Series</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>



<b>001P-12R (ISIN:RU000A0ZZBN9) listed bonds</b>	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>May 2018: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-16R (ISIN:RU000A0ZZE20) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>December 2018: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-50R (ISIN:RU000A0ZZXS2) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>December 2018: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-52R (ISIN:RU000A0ZZWZ9) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>December 2018: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-78R listed bonds (ISIN:RU000A100758)</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>March 2019: first assignment of the rating (with the value of AAA(RU))</li> </ul>

#### National scale ratings

Rating Agency	<b>ACRA</b>
Credit rating assigned to	Sberbank
Credit rating value as of the end date of the	<b>AAA (RU)</b>

reporting quarter	(rating outlook is Stable)
History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>March 2017: national credit rating assigned, with the value of AAA (RU) (rating outlook is Stable).</li> </ul>

**Information on organizations that assigned the credit ratings:**

Full company name:	<b>Fitch Ratings CIS Ltd.</b>
Short company name:	Fitch Ratings
Location:	30 North Colonnade, London E14 5GN. Great Britain

Full company name:	<b>Moody's Investors Service Ltd.</b>
Short company name:	Moody's
Location:	One Canada Square, London E14 5FA, Great Britain

Full company name:	<b>Analytic Credit Rating Agency (Joint Stock Company)</b>
Short company name:	ACRA (JSC)
Location:	75 Sadovnicheskaya Emb., Moscow, the Russian Federation

**Description of credit rating methods or address of the website where such information on the methodology used for credit rating is published for public access:**

Descriptions of methods and definitions for assigning the ratings by ratings agencies are publicly available on their websites [www.fitchratings.com](http://www.fitchratings.com), [www.moodys.com](http://www.moodys.com) and [www.acra-ratings.ru](http://www.acra-ratings.ru).

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

State registration number of the shares issue	The date of state registration	Category	Type (for preferred shares)	Nominal value, RUB
1	2	3	4	5
10301481B	July 11, 2007	Ordinary shares	-	3
20301481B	July 11, 2007	Preferred shares	-	3

**The number of shares in circulation (number of placed and not redeemed shares)**

State registration number of the shares issue	The number of outstanding shares, units
1	2
10301481B	21,586,948,000
20301481B	1,000,000,000

**The number of additional shares that may be placed or are in the process of placement (number of shares of the additional issue, for which the state registration was performed, but in respect of which no report on the results of additional issue was registered, or no notice on the results of additional issue was submitted in case if, in accordance with the Federal Law "On the Securities Market", the state registration of the report on the results of additional shares issue is not required):**

State registration number of the shares issue	The number of shares in the offering, units
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1	2
10301481B	0
20301481B	0

***The number of declared shares:***

State registration number of the shares issue	The number of declared shares, units
1	2
10301481B	15,000,000,000

***The number of shares on the books of the issuing credit institution:***

State registration number of the shares issue	The number of shares at the disposal of the issuing credit institution (in the balance sheet)
1	2
10301481B	0
20301481B	0

***The number of additional shares that may be offered as a result of conversion of placed shares into stock or following performance of obligations with regard to the options of the issuing credit institution:***

State registration number of the shares issue	The number of shares which may be offered as a result of conversion
1	2
10301481B	0
20301481B	0

***Rights conferred by shares to their holders:***

State registration number of the shares issue	Rights conferred by shares to their holders
1	2
10301481B	Each ordinary share of the bank confers on its holder the same rights. Shareholders holding ordinary shares are entitled to participate in the General Shareholders' Meeting with the right of vote on all issues within its competence, and are also entitled to receive dividends and, in case of the bank's liquidation, the right to receive a part of its property. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, and the bank's Articles of Association.
20301481B	Preference shares confer on their holders the same rights. The shareholders who own preferred shares have the right to receive dividend in the amount of at least 15 percent from the nominal cost of a preferred share. The shareholders who own preferred shares have no right of vote at the General Shareholders' Meeting, unless otherwise established by the Federal Law. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, and the bank's Articles

	of Association.
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### 8.3. Information on previous offers of 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 each issue where all the securities have been redeemed during the last 5 completed reporting years and the period from the start date of the current year to the end date of the reporting quarter:*

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-USDCALL-KO-6m-001P-01R (BSO-USDCALL-KO-6m-001P-01R), ISIN: RU000A0JX1K8</b>
The identification number of the securities issue and the date of its assignment:	4B020101481B001P dated December 9, 2016 The Exchange-Traded Bonds Program is an exchange-traded bonds with the identification number 401481B001P02E, dated October 21, 2015, within which the issuance of these Exchange-Traded Bonds was placed (hereinafter, the Program)
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	1,000,000 (according to the Issuance Terms and Conditions)
Total nominal value of the securities issue	RUB 1,000,000,000 (according to the Issuance Terms and Conditions)
Period (date) of maturity of securities issue	June 16, 2017
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities (early redemption)

Class, series (type), form, and other identifying characteristics of the securities	<b>Registered uncertified Russian Depository Receipts (RDRs) certifying the title to ordinary registered certified shares of United Company RUSAL Plc</b>
State registration number of the securities issue and date of its state registration:	State registration number of the securities issue: 50101481B The date of state registration: December 7, 2010
Registration authority that performed the state registration of the securities issue	Federal Financial Markets Service
The number of securities in the issue, units.	2,000,000,000
Total nominal value of the securities issue	In accordance with the laws of the Russian Federation, this class of securities does not provide for a nominal value.
Period (date) of maturity of securities issue	August 31, 2017
Grounds for the redemption of the securities of the issue	Conclusion on July 17, 2017 of an Agreement on terminating the Agreement and closing the RDR Program between United Company RUSAL PLC (Company) and Sberbank (RDR issuer)

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-17 (BO-17), ISIN</b>
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	<b>RU000A0JWCD9</b>
The identification number of the securities issue and the date of its assignment:	4B021701481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	10,000,000 units
Total nominal value of the securities issue	RUB 10,000,000 000
Period (date) of maturity of securities issue	March 22, 2018
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities (early redemption)

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series БО-42 (BO-42), ISIN RU000A0JWKZ5</b>
The identification number of the securities issue and the date of its assignment:	4B024201481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	11,500,000
Total nominal value of the securities issue	RUB 11,500,000 000
Period (date) of maturity of securities issue	June 20, 2018
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities (early redemption)

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-KR_FIX-90d-001P-56R (IOS-KR_FIX-90d-001P-56R), ISIN RU000A1001D2</b>
The identification number of the securities issue and the date of its assignment:	4B025201481B001P dated January 17, 2019
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	251,481
Total nominal value of the securities issue	RUB 251,481,000
Period (date) of maturity of securities issue	April 25, 2019
Grounds for the redemption of the securities of the issue	Maturity in accordance with the Terms of Exchange-Traded Bonds Issue

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series БО-ОГЗД_ДИГИПРТ-24м-001P-02R (BSO-ОГЗД_ДИГИПРТ-24м-001P-02R), ISIN RU000A0JXPE7</b>
The identification number of the securities issue and the date of its assignment:	4B020201481B001P dated April 21, 2017
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	222,185
Total nominal value of the securities issue	RUB 222,185,000
Period (date) of maturity of securities issue	April 26, 2019
Grounds for the redemption of the securities of the issue	Maturity in accordance with the Terms of Exchange-Traded Bonds Issue

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series HOC-KR_FIX-182d-001P-40R (IOS-KR_FIX-182d-001P-40R), ISIN RU000A0ZZT15</b>
The identification number of the securities issue and the date of its assignment:	4B023501481B001P as of November 9, 2018
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	1,642,008
Total nominal value of the securities issue	RUB 1,642,008,000
Period (date) of maturity of securities issue	May 24, 2019
Grounds for the redemption of the securities of the issue	Maturity in accordance with the Terms of Exchange-Traded Bonds Issue

Type, series (class), form, and other identifying characteristics of the securities	<b>Series BO-18 (BO-18) exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage, ISIN RU000A0JWH46</b>
The identification number of the securities issue and the date of its assignment:	4B021801481B dated January 10, 2013
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	10,000,000
Total nominal value of the securities issue	RUB 10,000,000,000
Period (date) of maturity of securities issue	May 24, 2019
Grounds for the redemption of the securities of the issue	Early redemption in accordance with the terms of the Decision on Issuing Exchange-Traded Bonds

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series HOC-RUBUSD_RA_FIX-1m-001P-80R (IOS-RUBUSD_RA_FIX-1m-001P-80R), ISIN RU000A100A74</b>
The identification number of the securities issue and the date of its assignment:	4B027901481B001P dated April 19, 2019
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	706,367
Total nominal value of the securities issue	RUB 706,367,000
Period (date) of maturity of securities issue	May 30, 2019
Grounds for the redemption of the securities of the issue	Maturity in accordance with the Terms of Exchange-Traded Bonds Issue

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series HOC-USDRUB_C-S-3m-001P-65R (IOS-USDRUB_C-S-3m-001P-65R), ISIN RU000A1004H7</b>
The identification number of the securities issue and the date of its assignment:	4B026001481B001P dated February 22, 2019
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	73,947
Total nominal value of the securities issue	RUB 73,947,000

Period (date) of maturity of securities issue	June 3, 2019
Grounds for the redemption of the securities of the issue	Maturity in accordance with the Terms of Exchange-Traded Bonds Issue
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-KR_FIX-90d-001P-68R (IOS-KR_FIX-90d-001P-68R), ISIN RU000A1006D1</b>
The identification number of the securities issue and the date of its assignment:	4B026701481B001P dated March 12, 2019
Organization that assigned an identification number to the securities issuance	Public Joint-Stock Company "Moscow Exchange MICEX-RTS"
The number of securities in the issue	531,133
Total nominal value of the securities issue	RUB 531,133,000
Period (date) of maturity of securities issue	June 24, 2019
Grounds for the redemption of the securities of the issue	Maturity in accordance with the Terms of Exchange-Traded Bonds Issue

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

Item No.	Type of securities	The total number of outstanding securities, units	Total nominal value, RUB
1	2	3	4
1.	Exchange-traded bonds of BO-01 – BO-5 (BO-01 – BO-51) Series (51 issues)	The total number of securities of all issues: 975,000,000 of which: Russian rubles-denominated: 380,000,000 US dollar-denominated: 420,000,000 Euro-denominated: 135,000,000 Swiss franc-denominated: 40,000,000	Total nominal value:  RUB 380,000,000,000 USD 4,200,000,000 USA EUR 1,350,000,000 CHF 400,000,000
2.	CBO-01 – CBO-34 (SBO-01 – SBO-34) Series structural exchange-traded bonds (34 issues)	The total number of securities of all issues: 50,000,000	Total nominal value: 50,000,000,000
3.	Exchange-Traded Bond Program	The Program does not define the minimum and maximum number of exchange-traded bonds. The number of bonds in each issue placed under the Program shall be established by the terms of the specific issue.	Total nominal value: RUB 700,000,000,000 or its equivalent in foreign currency
4.	Documentary interest-bearing nonconvertible bearer bonds with mandatory centralized storage (Series 01)	18,500,000	1,000
5.	Documentary interest-bearing non-convertible bearer bonds with mandatory centralized storage 001CYB (001SUB)	The Program does not define the minimum and maximum number of exchange-traded bonds. The number of bonds in each issue placed under the Program shall be established by the terms of the specific issue.	The total nominal value of all bond issues placed by private subscription under the Bond Program is up to RUB 250,000,000,000 inclusive or an equivalent amount in foreign currency

6.	Documentary interest-bearing non-convertible bearer bonds with mandatory centralized storage 002CYB (002SUB)	The Program does not define the minimum and maximum number of exchange-traded bonds. The number of bonds in each issue placed under the Program shall be established by the terms of the specific issue.	The total nominal value of all bond issues placed by private subscription under the Bond Program is up to RUB 250,000,000,000 inclusive or an equivalent amount in foreign currency
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***Information on each issue of securities for which state registration has been carried out (an identification number has been assigned in case the issuance of the securities was not subject to state registration under the Federal Law “On Securities Market”), and whose securities have not been redeemed (either may be placed, being placed, placed, and (or) outstanding):***

