

Approved on August __, 2013

by acting CEO of Sberbank of Russia

(indicate the body of the issuing credit institution that approved the quarterly report on securities)

QUARTERLY REPORT for the Q2 2013

Sberbank of Russia Open Joint-Stock Company

Code of the Issuing Credit Institution 01481-B

Location of the issuing credit institution.

19 Vavilova St., Moscow 117997

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

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

Acting CEO of Sberbank of Russia

August __, 2013

Signature

M.V. Poletaev

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

August __, 2013

Signature

A.V. Kruzhalov

**Seal of the issuing
credit institution**

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Web page(s) on which the information contained in this quarterly report is disclosed: www.sberbank.ru,
<http://www.e-disclosure.ru/portal/company.aspx?id=3043>

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Introduction

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

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

The management of the issuing credit institution could not predict all the trends that may affect the development of the banking sector, and also the impact, if any, that they could produce on the financial position of the issuing credit institution and its branches (Group).

I. Brief Information on the Members of the Governing Bodies of the Issuing Credit Institution, Information on its Bank Accounts, Auditor, Appraiser And Financial Consultant, and on Other Signatories of the Quarterly Report

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

Information on the Composition of the Supervisory Board

Ser. No.	Full Name	Year of birth
Chairman of the Supervisory Board		
1	Sergey M. Ignatiev	1948
Deputy Chairmen of the Supervisory Board		
2	Georgy I. Luntovskiy	1950
3	Aleksey V. Ulyukaev	1956
Members of the Supervisory Board		
4	Herman O. Gref	1964
5	Sergei M. Guriev	1971
6	Bella I. Zlatkis	1948
7	Nadezhda Yu. Ivanova	1953
8	Alexei L. Kudrin	1960
9	Ilya V. Lomakin-Rumyantsev	1957
10	Vladimir A. Mau	1959
11	Alexey V. Moiseev	1973
12	Alessandro Profumo	1957
13	Sergei G. Sinelnikov-Murylev	1960
14	Dmitry V. Tulin	1956
15	Ronald Freeman	1939
16	Sergei A. Shvetsov	1970
17	Akhmet M. Egilmez	1950

Information on the composition of the Executive Board:

No.Ser. No.	Full Name	Year of birth
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CEO and Chairman of the Executive Board, Sberbank of Russia OJSC		
1	Herman O. Gref	1964
Members of the Executive Board, Sberbank of Russia OJSC		
2	Igor G. Artamonov	1967
3	Alexander V. Bazarov	1962
4	Denis A. Bugrov	1974
5	Sergey N. Gorkov	1968
6	Andrey M. Donskih	1967
7	Bella I. Zlatkis	1948
8	Olga N. Kanovich	1971
9	Stanislav K. Kuznetsov	1962
10	Vadim V. Kulik	1972
11	Alexander V. Morozov	1969
12	Maxim V. Poletaev	1971
13	Alexander Yu. Torbakhov	1971
14	Nikolay V. Tsekhomskiy	1974

Information on the person holding the position of the One-Person Executive Body

Full Name	Year of birth
Herman O. Gref	1964

1.2. Information about bank accounts of the issuing credit institution

a. Information on the correspondent account of the Issuing Credit Institution with the Central Bank of the Russian Federation

Correspondent account No.	30101810400000000225
Bank of Russia division with which the correspondent account is opened	Operation Department of Moscow, Main Territorial Administration of the Bank of Russia (OPERU of the Moscow GTU of the Bank of Russia)

b. Resident credit institutions where correspondent accounts of the issuing credit institution are opened

Full company name	Short name	Address	INN	BIC	No. of corr. account with the Bank of Russia, name of Bank of Russia	No. of account in the records of the issuing credit institution	No. of account in the records of the agency bank	Kind of account

					division			
1	2	3	4	5	6	7	8	9
VTB Bank (Open Joint- Stock Company)	VTB Bank OJSC	29 Bolshaya Morskaya St., St. Petersburg	7702070139	044525187	3010181 0700000 000187 with OPERU of Moscow GTU BR	30110810900 000001012	30109810 20000000 0402	NOSTRO corr. acc. in RF currency
State corporation Bank of Development and External Economic Activities (Vneshekonombank)	Vneshekonombank	9 Akademika Sakharova St., Moscow 103810	7750004150	044525060	3010181 0500000 000060 with OPERU of Moscow GTU of Bank of Russia	30110810400 000001033	30109810 80663601 2116	Corr. acc. NOSTRO in RF currency
Bank of China (ELOS) Joint- Stock Commercial Bank (Closed Joint-Stock Company)	Bank of China (ELOS) JSCB	72, Mira Ave., Moscow, 129110,	7706027060	044525213	3010181 0700000 000213 with OPERU of Moscow GTU of Bank of Russia	30110156500 000001105	30109156 90000000 0015	NOSTRO corr. acc. in Chinese yuans

c. Non-resident credit institutions holding correspondent accounts of the issuing credit institution

Full company name	Short name	Address	INN	BIC	No. of corr. account with the Bank of Russia, name of the Bank of Russia division	No. of account in the accounting of the issuing credit institution	No. of account in the records of the agency bank.	Kind of accou nt
1	2	3	4	5	6	7	8	9
HSBC Bank plc.	-	London, Great Britain	-	-	-	301148266000 00001001	35582048	Nostro
J.P. Morgan AG	-	Frankfurt, Germany	-	-	-	301149789000 00001060	6231603 371	Nostro
Deutsche Bank AG	-	Frankfurt, Germany	-	-	-	301149788000 00001021	100949872 61000	Nostro
Danske Bank A/S	-	Copenhagen, Denmark	-	-	-	301142080000 00001025	3996019 055	Nostro
Commerzbank AG	-	Frankfurt, Germany	-	-	-	301149782000 00001100