Class, series (type), form, and other identifying characteristics of the securities	<b>Series 01 documentary interest-bearing nonconvertible bearer bonds with mandatory centralized storage, ISIN: RU000A0JVWL2</b>
State Registration Number of the securities issue and date of its state registration	40701481B dated October 26, 2015.
Registration authority that performed the state registration of the securities issue	The Bank of Russia
The number of securities in the issue	18,500,000
Total nominal value of the securities issue	RUB 18,500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	18,500,000 / RUB 18,500,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 2, 2015)
The date of state registration of the report on the results of the securities issue	December 3, 2015
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>The bonds have twenty-one (21) coupon periods. The duration of the 1<sup>st</sup> through 20<sup>th</sup> coupon periods is six (6) months each. The duration of the 21<sup>st</sup> coupon period is two (2) months.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 2, 2026.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-19, ISIN: RU000A0JXRW5</b>
The identification number of the securities issue and the date of its assignment:	4B021901481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB 15,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	15,000,000 / RUB 15,000,000,000
The number of actually placed securities /	15,000,000 / RUB 15,000,000,000



volume of placed securities of the issue at nominal value	
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 30, 2017)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-19 (BO-19) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 30, 2027.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-37 (BO-37), ISIN RU000A0JWUE9</b>
The identification number of the securities issue and the date of its assignment:	4B023701481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB 15,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	10,000,000 / RUB 10,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 5, 2016)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-37 (BO-37) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on September 30, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-03R, ISIN RU000A0ZYBS1</b>
The identification number of the securities issue and the date of its assignment:	4B020301481B001P dated September 28, 2017
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC

The number of securities in the issue	40,000,000 units
Total nominal value of the securities issue	RUB 40,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	40,000,000 units / RUB 40,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 13, 2017)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-03R have seven (7) coupons. The duration of coupon periods from 1 to 6 inclusively is one hundred eighty-two (182) days. The duration of coupon period 7 is sixty (60) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 8, 2020.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-04R, ISIN RU000A0ZYUJ0</b>
The identification number of the securities issue and the date of its assignment:	4B020401481B001P dated February 20, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	50,000,000 units
Total nominal value of the securities issue	RUB 50,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	25,000,000 / RUB 25,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 7, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-04R have seven (7) coupons. The duration of coupon periods from 1 to 7 inclusively is one hundred eighty-two (182) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 27, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-SBER_PRT-42m-001P-05R (BSO-</b>
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	<b>SBER_PRT-42m-001P-05R), ISIN RU000A0ZZ0Z6</b>
The identification number of the securities issue and the date of its assignment:	4B020501481B001P dated March 30, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	569,229 units / RUB 569,229,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 13, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-SBER_PRT-42m-001P-05R (BSO-SBER_PRT-42m-001R-05R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 8, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-06R, ISIN RU000A0ZZ117</b>
The identification number of the securities issue and the date of its assignment:	4B020601481B001P dated March 3, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	40,000,000 units
Total nominal value of the securities issue	RUB 40,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	40,000,000 units / RUB 40,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 25, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>001P-06R Series Exchange-Traded Bonds have ten (10) coupons.</p> <p>The coupon period is one hundred eighty-three (183) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 19, 2023.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_ANN-36m-001P-07R (BSO-NTXS_PRT_ANN-36m-001P-07R), ISIN RU000A0ZZ3U1</b>
The identification number of the securities issue and the date of its assignment:	4B020701481B001P dated April 16, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,000,000 units / RUB 1,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 27, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-NTXS_PRT_ANN-36m-001P-07R (BSO-NTXS_PRT_ANN-36m-001P-07R) have one (1) coupon. The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 16, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_ANN-36m-001P-08R (BSO-NTXS_PRT_ANN-36m-001P-08R), ISIN RU000A0ZZ7U2</b>
The identification number of the securities issue and the date of its assignment:	4B020901481B001P dated May 7, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	2,000,000 units
Total nominal value of the securities issue	RUB 2,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	394,476 units / RUB 394,476,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 9, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-NTXS_PRT_ANN-36m-001P-08R (BSO-</p>	

NTXS_PRT_ANN-36m-001P-08R) have one (1) coupon. The coupon period is one thousand one hundred fifteen (1,115) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 27, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series БСО-NTXS_PRT_ANN-36m-001P-09R (BSO-NTXS_PRT_ANN-36m-001P-09R), ISIN RU000A0ZZAJ9</b>
The identification number of the securities issue and the date of its assignment:	4B021001481B001P dated May 7, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	238,448 units / RUB 238,448,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on August 13, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  Exchange-traded bonds of the series БСО-NTXS_PRT_ANN-36m-001P-09R (BSO-NTXS_PRT_ANN-36m-001P-09R) have one (1) coupon. The coupon period is one thousand one hundred fifteen (1,115) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 1, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series БСО-SBER_PRT-42m-001P-10R (BSO-SBER_PRT-42m-001P-10R), ISIN RU000A0ZZ5U6</b>
The identification number of the securities issue and the date of its assignment:	4B020801481B001P dated May 4, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	657,512 units / RUB 657,512,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 27, 2018)

The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-SBER_PRT-42m-001P-10R (BSO-SBER_PRT-42m-001R-10R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 19, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-12R, ISIN RU000A0ZZBN9</b>
The identification number of the securities issue and the date of its assignment:	4B021201481B001P dated June 27, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	50,000,000 units
Total nominal value of the securities issue	RUB 50,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	50,000,000 units / RUB 50,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 3, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-12R have seven (7) coupons.</p> <p>The first (1) coupon period is two hundred eighteen (218) days, the second to seventh (2-7) coupon period is one hundred eighty-two (182) days..</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 2, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_VOLCTRL-42m-001P-13R (BSO-NTXS_PRT_ANN-42m-001P-13R), ISIN RU000A0ZZDM7</b>
The identification number of the securities issue and the date of its assignment:	4B021301481B001P dated July 10, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units



Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	368,445 units / RUB 368,445,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 19, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-NTXS_PRT_VOLCTRL-42m-001P-13R (BSO-NTXS_PRT_VOLCTRL-42m-001P-13R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 26, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-BSK_FIX_MEM-42m-001P-14R (IOS-BSK_FIX_MEM-42m-001P-14R), ISIN RU000A0ZZD88</b>
The identification number of the securities issue and the date of its assignment:	4B021401481B001P dated July 13, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	2,999,999 units / RUB 2,999 999,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on August 22, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-BSK_FIX_MEM-42m-001P-14R (IOS-BSK_FIX_MEM-42m-001P-14R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 17, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer</b>
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	<b>subject to mandatory centralized storage of series BCO-SBER_PRT-48m-001P-15R (BSO-SBER_PRT-48m-001P-15R), ISIN RU000A0ZZE38</b>
The identification number of the securities issue and the date of its assignment:	4B021501481B001P dated July 19, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	280,181 units / RUB 280,181,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 6, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-SBER_PRT-48m-001P-15R (BSO-SBER_PRT-48m-001R-15R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred sixty-one (1,461) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 7, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-16R, ISIN RU000A0ZZE20</b>
The identification number of the securities issue and the date of its assignment:	4B021601481B001P dated July 19, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	60,000,000 units
Total nominal value of the securities issue	RUB 60,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	40 000,000 units / RUB 40,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 30, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-Traded Bonds of the series 001P-16R have nine (9) coupons.</p> <p>The coupon period is one hundred eighty-two (182) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 18, 2023.
Address of the website where the resolution to	<a href="http://www.e-">http://www.e-</a>



issue securities and the Securities Prospectus are posted	<a href="http://disclosure.ru/portal/company.aspx?id=3043">disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-BSK_FIX_MEM-42m-001P-17R (IOS-BSK_FIX_MEM-42m-001P-17R), ISIN RU000A0ZZFC3</b>
The identification number of the securities issue and the date of its assignment:	4B021801481B001P dated August 3, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	5,000,000 units
Total nominal value of the securities issue	RUB 5,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	2 400,271 units / RUB 2,400,271,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 20, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-BSK_FIX_MEM-42m-001P-17R (IOS-BSK_FIX_MEM-42m-001P-17R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 15, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC_PRT_VOLCTRL-42m-001P-18R (IOS_PRT_VOLCTRL-42m-001P-18R), ISIN RU000A0ZZMA3</b>
The identification number of the securities issue and the date of its assignment:	4B022301481B001P dated September 19, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	472,581 units / RUB 472,581,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 21, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities	Not applicable

placement)	
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-18R (ИОС_PRT_VOLCTRL-42m-001P-18R) have one (1) coupon.	
The coupon period is one thousand two hundred eighty-seven (1,287) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 31, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BSK_FIX_MEM-36m-001P-19R (ИОС-BSK_FIX_MEM-36m-001P-19R), ISIN RU000A0ZZEU8</b>
The identification number of the securities issue and the date of its assignment:	4B021701481B001P dated July 27, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000 units
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	157,698 units / RUB 157,698,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 31, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-36m-001P-19R (ИОС-BSK_FIX_MEM-36m-001P-19R) have one (1) coupon.	
The coupon period is one thousand one hundred fifteen (1,115) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 19, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-SBER_PRT-48m-001P-20R (ИОС-SBER_PRT-48m-001P-20R), ISIN RU000A0ZZHD7</b>
The identification number of the securities issue and the date of its assignment:	4B021901481B001P dated August 17, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities /	628 518 units / RUB 628,518,000

volume of placed securities of the issue at nominal value	
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 28, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-SBER_PRT-48m-001P-20R (IOS-SBER_PRT-48m-001R-20R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred sixty-one (1,461) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 30, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-21R (IOS_PRT_VOLCTRL-42m-001P-21R), ISIN RU000A0ZZKS9</b>
The identification number of the securities issue and the date of its assignment:	4B022001481B001P dated September 3, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	582,300 units / RUB 582,300,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 5, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-21R (IOS_PRT_VOLCTRL-42m-001P-21R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 15, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BM_BSK_FIX_MEM-36m-001P-22R (IOS-BM_BSK_FIX_MEM-36m-001P-22R), ISIN RU000A0ZZL54</b>
The identification number of the securities issue	4B022201481B001P dated September 7, 2018

and the date of its assignment:	
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	659,601 units / RUB 659,601,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 25, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-ВМ_ВСК_ФИКС_МЕМ-36м-001П-22Р (ИОС-ВМ_ВСК_ФИКС_МЕМ-36м-001П-22Р) have one (1) coupon. The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 14, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-ВСК_ФИКС_МЕМ-42м-001П-23Р (ИОС-ВСК_ФИКС_МЕМ-42м-001П-23Р), identification number of the securities issue 4B022401481B001P dated September 20, 2018, ISIN RU000A0ZZMB1</b>
The identification number of the securities issue and the date of its assignment:	4B022401481B001P dated September 20, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,317,762 units / RUB 1,317,762,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 26, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-ВСК_ФИКС_МЕМ-42м-001П-23Р (ИОС-ВСК_ФИКС_МЕМ-42м-001П-23Р) have one (1) coupon. The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 24, 2022.
Address of the website where the resolution to	<a href="http://www.e-">http://www.e-</a>

issue securities and the Securities Prospectus are posted	<a href="http://disclosure.ru/portal/company.aspx?id=3043">disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
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Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_VOLCTRL-42m-001P-24R (IOS_PRT_VOLCTRL-42m-001P-24R), identification number of the securities issue 4B022501481B001P dated October 5, 2018, ISIN RU000A0ZZP19</b>
The identification number of the securities issue and the date of its assignment:	4B022501481B001P dated October 5, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	284,434 units / RUB 284,434,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 8, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  Exchange-traded bonds of the series HOC_PRT_VOLCTRL-42m-001P-24R (IOS_PRT_VOLCTRL-42m-001P-24R) have one (1) coupon. The coupon period is one thousand two hundred eighty-eight (1,288) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 18, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_VOLCTRL-42m-001P-25R (IOS_PRT_VOLCTRL-42m-001P-25R), ISIN RU000A0ZZKR1</b>
The identification number of the securities issue and the date of its assignment:	4B022101481B001P dated September 3, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,500,000 units
Total nominal value of the securities issue	RUB 1,500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	942,396 units / RUB 942,396,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 5, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of	Not applicable

the notice on the results of the securities placement)	
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series HOC_PRT_VOLCTRL-42m-001P-25R (IOS_PRT_VOLCTRL-42m-001P-25R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 15, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_VOLCTRL-60m-001P-26R (IOS-PRT_VOLCTRL-60m-001P-26R), identification number of the securities issue 4B025401481B001P dated January 18, 2019, ISIN RU000A1001R2</b>
The identification number of the securities issue and the date of its assignment:	4B025401481B001P dated January 18, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	50,000 units
Total nominal value of the securities issue	USD 50,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	14,275 units / USD 14,275,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on February 7, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series HOC_PRT_VOLCTRL-60m-001P-26R (IOS_PRT_VOLCTRL-60m-001P-26R) have one (1) coupon.</p> <p>The coupon period is one thousand eight hundred twenty-six (1,826) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 24, 2024.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_VOLCTRL-42m-001P-27R (IOS_PRT_VOLCTRL-42m-001P-27R), identification number of the securities issue 4B022601481B001P dated October 5, 2018, ISIN RU000A0ZZP35</b>
The identification number of the securities issue and the date of its assignment:	4B022601481B001P dated October 5, 2018



Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	517,416 units / RUB 517,416,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 8, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-27R (IOS_PRT_VOLCTRL-42m-001P-27R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-eight (1,288) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 18, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-EURUSD_RA_FIX-36m-001P-28R (IOS-EURUSD_RA_FIX-36m-001P-28R), identification number of the securities issue 4B023601481B001P dated November 15, 2018, ISIN RU000A0ZZTW2</b>
The identification number of the securities issue and the date of its assignment:	4B023601481B001P dated November 15, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	2,000,000 units
Total nominal value of the securities issue	RUB 2,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,235,781 units / RUB 1,235,781,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 28, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-EURUSD_RA_FIX-36m-001P-28R (IOS-EURUSD_RA_FIX-36m-001P-28R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred sixteen (1,116) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 20, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> ,

posted	<a href="http://www.sberbank.com">www.sberbank.com</a>
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Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-BM_BSK_FIX_MEM-36m-001P-29R (IOS-BM_BSK_FIX_MEM-36m-001P-29R), identification number of the securities issue 4B022701481B001P dated October 5, 2018, ISIN RU000A0ZZP27</b>
The identification number of the securities issue and the date of its assignment:	4B022701481B001P dated October 5, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	567,529 units / RUB 567,529,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 23, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  Exchange-traded bonds of the series IOC-BM_BSK_FIX_MEM-36m-001P-29R (IOS-BM_BSK_FIX_MEM-36m-001P-29R) have one (1) coupon. The coupon period is one thousand one hundred fifteen (1,115) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 11, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-BSK_FIX_MEM-42m-001P-30R (IOS-BSK_FIX_MEM-42m-001P-30R), identification number of the securities issue 4B022801481B001P dated October 12, 2018, ISIN RU000A0ZZPE8</b>
The identification number of the securities issue and the date of its assignment:	4B022801481B001P dated October 12, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	529,466 units / RUB 529,466,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 23, 2018)



The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-42m-001P-30R (IOS-BSK_FIX_MEM-42m-001P-30R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 21, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-SBER-RX_ASN_PRT-48m-001P-31R (IOS-SBER-RX_ASN_PRT-48m-001P-31R), identification number of the securities issue 4B023101481B001P dated October 23, 2018, ISIN RU000A0ZZQK3</b>
The identification number of the securities issue and the date of its assignment:	4B023101481B001P dated October 23, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	490,512 units / RUB 490,512,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 29, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-SBER-RX_ASN_PRT-48m-001P-31R (IOS-SBER-RX_ASN_PRT-48m-001P-31R) have one (1) coupon.</p> <p>The coupon period lasts one thousand four hundred fifty-eight (1,458) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 27, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-33R (IOS_PRT_VOLCTRL-42m-001P-33R), identification number of the securities issue 4B023001481B001P dated October 17, 2018, ISIN RU000A0ZZQ18</b>
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The identification number of the securities issue and the date of its assignment:	4B023001481B001P dated October 17, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	587,714 units / RUB 587,714,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 19, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-33R (IOS_PRT_VOLCTRL-42m-001P-33R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 28, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized custody series IOS-BSK_FIX_MEM-36m-001P-35R, identification number of the securities issue 4B023201481B001P dated 31/10/2018, ISIN RU000A0ZZRU0</b>
The identification number of the securities issue and the date of its assignment:	4B023201481B001P as of October 31, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	880,175 units / RUB 880,175,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 14, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-36m-001P-35R (IOS-BSK_FIX_MEM-36m-001P-35R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred sixteen (1,116) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 6, 2021.
Address of the website where the resolution to	<a href="http://www.e-">http://www.e-</a>

issue securities and the Securities Prospectus are posted	<a href="http://disclosure.ru/portal/company.aspx?id=3043">disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-36R (ИОС_PRT_VOLCTRL-42m-001P-36R), identification number of the securities issue 4B023301481B001P dated November 6, 2018, ISIN RU000A0ZZSJ1</b>
The identification number of the securities issue and the date of its assignment:	4B023301481B001P dated November 6, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	663,984 units / RUB 663,984,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 8, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-36R (ИОС_PRT_VOLCTRL-42m-001P-36R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 18, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-37R (ИОС_PRT_VOLCTRL-42m-001P-37R), identification number of the securities issue 4B023401481B001P dated November 6, 2018, ISIN RU000A0ZZSK9</b>
The identification number of the securities issue and the date of its assignment:	4B023401481B001P dated November 6, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	127,915 units / RUB 127,915,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 8, 2018)

The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-37R (IOS_PRT_VOLCTRL-42m-001P-37R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 18, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized custody series IOS-BSK_FIX_MEM-36m-001P-38R, identification number of the securities issue 4B023701481B001P dated 15/11/2018, ISIN RU000A0ZZTX0</b>
The identification number of the securities issue and the date of its assignment:	4B023701481B001P as of November 15, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000 units
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	50,000 units / RUB 50,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 14, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-36m-001P-38R (IOS-BSK_FIX_MEM-36m-001P-38R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred sixteen (1,116) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 6, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-39R (IOS_PRT_VOLCTRL-42m-001P-39R), identification number of the securities issue 4B023801481B001P dated November 19, 2018, ISIN RU000A0ZZUX8</b>
The identification number of the securities issue	4B023801481B001P dated November 19, 2018

and the date of its assignment:	
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	437,268 units / RUB 437,268,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 22, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-39R (IOS_PRT_VOLCTRL-42m-001P-39R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 1, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BSK_FIX_MEM-24m-001P-41R (IOS-BSK_FIX_MEM-24m-001P-41R), identification number of the securities issue 4B023901481B001P dated November 28, 2018, ISIN RU000A0ZZW51</b>
The identification number of the securities issue and the date of its assignment:	4B023901481B001P as of November 28, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,408,410 units / RUB 1,408,410,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on January 17, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-24m-001P-41R (IOS-BSK_FIX_MEM-24m-001P-41R) have one (1) coupon.</p> <p>The coupon period is seven hundred twenty-eight (728) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 15, 2020.
Address of the website where the resolution to	<a href="http://www.e-">http://www.e-</a>

issue securities and the Securities Prospectus are posted	<a href="http://disclosure.ru/portal/company.aspx?id=3043">disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-BM_BSK_FIX_MEM-36m-001P-42R (IOS-BM_BSK_FIX_MEM-36m-001P-42R), identification number of the securities issue 4B024001481B001P dated November 28, 2018, ISIN RU000A0ZZW69</b>
The identification number of the securities issue and the date of its assignment:	4B024001481B001P as of November 28, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	2,000,000 units
Total nominal value of the securities issue	RUB 2,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	838,410 units / RUB 838,410,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on January 18, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
Exchange-traded bonds of the series IOC-BM_BSK_FIX_MEM-36m-001P-42R (IOS-BM_BSK_FIX_MEM-36m-001P-42R) have one (1) coupon. The coupon period is one thousand one hundred sixteen (1,116) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 10, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-KR_FIX-364d-001P-43R (IOS-KR_FIX-364d-001P-43R), identification number of the securities issue 4B024701481B001P dated December 11, 2018, ISIN RU000A0ZZXN3</b>
The identification number of the securities issue and the date of its assignment:	4B024701481B001P as of December 11, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	763,821 units / RUB 763,821,000
Status of the securities in the issue (placement	Outstanding



has not yet started; offered; placed; outstanding)	(placement completed on January 25, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-KR_FIX-364d-001P-43R (IOS-KR_FIX-364d-001P-43R) have one (1) coupon.</p> <p>The coupon period is three hundred sixty-four (364) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 27, 2019.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-44R (IOS_PRT_VOLCTRL-42m-001P-44R), identification number of the securities issue 4B024101481B001P dated December 4, 2018, ISIN RU000A0ZZWX4</b>
The identification number of the securities issue and the date of its assignment:	4B024101481B001P dated December 4, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	581,763 units / RUB 581,763,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 7, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-44R (IOS_PRT_VOLCTRL-42m-001P-44R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 16, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-45R (IOS_PRT_VOLCTRL-42m-001P-45R), identification number of the securities issue 4B024201481B001P dated December 4, 2018,</b>
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	<b>ISIN RU000A0ZZWY2</b>
The identification number of the securities issue and the date of its assignment:	4B024201481B001P dated December 4, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	193,215 units / RUB 193,215,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 7, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-45R (IOS_PRT_VOLCTRL-42m-001P-45R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 16, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-46R (IOS_PRT_VOLCTRL-42m-001P-46R), identification number of the securities issue 4B024301481B001P dated December 5, 2018, ISIN RU000A0ZZZ41</b>
The identification number of the securities issue and the date of its assignment:	4B024301481B001P as of December 5, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	650,611 units / RUB 650,611,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 21, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-46R (IOS_PRT_VOLCTRL-42m-001P-46R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 30, 2022.



Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-SBER-RX_ASN_PRT-42M-001P-47R (IOS-SBER-RX_ASN_PRT-42M-001P-47R), identification number of the securities issue 4B024801481B001P dated December 13, 2018, ISIN RU000A0ZZY83</b>
The identification number of the securities issue and the date of its assignment:	4B024801481B001P as of December 13, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	633,727 units / RUB 633,727,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on January 25, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-SBER-RX_ASN_PRT-42M-001P-47R (IOS-SBER-RX_ASN_PRT-42M-001P-47R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 28, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-SBER-RX_ASN_PRT-42m-001P-48R (IOS-SBER-RX_ASN_PRT-42m-001P-48R), identification number of the securities issue 4B024901481B001P dated December 27, 2018, ISIN RU000A1000J1</b>
The identification number of the securities issue and the date of its assignment:	4B024901481B001P dated December 27, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	955,613 units / RUB 955,613,000
Status of the securities in the issue (placement	Outstanding

has not yet started; offered; placed; outstanding)	(placement completed on March 1, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-SBER-RX_ASN_PRT-42m-001P-48R (IOS-SBER-RX_ASN_PRT-42m-001P-48R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-five (1,285) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 8, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BSK_FIX_MEM-24m-001P-49R (IOS-BSK_FIX_MEM-24m-001P-49R), identification number of the securities issue 4B025301481B001P dated January 18, 2019, ISIN RU000A1001M3</b>
The identification number of the securities issue and the date of its assignment:	4B025301481B001P dated January 18, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,370,390 units / RUB 1,370,390,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 15, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-24m-001P-49R (IOS-BSK_FIX_MEM-24m-001P-49R) have one (1) coupon.</p> <p>The coupon period is seven hundred twenty-eight (728) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 12, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-50R, identification number of the securities issue 4B02451481B001P dated December 6, 2018, ISIN RU000A0ZZXS2</b>
The identification number of the securities issue	4B02451481B001P as of December 6, 2018

and the date of its assignment:	
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	15,000,000 units
Total nominal value of the securities issue	RUB 15,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	15,000,000 units / RUB 15,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 13, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-Traded Bonds of the series 001P-50R have eleven (11) coupons. Coupon periods from the first (1) to tenth (10), inclusive, are one hundred eighty-two (182) days, and the eleventh (11) coupon period lasts ninety-one (91) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 7, 2024.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-52R, identification number of the securities issue 4B024401481B001P dated December 5, 2018, ISIN RU000A0ZZWZ9</b>
The identification number of the securities issue and the date of its assignment:	4B024401481B001P as of December 5, 2018
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	30,000,000 units
Total nominal value of the securities issue	RUB 30,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	12,000,000 units / RUB 12,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on December 18, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>001P-52R Series Exchange-Traded Bonds have six (6) coupons. The first (1) coupon period is two hundred forty-two (242) days, the second to sixth (2-6) coupon periods inclusive are one hundred eighty-two (182) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 7, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-ИОС_PRT_VOLCTRL-42m-001P-53R (ИОС-ИОС_PRT_VOLCTRL-42m-001P-53R), identification number of the securities issue 4B025001481B001P dated January 16, 2019, ISIN RU000A100188</b>
The identification number of the securities issue and the date of its assignment:	4B025001481B001P as of January 16, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	393,509 units / RUB 393,509,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on January 17, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-53R (ИОС_PRT_VOLCTRL-42m-001P-53R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on July 27, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-ИОС_PRT_VOLCTRL-42m-001P-54R (ИОС-ИОС_PRT_VOLCTRL-42m-001P-54R), identification number of the securities issue 4B025101481B001P dated January 16, 2019, ISIN RU000A100196</b>
The identification number of the securities issue and the date of its assignment:	4B025101481B001P as of January 16, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	999,902 units / RUB 999,902,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on January 17, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of	Not applicable

the notice on the results of the securities placement)	
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series HOC_PRT_VOLCTRL-42m-001P-54R (IOS_PRT_VOLCTRL-42m-001P-54R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on July 27, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_VOLCTRL-42m-001P-55R (IOS_PRT_VOLCTRL-42m-001P-55R), identification number of the securities issue 4B025501481B001P dated January 25, 2019, ISIN RU000A100295</b>
The identification number of the securities issue and the date of its assignment:	4B025501481B001P dated January 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	431 179 units / RUB 431,179,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on January 31, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series HOC_PRT_VOLCTRL-42m-001P-55R (IOS_PRT_VOLCTRL-42m-001P-55R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 10, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC-GOLD_PRT-36m-001P-57R (IOS-GOLD_PRT-36m-001P-57R), identification number of the securities issue 4B025601481B001P dated February 8, 2019, ISIN RU000A1003G1</b>
The identification number of the securities issue and the date of its assignment:	4B025601481B001P dated February 8, 2019
Organization that assigned an identification	Moscow Exchange PJSC

number to the securities issuance	
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	346,131 units / RUB 346,131,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 29, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-GOLD_PRT-36m-001P-57R (IOS-GOLD_PRT-36m-001P-57R) have one (1) coupon.</p> <p>The coupon period is one thousand one seventeen (1,117) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 21, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BM_BSK_FIX_MEM-36m-001P-58R (IOS-BM_BSK_FIX_MEM-36m-001P-58R), identification number of the securities issue 4B025701481B001P dated February 8, 2019, ISIN RU000A1003H9</b>
The identification number of the securities issue and the date of its assignment:	4B025701481B001P dated February 8, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	842,177 units / RUB 842,177,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 29, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BM_BSK_FIX_MEM-36m-001P-58R (IOS-BM_BSK_FIX_MEM-36m-001P-58R) have one (1) coupon.</p> <p>The coupon period is one thousand one seventeen (1,117) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 21, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>



Type, series (class), form, and other identifying characteristics of the securities	Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-BSK_FIX_MEM-36m-001P-59R (IOS-BSK_FIX_MEM-36m-001P-59R), ISIN RU000A1004M7
The identification number of the securities issue and the date of its assignment:	4B026101481B001P dated February 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	625,627 units / RUB 625,627,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 12, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-BSK_FIX_MEM-36m-001P-59R (IOS-BSK_FIX_MEM-36m-001P-59R) have one (1) coupon.</p> <p>The coupon period is one thousand one seventeen (1,117) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 04, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC_PRT_VOLCTRL-42m-001P-60R (IOS_PRT_VOLCTRL-42m-001P-60R), identification number of the securities issue 4B025801481B001P dated February 18, 2019, ISIN RU000A100444</b>
The identification number of the securities issue and the date of its assignment:	4B025801481B001P dated February 18, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	53,301 units / RUB 53,301,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on February 19, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of	

the issue (for bonds):	
Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-60R (ИОС_PRT_VOLCTRL-42m-001P-60R) have one (1) coupon. The coupon period is one thousand two hundred eighty-seven (1,287) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 29, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-61R (ИОС_PRT_VOLCTRL-42m-001P-61R), identification number of the securities issue 4B025901481B001P dated February 18, 2019, ISIN RU000A100451</b>
The identification number of the securities issue and the date of its assignment:	4B025901481B001P dated February 18, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	920,441 units / RUB 920,441,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on February 19, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-61R (ИОС_PRT_VOLCTRL-42m-001P-61R) have one (1) coupon. The coupon period is one thousand two hundred eighty-seven (1,287) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 29, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-62R (ИОС_PRT_VOLCTRL-42m-001P-62R), identification number of the securities issue 4B026401481B001P dated February 28, 2019, ISIN RU000A100576</b>
The identification number of the securities issue and the date of its assignment:	4B026401481B001P dated February 28, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units



Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	347 033 units / RUB 347,033,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 5, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-62R (ИОС_PRT_VOLCTRL-42m-001P-62R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on September 12, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-60m-001P-63R (ИОС_PRT_VOLCTRL-60m-001P-63R), identification number of the securities issue 4B026201481B001P dated February 25, 2019, ISIN RU000A1004P0</b>
The identification number of the securities issue and the date of its assignment:	4B026201481B001P dated February 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	30,000 units
Total nominal value of the securities issue	USD 30,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	13,862 units / USD 13,862,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 12, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-60m-001P-63R (ИОС_PRT_VOLCTRL-60m-001P-63R) have one (1) coupon.</p> <p>The coupon period is one thousand eight hundred twenty-six (1,826) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 26, 2024.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying	<b>Exchange-traded documentary non-</b>
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characteristics of the securities	<b>convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-SBER-RX_ASN_PRT-42m-001P-64R (IOS-SBER-RX_ASN_PRT-42m-001P-64R), ISIN RU000A1004N5</b>
The identification number of the securities issue and the date of its assignment:	4B026301481B001P dated February 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	827,358 units / RUB 827,358,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 26, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-SBER-RX_ASN_PRT-42m-001P-64R (IOS-SBER-RX_ASN_PRT-42m-001P-64R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-two (1,282) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on September 30, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-GOLD_FIX-182d-001P-66R (IOS-GOLD_FIX-182d-001P-66R), ISIN RU000A1005K8</b>
The identification number of the securities issue and the date of its assignment:	4B026501481B001P dated 05.03.2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	16,074 units / RUB 16,074,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 09, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-GOLD_FIX-182d-001P-66R (IOS-GOLD_FIX-182d-</p>	

001P-66R ) have one (1) coupon. The coupon period is one hundred eighty-two (182) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 1, 2019.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-BSK_PRT-36m-001P-67R (IOS-BSK_PRT-36m-001P-67R), ISIN RU000A100634</b>
The identification number of the securities issue and the date of its assignment:	4B026601481B001P dated March 11, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	835,768 units / RUB 835,768,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 26, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  Exchange-traded bonds of the series IOC-BSK_PRT-36m-001P-67R (IOS-BSK_PRT-36m-001P-67R) have one (1) coupon. The coupon period is one thousand one hundred ten (1,110) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 11, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-KR_FIX-365d-001P-69R (IOS-KR_FIX-365d-001P-69R), ISIN RU000A1007D9</b>
The identification number of the securities issue and the date of its assignment:	4B027201481B001P dated March 22, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	4,000,000
Total nominal value of the securities issue	RUB 4,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	3,976,401 units / RUB 3,976,401,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 14, 2019)
The date of state registration of the report on the	Not applicable

results of the securities issue (the filing date of the notice on the results of the securities placement)	
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-KR_FIX-365d-001P-69R (IOS-KR_FIX-365d-001P-69R) have one (1) coupon.</p> <p>The coupon period is three hundred sixty-five (365) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 14, 2020.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-BSK_FIX_MEM-24m-001P-70R (IOS-BSK_FIX_MEM-24m-001P-70R), ISIN RU000A1007B3</b>
The identification number of the securities issue and the date of its assignment:	4B027001481B001P dated March 22, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,404,402 units / RUB 1,404,402,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 14, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-24m-001P-70R (IOS-BSK_FIX_MEM-24m-001P-70R) have one (1) coupon.</p> <p>The coupon period is seven hundred thirty-one (731) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 15, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-BSK_FIX_MEM-36m-001P-71R (IOS-BSK_FIX_MEM-36m-001P-71R), ISIN RU000A1007C1</b>
The identification number of the securities issue and the date of its assignment:	4B027101481B001P dated March 22, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units

Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	628,738 units / RUB 628,738,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 14, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-36m-001P-71R (IOS-BSK_FIX_MEM-36m-001P-71R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred nine (1,109) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 28, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-72R (IOS_PRT_VOLCTRL-42m-001P-72R), identification number of the securities issue 4B026801481B001P dated March 20, 2019, ISIN RU000A1006R1</b>
The identification number of the securities issue and the date of its assignment:	4B026801481B001P dated March 20, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	565,340 units / RUB 565,340,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 21, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-72R (IOS_PRT_VOLCTRL-42m-001P-72R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on September 28, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer</b>
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	<b>form subject to mandatory centralized storage series HOC_PRT_VOLCTRL-42m-001P-73R (IOS_PRT_VOLCTRL-42m-001P-73R), ISIN RU000A1008A3</b>
The identification number of the securities issue and the date of its assignment:	4B026901481B001P dated March 21, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	436,179 units / RUB 436,179,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 4, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series HOC_PRT_VOLCTRL-42m-001P-73R (IOS_PRT_VOLCTRL-42m-001P-73R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 12, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_OG_BSK-42m-001P-74R (IOS_PRT_OG_BSK-42m-001P-74R), identification number of the securities issue 4B027401481B001P dated March 25, 2019, ISIN RU000A1007T5</b>
The identification number of the securities issue and the date of its assignment:	4B027401481B001P dated March 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	473,703 units / RUB 473,703,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 29, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	



Exchange-traded bonds of the series IIOC_PRT_OG_BSK-42m-001P-74R (IOS_PRT_OG_BSK-42m-001P-74R) have one (1) coupon. The coupon period lasts one thousand two hundred ninety-three (1,293) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 12, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IIOC-BSK_FIX_MEM-24m-001P-76R (IOS-BSK_FIX_MEM-24m-001P-76R), ISIN RU000A100923</b>
The identification number of the securities issue and the date of its assignment:	4B027501481B001P dated April 8, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	940,412 units / RUB 940,412,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 30, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  Exchange-traded bonds of the series IIOC-BSK_FIX_MEM-24m-001P-76R (IOS-BSK_FIX_MEM-24m-001P-76R) have one (1) coupon. The coupon period is seven hundred thirty-one (731) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 30, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IIOC-BSK_FIX_MEM-36m-001P-77R (IOS-BSK_FIX_MEM-36m-001P-77R), ISIN RU000A100931</b>
The identification number of the securities issue and the date of its assignment:	4B027601481B001P dated April 8, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	522,139 / RUB 522,139,000
Status of the securities in the issue (placement	Outstanding

has not yet started; offered; placed; outstanding)	(placement completed on May 30, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOB-BSK_FIX_MEM-36m-001P-77R (IOS-BSK_FIX_MEM-36m-001P-77R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred nine (1,109) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 13, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-78R, identification number of the securities issue 4B027301481B001P dated March 22, 2019, ISIN RU000A100758</b>
The identification number of the securities issue and the date of its assignment:	4B027301481B001P dated March 22, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	80,000,000
Total nominal value of the securities issue	RUB 80,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	60,000,000 units / RUB 60,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 29, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-78R have four (4) coupons.</p> <p>The coupon period is one hundred eighty-two (182) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 26, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOB_PRT_VOLCTRL-42m-001P-79R (IOS_PRT_VOLCTRL-42m-001P-79R), ISIN RU000A100BR6</b>
The identification number of the securities issue and the date of its assignment:	4B028001481B001P dated April 22, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units



Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	198,913 units / RUB 198,913,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 7, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-79R (IOS_PRT_VOLCTRL-42m-001P-79R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 14, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС_PRT_OG_BSK-42m-001P-81R (IOS_PRT_OG_BSK-42m-001P-81R), ISIN RU000A100AK3</b>
The identification number of the securities issue and the date of its assignment:	4B027801481B001P dated April 16, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	595,403 units / RUB 595,403,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 25, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_OG_BSK-42m-001P-81R (IOS_PRT_OG_BSK-42m-001P-81R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred ninety-four (1,294) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 09, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer</b>
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	<b>form subject to mandatory centralized storage series ИОС-KR_FIX-365d-001P-82R (IOS-KR_FIX-365d-001P-82R), ISIN RU000A100A17</b>
The identification number of the securities issue and the date of its assignment:	4B027701481B001P dated April 16, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,371,720 units / RUB 1,371,720,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 30, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-KR_FIX-365d-001P-82R (IOS-KR_FIX-365d-001P-82R) have one (1) coupon.</p> <p>The coupon period is three hundred sixty-five (365) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on April 29, 2020.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-ИМОЕХ_АСН_ПРТ-36m-001P-83R (IOS-ИМОЕХ_АСН_ПРТ-36m-001P-83R), ISIN RU000A100B57</b>
The identification number of the securities issue and the date of its assignment:	4B028101481B001P dated April 24, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	423,937 units / RUB 423,937,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 28, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-ИМОЕХ_АСН_ПРТ-36m-001P-83R (IOS-ИМОЕХ_АСН_ПРТ-36m-001P-83R) have one (1) coupon.</p> <p>The coupon period is one thousand ninety-six (1,096) days.</p>	

Period (date) of maturity of securities issue	The bonds shall be redeemed on May 30, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IIOC-EURUSD_RA_FIX-1Y-001P-84R (IOS-EURUSD_RA_FIX-1Y-001P-84R), ISIN RU000A100CD4</b>
The identification number of the securities issue and the date of its assignment:	4B028301481B001P dated May 14, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	5,000,000
Total nominal value of the securities issue	RUB 5,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	4,346,248 units / RUB 4,346,248,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 28, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IIOC-EURUSD_RA_FIX-1Y-001P-84R (IOS-EURUSD_RA_FIX-1Y-001P-84R) have one (1) coupon. The coupon period is three hundred seventy-one (371) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 4, 2020.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing and discount bonds in bearer form subject to mandatory centralized storage series IIOC-SP_ROT-PRT-36m-001P-85R (IOS-SP_ROT-PRT-36m-001P-85R), ISIN RU000A100H51</b>
The identification number of the securities issue and the date of its assignment:	4B028401481B001P dated May 21, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	121,042 units / RUB 121,042,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 28, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of	Not applicable

the notice on the results of the securities placement)	
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-SP_ROT-PRT-36m-001P-85R (IOS-SP_ROT-PRT-36m-001P-85R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred five (1,105) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on July 7, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC_PRT_VOLCTRL-42m-001P-86R (IOS_PRT_VOLCTRL-42m-001P-86R), ISIN RU000A100BP0</b>
The identification number of the securities issue and the date of its assignment:	4B028201481B001P dated April 29, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	548,283 units / RUB 548,283,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 30, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC_PRT_VOLCTRL-42m-001P-86R (IOS_PRT_VOLCTRL-42m-001P-86R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 07, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC_PRT_VOLCTRL-42m-001P-89R (IOS_PRT_VOLCTRL-42m-001P-89R), ISIN RU000A100DL5</b>
The identification number of the securities issue and the date of its assignment:	4B028601481B001P dated May 22, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units

Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	273,627 units / RUB 273,627,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 28, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-89R (IOS_PRT_VOLCTRL-42m-001P-89R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred eighty-seven (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 05, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_ОГ_БСК-42m-001P-90R (IOS_PRT_ОГ_БСК-42m-001P-90R), ISIN RU000A100FH8</b>
The identification number of the securities issue and the date of its assignment:	4B028901481B001P dated May 27, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	473,007 units / RUB 473,007,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 11, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_ОГ_БСК-42m-001P-90R (IOS_PRT_ОГ_БСК-42m-001P-90R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred ninety-six (1,296) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 28, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage</b>
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	<b>series IOC-BSK_FIX_MEM-60m-001P-91R (IOS-BSK_FIX_MEM-60m-001P-91R), ISIN RU000A100DS0</b>
The identification number of the securities issue and the date of its assignment:	4B028801481B001P dated May 27, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	20,000
Total nominal value of the securities issue	USD 20,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	16,580 units / USD 16,580,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 28, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-BSK_FIX_MEM-60m-001P-91R (IOS-BSK_FIX_MEM-60m-001P-91R) have one (1) coupon.</p> <p>The coupon period is one thousand eight hundred forty (1,840) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 10, 2024.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-RUBUSD_RA_FIX-1m-001P-96R (IOS-RUBUSD_RA_FIX-1m-001P-96R), ISIN RU000A100ED0</b>
The identification number of the securities issue and the date of its assignment:	4B029201481B001P dated May 31, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	738,704 units / RUB 738,704,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 13, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-RUBUSD_RA_FIX-1m-001P-96R (IOS-RUBUSD_RA_FIX-1m-001P-96R) have one (1) coupon.</p> <p>The coupon period is thirty-one (31) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on July 08, 2019.



Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС-BSK_FIX_ARN-24m-001P-97R (IOS-BSK_FIX_ARN-24m-001P-97R), ISIN RU000A100FC9</b>
The identification number of the securities issue and the date of its assignment:	4B029401481B001P dated June 7, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,500,000
Total nominal value of the securities issue	RUB 1,500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,500,000 units / RUB 1,500,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 28, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_ARN-24m-001P-97R (IOS-BSK_FIX_ARN-24m-001P-97R) have one (1) coupon.</p> <p>The coupon period is seven hundred thirty-five (735) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on July 02, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing and discount bonds in bearer form subject to mandatory centralized storage series ИОС-MOEX_RX-18m-001P-99R (IOS-MOEX_RX-18m-001P-99R), ISIN RU000A100H28</b>
The identification number of the securities issue and the date of its assignment:	4B0210101481B001P dated June 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	89,167 units / RUB 89,167,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 27, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities	Not applicable

placement)	
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
Exchange-traded bonds of the series ИОС-МОЕХ_RX-18m-001P-99R (IOS-MOEX_RX-18m-001P-99R) have one (1) coupon. A coupon period is five hundred fifty (550) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 28, 2020.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС_PRT_VOLCTRL-42m-001P-100R (IOS_PRT_VOLCTRL-42m-001P-100R), ISIN RU000A100FG0</b>
The identification number of the securities issue and the date of its assignment:	4B029301481B001P dated June 06, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	512,676 units / RUB 512,676,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 11, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-100R (IOS_PRT_VOLCTRL-42m-001P-100R) have one (1) coupon. The coupon period is one thousand two hundred eighty-seven (1,287) days.	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 19, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series ИОС_PRT_VOLCTRL-42m-001P-101R (IOS_PRT_VOLCTRL-42m-001P-101R), ISIN RU000A100H44</b>
The identification number of the securities issue and the date of its assignment:	4B0210001481B001P dated June 25, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000



Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	660,159 units / RUB 660,159,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 27, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_ПРТ_ВОЛCTRL-42m-001P-101R (ИОС_ПРТ_ВОЛCTRL-42m-001P-101R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred ninety-four (1,294) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 11, 2023.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing and discount bonds in bearer form subject to mandatory centralized storage series ИОС-KR_FIX-153d-001P-103R (ИОС-KR_FIX-153d-001P-103R), ISIN RU000A100GF0</b>
The identification number of the securities issue and the date of its assignment:	4B029601481B001P dated June 20, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	252,000 units / RUB 252,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 25, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-KR_FIX-153d-001P-103R (ИОС-KR_FIX-153d-001P-103R) have one (1) coupon.</p> <p>The coupon period is one hundred fifty-three (153) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 25, 2019.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing and discount bonds in bearer form subject to mandatory</b>
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	<b>centralized storage series IIOC-RUBUSD_RA_FIX-92d-001P-104R (IOS-RUBUSD_RA_FIX-92d-001P-104R), ISIN RU000A100GP9</b>
The identification number of the securities issue and the date of its assignment:	4B029701481B001P dated June 21, 2019
Organization that assigned an identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	100,000 units / RUB 100,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 27, 2019)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IIOC-RUBUSD_RA_FIX-92d-001P-104R (IOS-RUBUSD_RA_FIX-92d-001P-104R) have one (1) coupon.</p> <p>The coupon period is ninety-two (92) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on September 27, 2019.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>Series BO-01 – BO-16, BO-20 – BO-36, BO-38 – BO-41, BO-43 – BO-51 (BO-01 – BO-16, BO-20 – BO-36, BO-38 – BO-41, BO-43 – BO-51) certified interest-bearing non-convertible exchange-traded bonds to bearer with mandatory centralized storage with the option of early redemption at the request of their holders and at the discretion of the issuer</b>
<p>The identification number of the issue and the date of its assignment (if no state registration of the issue of securities is required):</p> <p>BO-01 (BO-01) Series exchange-traded bonds: identification number 4B020101481B dated January 10, 2013;</p> <p>BO-02 (BO-02) Series exchange-traded bonds: identification number 4020201481B dated January 10, 2013;</p> <p>BO-03 (BO-03) Series exchange-traded bonds: identification number 4B020301481B dated January 10, 2013;</p> <p>BO-04 (BO-04) Series exchange-traded bonds: identification number 4B020401481B dated January 10, 2013;</p> <p>BO-05 (BO-05) Series exchange-traded bonds: identification number 4B020501481B dated January 10, 2013;</p> <p>BO-06 (BO-06) Series exchange-traded bonds: identification number 4B020601481B dated January 10, 2013;</p> <p>BO-07 (BO-07) Series exchange-traded bonds: identification number 4B020701481B dated January 10, 2013;</p> <p>BO-08 (BO-08) Series exchange-traded bonds: identification number 4B020801481B dated January 10, 2013;</p>	

BO-09 (BO-09) Series exchange-traded bonds: identification number 4B020901481B dated January 10, 2013;

BO-10 (BO-10) Series exchange-traded bonds: identification number 4B021001481B dated January 10, 2013;

BO-11 (BO-11) Series exchange-traded bonds: identification number 4B021101481B dated January 10, 2013;

BO-12 (BO-12) Series exchange-traded bonds: identification number 4B021201481B dated January 10, 2013;

BO-13 (BO-13) Series exchange-traded bonds: identification number 4B021301481B dated January 10, 2013;

BO-14 (BO-14) Series exchange-traded bonds: identification number 4B021401481B dated January 10, 2013;

BO-15 (BO-15) Series exchange-traded bonds: identification number 4B021501481B dated January 10, 2013;

BO-16 (BO-16) Series exchange-traded bonds: identification number 4B021601481B dated January 10, 2013;

BO-20 (BO-20) Series exchange-traded bonds: identification number 4B022001481B dated January 10, 2013;

BO-21 (BO-21) Series exchange-traded bonds: identification number 4B022101481B dated January 10, 2013;

BO-22 (BO-22) Series exchange-traded bonds: identification number 4B022201481B dated January 10, 2013;

BO-23 (BO-23) Series exchange-traded bonds: identification number 4B022301481B dated January 10, 2013;

BO-24 (BO-24) Series exchange-traded bonds: identification number 4B022401481B dated January 10, 2013;

BO-25 (BO-25) Series exchange-traded bonds: identification number 4B022501481B dated January 10, 2013;

BO-26 (BO-26) Series exchange-traded bonds: identification number 4B022601481B dated January 10, 2013;

BO-27 (BO-27) Series exchange-traded bonds: identification number 4B022701481B dated January 10, 2013;

BO-28 (BO-28) Series exchange-traded bonds: identification number 4B022801481B dated January 10, 2013;

BO-29 (BO-29) Series exchange-traded bonds: identification number 4B022901481B dated January 10, 2013;

BO-30 (BO-30) Series exchange-traded bonds: identification number 4B023001481B dated January 10, 2013;

BO-31 (BO-31) Series exchange-traded bonds: identification number 4B023101481B dated January 10, 2013;

BO-32 (BO-32) Series exchange-traded bonds: identification number 4B023201481B dated January 10, 2013;

BO-33 (BO-33) Series exchange-traded bonds: identification number 4B023301481B dated January 10, 2013;

BO-34 (BO-34) Series exchange-traded bonds: identification number 4B023401481B dated January 10, 2013;

BO-35 (BO-35) Series exchange-traded bonds: identification number 4B023501481B dated January 10, 2013;

BO-36 (BO-36) Series exchange-traded bonds: identification number 4B023601481B dated January 10, 2013;

BO-38 (BO-38) Series exchange-traded bonds: identification number 4B023801481B dated January 10, 2013;

BO-39 (BO-39) Series exchange-traded bonds: identification number 4B023901481B dated January 10, 2013;

BO-40 (BO-40) Series exchange-traded bonds: identification number 4B024001481B dated January 10, 2013;

BO-41 (BO-41) Series exchange-traded bonds: identification number 4B024101481B dated January 10, 2013;

BO-43 (BO-43) Series exchange-traded bonds: identification number 4B024301481B dated January

10, 2013; BO-44 (BO-44) Series exchange-traded bonds: identification number 4B024401481B dated January 10, 2013; BO-45 (BO-45) Series exchange-traded bonds: identification number 4B024501481B dated January 10, 2013; BO-46 (BO-46) Series exchange-traded bonds: identification number 4B024601481B dated January 10, 2013; BO-47 (BO-47) Series exchange-traded bonds: identification number 4B024701481B dated January 10, 2013; BO-48 (BO-48) Series exchange-traded bonds: identification number 4B024801481B dated January 10, 2013; BO-49 (BO-49) Series exchange-traded bonds: identification number 4B024901481B dated January 10, 2013; BO-50 (BO-50) Series exchange-traded bonds: identification number 4B025001481B dated January 10, 2013; BO-51 (BO-51) Series exchange-traded bonds: identification number 4B025101481B dated January 10, 2013.	
Organization that assigned the identification number to the issue of securities (if state registration of the issue of securities was not required)	MICEX Stock Exchange
The number of securities in the issue:  BO-01 (BO-01) Series exchange-traded bonds: five million (5,000,000) units BO-02 (BO-02) Series exchange-traded bonds: five million (5,000,000) units BO-03 (BO-03) Series exchange-traded bonds: five million (5,000,000) units BO-04 (BO-04) Series exchange-traded bonds: five million (5,000,000) units BO-05 (BO-05) Series exchange-traded bonds: five million (5,000,000) units BO-06 (BO-06) Series exchange-traded bonds: five million (5,000,000) units BO-07 (BO-07) Series exchange-traded bonds: ten million (10,000,000) units BO-08 (BO-08) Series exchange-traded bonds: five million (5,000,000) units BO-09 (BO-09) Series exchange-traded bonds: five million (5,000,000) units BO-10 (BO-10) Series exchange-traded bonds: five million (5,000,000) units BO-11 (BO-11) Series exchange-traded bonds: five million (5,000,000) units BO-12 (BO-12) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-13 (BO-13) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-14 (BO-14) Series exchange-traded bonds: five million (5,000,000) units BO-15 (BO-15) Series exchange-traded bonds: ten million (10,000,000) units BO-16 (BO-16) Series exchange-traded bonds: ten million (10,000,000) units BO-20 (BO-20) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-21 (BO-21) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-22 (BO-22) Series exchange-traded bonds: ten million (10,000,000) units BO-23 (BO-23) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-24 (BO-24) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-25 (BO-25) Series exchange-traded bonds: fifteen million (15,000,000) units BO-26 (BO-26) Series exchange-traded bonds: fifteen million (15,000,000) units BO-27 (BO-27) Series exchange-traded bonds: five million (5,000,000) units BO-28 (BO-28) Series exchange-traded bonds: five million (5,000,000) units BO-29 (BO-29) Series exchange-traded bonds: fifty million (50,000,000) units BO-30 (BO-30) Series exchange-traded bonds: fifty million (50,000,000) units BO-31 (BO-31) Series exchange-traded bonds: thirty million (30,000,000) units BO-32 (BO-32) Series exchange-traded bonds: thirty million (30,000,000) units BO-33 (BO-33) Series exchange-traded bonds: ten million (10,000,000) units BO-34 (BO-34) Series exchange-traded bonds: ten million (10,000,000) units BO-35 (BO-35) Series exchange-traded bonds: twenty-five million (25,000,000) units BO-36 (BO-36) Series exchange-traded bonds: ten million (10,000,000) units BO-38 (BO-38) Series exchange-traded bonds: fifty million (50,000,000) units BO-39 (BO-39) Series exchange-traded bonds: fifty million (50,000,000) units BO-40 (BO-40) Series exchange-traded bonds: thirty million (30,000,000) units	

BO-41 (BO-41) Series exchange-traded bonds: thirty million (30,000,000) units	
BO-43 (BO-43) Series exchange-traded bonds: twenty-five million (25,000,000) units	
BO-44 (BO-44) Series exchange-traded bonds: twenty-five million (25,000,000) units	
BO-45 (BO-45) Series exchange-traded bonds: twenty-five million (25,000,000) units	
BO-46 (BO-46) Series exchange-traded bonds: twenty-five million (25,000,000) units	
BO-47 (BO-47) Series exchange-traded bonds: thirty million (30,000,000) units	
BO-48 (BO-48) Series exchange-traded bonds: thirty million (30,000,000) units	
BO-49 (BO-49) Series exchange-traded bonds: fifty million (50,000,000) units	
BO-50 (BO-50) Series exchange-traded bonds: twenty million (20,000,000) units	
BO-51 (BO-51) Series exchange-traded bonds: twenty million (20,000,000) units	
Total nominal value of the securities issue:	
BO-01 (BO-01) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-02 (BO-02) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-03 (BO-03) Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-04 (BO-04) Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-05 (BO-05) Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-06 (BO-06) Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-07 (BO-07) Series exchange-traded bonds: one hundred million (100,000,000) US dollars	
BO-08 (BO-08) Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-09 (BO-09) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-10 (BO-10) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-11 (BO-11) Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-12 (BO-12) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-13 (BO-13) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-14 (BO-14) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-15 (BO-15) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-16 (BO-16) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-20 (BO-20) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-21 (BO-21) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-22 (BO-22) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-23 (BO-23) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-24 (BO-24) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-25 (BO-25) Series exchange-traded bonds: fifteen billion (15,000,000,000) rubles	
BO-26 (BO-26) Series exchange-traded bonds: fifteen billion (15,000,000,000) rubles	
BO-27 (BO-27) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-28 (BO-28) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-29 (BO-29) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-30 (BO-30) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-31 (BO-31) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-32 (BO-32) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-33 (BO-33) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-34 (BO-34) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-35 (BO-35) Series exchange-traded bonds: two hundred fifty million (250,000,000) US dollars	
BO-36 (BO-36) Series exchange-traded bonds: one hundred million (100,000,000) US dollars	
BO-38 (BO-38) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-39 (BO-39) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-40 (BO-40) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-41 (BO-41) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-43 (BO-43) Series exchange-traded bonds: two hundred fifty million (250,000,000) US dollars	
BO-44 (BO-44) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-45 (BO-45) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-46 (BO-46) Series exchange-traded bonds: two hundred fifty million (250,000,000) Euro	
BO-47 (BO-47) Series exchange-traded bonds: three hundred million (300,000,000) Euro	
BO-48 (BO-48) Series exchange-traded bonds: three hundred million (300,000,000) Euro	
BO-49 (BO-49) Series exchange-traded bonds: five hundred million (500,000,000) Euro	
BO-50 (BO-50) Series exchange-traded bonds: two hundred million (200,000,000) Swiss francs	
BO-51 (BO-51) Series exchange-traded bonds: two hundred million (200,000,000) Swiss francs	
Status of the securities in the issue (placement)	Placement has not yet started

has not yet started; offered; placed; outstanding)	
The filing date of the notice on the results of the securities placement	Not to be filed for exchange-traded bonds
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-01 (BO-01) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-02 (BO-02) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-03 (BO-03) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-04 (BO-04) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-05 (BO-05) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-06 (BO-06) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-07 (BO-07) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p> <p>BO-08 (BO-08) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p> <p>BO-09 (BO-09) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p> <p>BO-10 (BO-10) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p> <p>BO-11 (BO-11) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p> <p>BO-12 (BO-12) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p> <p>BO-13 (BO-13) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p> <p>BO-14 (BO-14) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p> <p>BO-15 (BO-15) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-16 (BO-16) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-20 (BO-20) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p> <p>BO-21 (BO-21) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p> <p>BO-22 (BO-22) Series Exchange-Traded Bonds have thirty (30) coupons. The coupon period is six (6) months.</p> <p>BO-23 (BO-23) Series Exchange-Traded Bonds have thirty (30) coupons. The coupon period is six (6) months.</p> <p>BO-24 (BO-24) Series Exchange-Traded Bonds have thirty (30) coupons. The coupon period is six (6) months.</p> <p>BO-25 (BO-25) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-26 (BO-26) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.</p> <p>BO-27 (BO-27) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.</p> <p>BO-28 (BO-28) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.</p> <p>BO-29 (BO-29) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p> <p>BO-30 (BO-30) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six</p>	

(6) months.  
BO-31 (BO-31) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.  
BO-32 (BO-32) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.  
BO-33 (BO-33) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.  
BO-34 (BO-34) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.  
BO-35 (BO-35) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.  
BO-36 (BO-36) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.  
BO-38 (BO-38) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.  
BO-39 (BO-39) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.  
BO-40 (BO-40) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.  
BO-41 (BO-41) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.  
BO-43 (BO-43) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.  
BO-44 (BO-44) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.  
BO-45 (BO-45) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.  
BO-46 (BO-46) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.  
BO-47 (BO-47) Series Exchange-Traded Bonds have fourteen (14) coupons. The coupon period is six (6) months.  
BO-48 (BO-48) Series Exchange-Traded Bonds have fourteen (14) coupons. The coupon period is six (6) months.  
BO-49 (BO-49) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.  
BO-50 (BO-50) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.  
BO-51 (BO-51) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

Period (date) of maturity of securities issue

BO-01 (BO-01) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.  
BO-02 (BO-02) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.  
BO-03 (BO-03) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.  
BO-04 (BO-04) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.  
BO-05 (BO-05) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.  
BO-06 (BO-06) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption

BO-07 (BO-07) Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-09 (BO-09) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-11 (BO-11) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-13 (BO-13) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

EO-15 (BO-15) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-20 (BO-20) Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-22 (BO-22) Series Exchange-Traded Bonds shall be redeemed on the date marking fifteen (15) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-24 (BO-24) Series Exchange-Traded Bonds shall be redeemed on the date marking fifteen (15) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-26 (BO-26) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-28 (BO-28) Series Exchange-Traded Bonds shall be redeemed on the date marking three (3) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

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BO-50 (BO-50) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-51 (BO-51) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.	
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Type, series (class), form, and other identifying characteristics of the securities	<b>CBO-01 – CBO-34 (SBO-01 – SBO-34) Series certificated interest-bearing nonconvertible structured exchange-traded bearer bonds with mandatory centralized storage and the option of early redemption at the discretion of the issuer and at the request of their holders.</b>
<p>The identification number of the issue and the date of its assignment (if no state registration of the issue of securities is required):</p> <p>CBO-01 (SBO-01) Series exchange-traded bonds: identification number 4B025201481B dated March 19, 2015;</p> <p>CBO-02 (SBO-02) Series exchange-traded bonds: identification number 4B025301481B dated March 19, 2015;</p> <p>CBO-03 (SBO-03) Series exchange-traded bonds: identification number 4B025401481B dated March 19, 2015;</p> <p>CBO-04 (SBO-04) Series exchange-traded bonds: identification number 4B025501481B dated March 19, 2015;</p> <p>CBO-05 (SBO-05) Series exchange-traded bonds: identification number 4B025601481B dated March 19, 2015;</p> <p>CBO-06 (SBO-06) Series exchange-traded bonds: identification number 4B025701481B dated March 19, 2015;</p> <p>CBO-07 (SBO-07) Series exchange-traded bonds: identification number 4B025801481B dated March 19, 2015;</p> <p>CBO-08 (SBO-08) Series exchange-traded bonds: identification number 4B025901481B dated March 19, 2015;</p> <p>CBO-09 (SBO-09) Series exchange-traded bonds: identification number 4B026001481B dated March 19, 2015;</p> <p>CBO-10 (SBO-10) Series exchange-traded bonds: identification number 4B026101481B dated March 19, 2015;</p> <p>CBO-11 (SBO-11) Series exchange-traded bonds: identification number 4B026201481B dated March 19, 2015;</p> <p>CBO-12 (SBO-12) Series exchange-traded bonds: identification number 4B026301481B dated March 19, 2015;</p> <p>CBO-13 (SBO-13) Series exchange-traded bonds: identification number 4B026401481B dated March 19, 2015;</p> <p>CBO-14 (SBO-14) Series exchange-traded bonds: identification number 4B026501481B dated March 19, 2015;</p> <p>CBO-15 (SBO-15) Series exchange-traded bonds: identification number 4B026601481B dated March 19, 2015;</p> <p>CBO-16 (SBO-16) Series exchange-traded bonds: identification number 4B026701481B dated March 19, 2015;</p> <p>CBO-17 (SBO-17) Series exchange-traded bonds: identification number 4B026801481B dated March 19, 2015;</p> <p>CBO-19 (SBO-19) Series exchange-traded bonds: identification number 4B027001481B dated March 19, 2015;</p> <p>CBO-20 (SBO-20) Series exchange-traded bonds: identification number 4B027101481B dated March 19, 2015;</p> <p>CBO-21 (SBO-21) Series exchange-traded bonds: identification number 4B027201481B dated March 19, 2015;</p> <p>CBO-22 (SBO-22) Series exchange-traded bonds: identification number 4B027301481B dated March 19, 2015;</p> <p>CBO-23 (SBO-23) Series exchange-traded bonds: identification number 4B027401481B dated March</p>	

19, 2015; CBO-24 (SBO-24) Series exchange-traded bonds: identification number 4B027501481B dated March 19, 2015; CBO-25 (SBO-25) Series exchange-traded bonds: identification number 4B027601481B dated March 19, 2015; CBO-26 (SBO-26) Series exchange-traded bonds: identification number 4B027701481B dated March 19, 2015; CBO-27 (SBO-27) Series exchange-traded bonds: identification number 4B027801481B dated March 19, 2015; CBO-28 (SBO-28) Series exchange-traded bonds: identification number 4B027901481B dated March 19, 2015; CBO-29 (SBO-29) Series exchange-traded bonds: identification number 4B028001481B dated March 19, 2015; CBO-30 (SBO-30) Series exchange-traded bonds: identification number 4B028101481B dated March 19, 2015; CBO-31 (SBO-31) Series exchange-traded bonds: identification number 4B028201481B dated March 19, 2015; CBO-32 (SBO-32) Series exchange-traded bonds: identification number 4B028301481B dated March 19, 2015; CBO-33 (SBO-33) Series exchange-traded bonds: identification number 4B028401481B dated March 19, 2015; CBO-34 (SBO-34) Series exchange-traded bonds: identification number 4B028501481B dated March 19, 2015.	
Organization that assigned an identification number to the issue of securities (if state registration of the issue of securities was not required)	MICEX Stock Exchange
The number of securities in the issue:  CBO-01 (SBO-01) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-02 (SBO-02) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-03 (SBO-03) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-04 (SBO-04) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-05 (SBO-05) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-06 (SBO-06) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-07 (SBO-07) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-08 (SBO-08) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-09 (SBO-09) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-10 (SBO-10) Series exchange-traded bonds: five hundred thousand (500,000) units CBO-11 (SBO-11) Series exchange-traded bonds: one million (1,000,000) units CBO-12 (SBO-12) Series exchange-traded bonds: one million (1,000,000) units CBO-13 (SBO-13) Series exchange-traded bonds: one million (1,000,000) units CBO-14 (SBO-14) Series exchange-traded bonds: one million (1,000,000) units CBO-15 (SBO-15) Series exchange-traded bonds: one million (1,000,000) units CBO-16 (SBO-16) Series exchange-traded bonds: one million (1,000,000) units CBO-17 (SBO-17) Series exchange-traded bonds: one million (1,000,000) units CBO-18 (SBO-18) Series exchange-traded bonds: one million (1,000,000) units CBO-19 (SBO-19) Series exchange-traded bonds: one million (1,000,000) units CBO-20 (SBO-20) Series exchange-traded bonds: one million (1,000,000) units CBO-21 (SBO-21) Series exchange-traded bonds: one million (1,000,000) units CBO-22 (SBO-22) Series exchange-traded bonds: one million (1,000,000) units CBO-23 (SBO-23) Series exchange-traded bonds: one million (1,000,000) units CBO-24 (SBO-24) Series exchange-traded bonds: one million (1,000,000) units CBO-25 (SBO-25) Series exchange-traded bonds: one million (1,000,000) units CBO-26 (SBO-26) Series exchange-traded bonds: two million (2,000,000) units CBO-27 (SBO-27) Series exchange-traded bonds: two million (2,000,000) units SBO-28 Series exchange-traded bonds: two million (2,000,000) units CBO-29 (SBO-29) Series exchange-traded bonds: two million (2,000,000) units	

CBO-30 (SBO-30) Series exchange-traded bonds: two million (2,000,000) units CBO-31 (SBO-31) Series exchange-traded bonds: five million (5,000,000) units CBO-32 (SBO-32) Series exchange-traded bonds: five million (5,000,000) units CBO-33 (SBO-33) Series exchange-traded bonds: five million (5,000,000) units SBO-34 Series exchange-traded bonds: five million (5,000,000) units	
Total nominal value of the securities issue:  CBO-01 (SBO-01) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-02 (SBO-02) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-03 (SBO-03) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-04 (SBO-04) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-05 (SBO-05) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-06 (SBO-06) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-07 (SBO-07) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-08 (SBO-08) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-09 (SBO-09) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-10 (SBO-10) Series exchange-traded bonds: five hundred million (500,000,000) rubles CBO-11 (SBO-11) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-12 (SBO-12) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-13 (SBO-13) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-14 (SBO-14) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-15 (SBO-15) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-16 (SBO-16) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-17 (SBO-17) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-18 (SBO-18) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-19 (SBO-19) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-20 (SBO-20) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-21 (SBO-21) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-22 (SBO-22) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-23 (SBO-23) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-24 (SBO-24) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-25 (SBO-25) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-26 (SBO-26) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-27 (SBO-27) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-28 (SBO-28) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-29 (SBO-29) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-30 (SBO-30) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-31 (SBO-31) Series exchange-traded bonds: five billion (5,000,000,000) rubles CBO-32 (SBO-32) Series exchange-traded bonds: five billion (5,000,000,000) rubles CBO-33 (SBO-33) Series exchange-traded bonds: five billion (5,000,000,000) rubles CBO-34 (SBO-34) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	No placement has started on any issue.
The filing date of the notice on the results of the securities placement	Not to be filed for exchange-traded bonds
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  CBO-01 – CBO-34 (SBO-01 – SBO-34) Series exchange-traded bonds have twenty (20) coupon periods. The coupon period is one hundred eighty-two (182) days.	
Period (date) of maturity of securities issue  CBO-01 – CBO-34 (SBO-01 – SBO-34) Series exchange-traded bonds shall be redeemed on the three thousand six hundred fortieth (3,640 <sup>th</sup> ) day from the date of starting the placement of bonds. There is an option of early redemption at the request of the holders and at the discretion of the issuer.	
Address of the website where the resolution to issue securities and the Securities Prospectus are	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043,</a>

posted	www.sberbank.com
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**8.4. Information on the person(s) providing security for secured bonds of the issuing credit institution and on the security provided for secured bonds of the issuing credit institution.**

None.

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

The register of holders of registered securities of Sberbank is kept by the registrar.

***Information on the registrar maintaining the register of registered securities of the issuing credit institution:***

Full company name:	<b>Joint-Stock Company STATUS Registrar Company</b>
Short company name:	STATUS JSC
Location:	32 Novokhokhlovskaya St., building 1, room 1, Moscow 109052
Taxpayer Identification Number (INN):	7707179242
Primary State Registration Number (OGRN):	1027700003924

***Information on registrar's license to carry out the activities related to maintaining the register of securities owners:***

Number:	No. 10-000-1-00304
Issue date:	March 12, 2004
Validity period:	without limitation
The authority that issued the license	FCSM of Russia
The date from which the registrar maintains the register of registered securities of the issuing credit institution:	March 12, 1998

***Information on each of the depositories carrying out mandatory centralized storage services of the issuer's securities subject to mandatory centralized storage:***

**Full company name: Nonbanking credit institution National Settlement Depository Joint-Stock Company**

Short company name: NCI JSC NSD

Location: 12 Spartakovskaya St., Moscow

Mailing address: 12 Spartakovskaya St., Moscow 105066

Taxpayer Identification Number (INN): 7702165310

Phone number: (495) 956-27-89, (495) 956-27-90

***Number, issue date, validity period of the license of a professional securities market participant for carrying out depository activities, and the authority that issued the license.***

Information on the license for depository activity: 045-12042-000100

Issue date: February 19, 2009

Validity period: without limitation

Licensing authority: FFMS of Russia

**8.6. Information on legal acts regulating matters of capital import and export that can influence payment of dividends, interest, and other payments to nonresidents**

The regulations applicable to the import and export of capital that may affect the payment of dividends and interest and other payments to nonresidents include the Federal Law No. 173-ФЗ (173-FZ), dated December 12, 2003, "On Currency Regulation and Currency Control" (as amended).

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

**8.7.1. 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:*

Name of the indicator	Ordinary shares
<p>Issuer's management body that adopted the resolution on declaring the dividends,</p> <p>date of the resolution</p> <p>2015</p> <p>2016</p> <p>2017</p> <p>2018</p> <p>2019</p> <p>Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution</p> <p>2015</p> <p>2016</p> <p>2017</p> <p>2018</p> <p>2019</p>	<p>General Shareholders' Meeting Sberbank</p> <p>May 29, 2015</p> <p>May 27, 2016</p> <p>May 26, 2017</p> <p>June 8, 2018</p> <p>May 24, 2019</p> <p>June 3, 2015 No. 28</p> <p>June 1, 2016 No. 29</p> <p>May 30, 2017 No. 30</p> <p>June 14, 2018 No. 31</p> <p>May 29, 2019 No. 32</p>
<p>Amount of declared dividends per one share, RUB</p> <p>2015</p> <p>2016</p> <p>2017</p> <p>2018</p> <p>2019</p>	<p>RUB 0.45</p> <p>RUB 1.97</p> <p>RUB 6.00</p> <p>RUB 12.00</p> <p>RUB 16.00</p>
<p>Total declared dividends for all shares of this category (type), thous. RUB</p> <p>2015</p> <p>2016</p> <p>2017</p> <p>2018</p> <p>2019</p>	<p>9,714,126.6 thous. RUB</p> <p>42,526,287.6 thous. RUB</p> <p>129,521,688.0 thous. RUB</p> <p>259,043,376.0 thous. RUB</p> <p>345,391,168.0 thous. RUB</p>
<p>Record date used to determine the persons entitled to receive dividends</p> <p>2015</p> <p>2016</p> <p>2017</p> <p>2018</p> <p>2019</p>	<p>June 15, 2015</p> <p>June 14, 2016</p> <p>June 14, 2017</p> <p>June 26, 2018</p> <p>June 13, 2019</p>
<p>Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid</p> <p>2015</p> <p>2016</p> <p>2017</p> <p>2018</p>	<p>For 2014</p> <p>For 2015</p> <p>For 2016</p> <p>For 2017</p>

2019	For 2018
Period (date) for paying the declared dividends	<i>The dividends to nominal holders and trustees that are professional participants in the securities market and registered in the register of shareholders are paid within 10 working days, to other persons registered in the register of shareholders – within 25 working days from the record date used to determine the persons entitled to receive the dividends.</i> (June 29, 2015) July 20, 2015 (June 28, 2016) July 19, 2016 (June 28, 2017) July 19, 2017 (July 10, 2018) July 31, 2018 (June 27, 2019) July 18, 2019
2015 2016 2017 2018 2019	
Outpayment form of declared dividends (cash and cash equivalents, other assets)	Cash and cash equivalents
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 declared dividends in net profits for the reporting year (under Russian Accounting Standards), %	
In 2015 (for 2014)	3.12%
In 2016 (for 2015)	19.5%
In 2017 (for 2016)	26.0%
In 2018 (for 2017)	39.6%
In 2019 (for 2018)	44.2%
Total amount of paid dividends paid on shares of this category (type), thous. RUB <b>As of July 1, 2019</b>	
For 2014	9,714,126.6 thous. RUB
For 2015	42,526,287.6 thous. RUB
For 2016	129,209,104.2 thous. RUB
For 2017	257,890,840.1 thous. RUB
For 2018	341,506,379.7 thous. RUB
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	
2015	100%
2016	100%
2017	99.8%
2018	99.6%
2019	98.9 %
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 incorrect indication of banking details by shareholders.
Other information on declared and (or) paid dividends indicated by the issuer at its discretion	None

Name of the indicator	Preferred shares
Issuer's management body that adopted the resolution on declaring the dividends,  date of the resolution	General Shareholders' Meeting Sberbank
2015	May 29, 2015
2016	May 27, 2016

Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution	2017	May 26, 2017
	2018	June 8, 2018
	2019	May 24, 2019
	2015	June 3, 2015 No. 28
	2016	June 1, 2016 No. 29
	2017	May 30, 2017 No. 30
	2018	June 14, 2018 No. 31
	2019	May 29, 2019 No. 32
Amount of declared dividends per one share, RUB	2015	RUB 0.45
	2016	RUB 1.97
	2017	RUB 6.00
	2018	RUB 12.00
	2019	RUB 16.00
Total declared dividends for all shares of this category (type), thous. RUB	2015	
	2016	450,000.0 thous. RUB
	2017	1,970,000.0 thous. RUB
	2018	6,000,000.0 thous. RUB
	2019	12,000,000.0 thous. RUB
		16,000,000.0 thous. RUB
Record date used to determine the persons entitled to receive dividends	2015	June 15, 2015
	2016	June 14, 2016
	2017	June 14, 2017
	2018	June 26, 2018
	2019	June 13, 2019
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid	2015	For 2014
	2016	For 2015
	2017	For 2016
	2018	For 2017
	2019	For 2018
Period (date) for paying the declared dividends		<i>The dividends to nominal holders and trustees that are professional participants in the securities market and registered in the register of shareholders are paid within 10 working days, to other persons registered in the register of shareholders – within 25 working days from the record date used to determine the persons entitled to receive the dividends.</i>
		(June 29, 2015) July 20, 2015
	2015	(June 28, 2016) July 19, 2016
	2016	(June 28, 2017) July 19, 2017
	2017	(July 10, 2018) July 31, 2018
	2018	(June 27, 2019) July 18, 2019
	2019	
Outpayment form of declared dividends (cash and cash equivalents, other assets)		Cash and cash equivalents



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 declared dividends in net profits for the reporting year (under Russian Accounting Standards), %	
In 2015 (for 2014)	0.14%
In 2016 (for 2015)	0.9%
In 2017 (for 2016)	1.2%
In 2018 (for 2017)	1.8%
In 2019 (for 2018)	2.0%
Total amount of paid dividends paid on shares of this category (type), thous. RUB <b>As of July 1, 2019</b>	
For 2014	450,000.0 thous. RUB
For 2015	1,970,000.0 thous. RUB
For 2016	5,924,757.4 thous. RUB
For 2017	11,847,790.3 thous. RUB
For 2018	14,153,400.4 thous. RUB
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	
2015	100%
2016	100%
2017	98.7%
2018	98.7%
2019	88.5%
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 incorrect indication of banking details by shareholders.
Other information on declared and (or) paid dividends indicated by the issuer at its discretion	None

#### 8.7.2. Information on accrued and paid income on the bonds of the issuing credit institution

*Information on bond issues, for which the income is paid for the last 5 completed financial years, and if the issuing credit organization performs its activity less than 5 years – for each completed financial year, as well as for the period from the beginning of the year up to the date of the reporting quarter:*

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Series 01 documentary interest-bearing nonconvertible bonds to bearer subject to mandatory centralized storage, ISIN RU000A0JVWL2</b>
The identification number of the bonds issue and the date of its assignment	40701481B dated October 26, 2015.
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon	5 coupon	6 coupon	7 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign	RUB 61.18	RUB 61.85	RUB 60.85	RUB 61.85	RUB 60.85	RUB 61.85	RUB 60.85

currency							
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 1,131,830,00 0.00	RUB 1,144,225, 000.00	RUB 1,125,725, 000.00	RUB 1,144,225, 000.00	RUB 1,125,725, 000.00	RUB 1,144,225, 000.00	RUB 1,125,725, 000.00
The deadline (date) of payment of the issue bond income	May 2, 2016	November 2, 2016	May 2, 2017	02/11/2017	02/05/2018	02/11/2018	May 2, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 1,131,830,00 0.00	RUB 1,144,225, 000.00	RUB 1,125,725, 000.00	RUB 1,144,225, 000.00	RUB 1,125,725, 000.00	RUB 1,144,225, 000.00	RUB 1,125,725, 000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%	100%	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-	-	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-17 (BO-17), ISIN RU000A0JWCD9</b>
The identification number of the bonds issue and the date of its assignment	4B021701481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB 50.14	RUB 49.86	RUB 50.14
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 501,400,000.00	RUB 498,600,000.00	RUB 501,400,000.00
The deadline (date) of payment of the issue bond income	October 8, 2016	April 8, 2017	October 8, 2017
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 501,400,000.00	RUB 498,600,000.00	RUB 501,400,000.00
The proportion of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-42 (BO-42), ISIN RU000A0JWKZ5</b>
The identification number of the bonds issue and the date of its assignment	4B024201481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon
Amount of income to be paid			

on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB 50.14	RUB 49.86	RUB 50.14
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 576,610,000.00	RUB 573,390,000.00	RUB 576,610,000.00
The deadline (date) of payment of the issue bond income	December 20, 2016	June 20, 2017	December 20, 2017
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 576,610,000.00	RUB 573,390,000.00	RUB 576,610,000.00
The proportion of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series EO-18 (BO-18), ISIN RU000A0JWH46</b>
The identification number of the bonds issue and the date of its assignment	4B021801481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon	5 coupon	6 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 49.91	RUB 49.09	RUB 49.91	RUB 49.09	RUB 49.91	RUB 49.09
Amount of the income to be paid on the issue bonds in monetary value per all bonds of	RUB 499,100,000.00	RUB 490,900,000.00	RUB 499,100,000.00	RUB 490,900,000.00	RUB 499,100,000.00	RUB 490,900,000.00

the issue, RUB / foreign currency						
The deadline (date) of payment of issue bond income	November 24, 2016	May 24, 2017	November 24, 2017	24/05/2018	24/11/2018	May 24, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 499,100,000.00	RUB 490,900,000.00	RUB 499,100,000.00	RUB 490,900,000.00	RUB 499,100,000.00	RUB 490,900,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-37 (BO-37), ISIN RU000A0JWUE9</b>
The identification number of the bonds issue and the date of its assignment	4B023701481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon	5 coupon
Amount of income to be paid on issued bonds in	RUB 45.87	RUB 46.63	RUB 45.87	RUB 46.63	RUB 45.87

monetary value per bond of the issue, RUB / foreign currency					
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 458,700,000.00	466, 300,000.00	RUB 458,700,000.00	466, 300,000.00	458, 700,000.00
The deadline (date) of payment of the issue bond income	March 30, 2017	September 30, 2017	March 30, 2018	September 30, 2018	30/03/2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 458,700,000.00	466, 300,000.00	RUB 458,700,000.00	466, 300,000.00	458, 700,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ECO-USDCALL-KO-6m-</b>
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	<b>001P-01R (BSO-USDCALL-KO-6m-001P-01R), ISIN RU000A0JX1K8</b>
The identification number of the bonds issue and the date of its assignment	4B020101481B001P dated December 9, 2016
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 00.05
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 22,820.95
The deadline (date) of payment of the issue bond income	June 16, 2017
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 22,820.95
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-OGZD_DIGIPRT-24m-001P-02R (BCO-OGZD_DIGIPRT-24m-001P-02R)</b>
The identification number of the securities issue and the date of its assignment	4B020201481B001P dated April 21, 2017
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.05%	RUB 0.05	RUB 0.05	RUB 0.05	RUB 201.31
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 11,109.25	RUB 11,109.25	RUB 11,109.25	RUB 11,109.25	RUB 44,728,062.35
The deadline (date) of payment of the issue bond income	October 27, 2017	27/04/2018	26/10/2018	April 26, 2019	April 26, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount					

of income paid on all bonds of the issue, RUB / foreign currency	RUB 11,109.25	RUB 11,109.25	RUB 11,109.25	RUB 11,109.25	RUB 44,728,062.35
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-03R, ISIN RU000A0ZYBS1</b>
The identification number of the bonds issue and the date of its assignment	4B020301481B001P dated September 28, 2017
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB39.89	RUB39.89	RUB39.89
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	1,595,600,000.00	1,595,600,000.00	1,595,600,000.00
The deadline (date) of payment of the issue bond income	April 13, 2018	12/10/2018	12/04/2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	1,595,600,000.00	1,595,600,000.00	1,595,600,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%
If the payable issue bond income was not paid or was not paid in	Not applicable	Not applicable	Not applicable



full by the issuing credit organization – specify reasons for the non-payment of income			
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-04R, identification number of the securities issue 4B020401481B001P dated February 20, 2018, ISIN RU000A0ZYUJ0</b>
The identification number of the bonds issue and the date of its assignment	4B020401481B001P dated February 20, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 34.41	RUB 34.41
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 860,250,000.00	RUB 860,250,000.00
The deadline (date) of payment of the issue bond income	August 31, 2018	March 1, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 860,250,000.00	RUB 860,250,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-06R, ISIN RU000A0ZZ117</b>
The identification number of the bonds issue and the date of its assignment	4B020601481B001P dated March 3, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 35.90	RUB 35.90
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	1,436,000,000.00	1,436,000,000.00
The deadline (date) of payment of the issue bond	23/11/2018	May 24, 2019

income		
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	1,436,000,000.00	1,436,000,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_ANN-36m-001P-07R (BSO-NTXS_PRT_ANN-36m-001P-07R), ISIN RU000A0ZZ3U1</b>
The identification number of the bonds issue and the date of its assignment	4B020701481B001P dated April 16, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 38.90
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 38,900,000.00
The deadline (date) of payment of the issue bond income	04 May 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 38,900,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_ANN-36m-001P-08R (BSO-NTXS_PRT_ANN-36m-001P-08R), ISIN RU000A0ZZ7U2</b>
The identification number of the bonds issue and the date of its assignment	4B020901481B001P dated May 7, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	Additional income
Amount of income to be paid on issued bonds in monetary value	

per bond of the issue, RUB / foreign currency	RUB 55.58
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 21,924,976.08
The deadline (date) of payment of the issue bond income	2019.06.15
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 21,924,976.08
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-19 (BO-19)</b>
The identification number of the bonds issue and the date of its assignment	4B021901481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 41.84	41.16 rubles	RUB 41.84	41.16 rubles
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 627,600,000.00	RUB 617,400,000.00	RUB 627,600,000.00	RUB 617,400,000.00
The deadline (date) of payment of the issue bond income	30/11/2017	30/05/2018	30/11/2018	May 30, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 627,600,000.00	RUB 617,400,000.00	RUB 627,600,000.00	RUB 617,400,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%
If the payable issue bond income was not paid or was not paid in	Not applicable	Not applicable	Not applicable	Not applicable

full by the issuing credit organization – specify reasons for the non-payment of income				
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-12R, identification number of the securities issue 4B021201481B001P dated June 27, 2018, ISIN RU000A0ZZBN9</b>
The identification number of the bonds issue and the date of its assignment	4B021201481B001P dated June 27, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	45.39 RUB
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 2,269,500,000.00
The deadline (date) of payment of the issue bond income	February 6, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 2,269,500,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-16R, identification number of the securities issue 4B021601481B001P dated July 19, 2018, ISIN RU000A0ZZE20</b>
The identification number of the bonds issue and the date of its assignment	4B021601481B001P dated July 19, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 37.40
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 1,496,000.00
The deadline (date) of payment of the issue bond income	January 23, 2019

Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 1,496,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC-EURUSD_RA_FIX-36m-001P-28R (IOS-EURUSD_RA_FIX-36m-001P-28R), identification number of the securities issue 4B023601481B001P dated November 15, 2018, ISIN RU000A0ZZTW2</b>
The identification number of the bonds issue and the date of its assignment	4B023601481B001P dated November 15, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 58.96
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 72,861,647.76
The deadline (date) of payment of the issue bond income	06 June 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 72,861,647.76
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series HOC-KR_FIX-182d-001P-40R (IOS-KR_FIX-182d-001P-40R), ISIN RU000A0ZZT15</b>
The identification number of the bonds issue and the date of its assignment	4B023501481B001P as of November 9, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.05	RUB 58.69

Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 82,100.40	RUB 96,369,449.52
The deadline (date) of payment of the issue bond income	May 24, 2019	May 24, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 82,100.40	RUB 96,369,449.52
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-50R, identification number of the securities issue 4B02451481B001P dated December 6, 2018, ISIN RU000A0ZZXS2</b>
The identification number of the bonds issue and the date of its assignment	4B02451481B001P as of December 6, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 43.88
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 658,200,000.00
The deadline (date) of payment of the issue bond income	13/06/2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 658,200,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series HOC-KR_FIX-90d-001P-56R (IOS-KR_FIX-90d-001P-56R), ISIN RU000A1001D2</b>
The identification number of the bonds issue and the date of its assignment	4B025201481B001P dated January 17, 2019
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.02	RUB 22.20
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 5,029.62	RUB 5,582,878.20
The deadline (date) of payment of the issue bond income	April 25, 2019	April 25, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 5,029.62	RUB 5,582,878.20
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-USDRUB_C-S-3m-001P-65R (IOS-USDRUB_C-S-3m-001P-65R), ISIN RU000A1004H7</b>
The identification number of the bonds issue and the date of its assignment	4B026001481B001P dated February 22, 2019
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.02	0 RUB
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 1,478.94	0 RUB
The deadline (date) of payment of the issue bond income	June 3, 2019	June 3, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 1,478.94	0 RUB
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	-
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other	<b>Exchange-traded documentary non-</b>
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identifying characteristics of the bond issue	<b>convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-KR_FIX-90d-001P-68R (IOS-KR_FIX-90d-001P-68R), ISIN RU000A1006D1</b>
The identification number of the bonds issue and the date of its assignment	4B026701481B001P dated March 12, 2019
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.01	RUB 22.5
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 10,622.66	RUB 11,950,492.5
The deadline (date) of payment of the issue bond income	June 24, 2019	June 24, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 10,622.66	RUB 11,950,492.5
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identifying characteristics of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series IOC-RUBUSD_RA_FIX-1m-001P-80R (IOS-RUBUSD_RA_FIX-1m-001P-80R), ISIN RU000A100A74</b>
The identification number of the bonds issue and the date of its assignment	4B027901481B001P dated April 19, 2019
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	Additional income
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.01	RUB 8.40
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 7,063.67	RUB 5,933,482.80
The deadline (date) of payment of the issue bond income	May 30, 2019	May 30, 2019
Outpayment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 7,063.67	RUB 5,933,482.80
The share of paid income on issued bonds in the	100%	100%



total amount of payable income on issued bonds, %		
If the payable issue bond income was not paid or was not paid in full by the issuing credit organization – specify reasons for the non-payment of income	Not applicable	Not applicable
Other information on the issue bond income specified by the issuing credit organization at the issuer's discretion	-	-

During the last 5 completed financial years and from the beginning of the current year to the end of the reporting quarter, other payments of the coupon yield under the bonds of other issues were not carried out (the term of the coupon payment did not come).

#### **8.8. Other information.**

On July 31, 2019, the transaction on the sale by Sberbank of a 99.85% share in DenizBank A.S. (DenizBank) to Emirates bank NBD Bank PJSC (Emirates NBD) was completed.

The results of the transaction will be reflected in the financial statements both in accordance with Russian Accounting Standards and IFRS in the 3rd quarter of 2019.

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

##### **8.9.1. Information on underlying securities.**

##### **8.9.2. Information on the issuer of underlying securities.**

None.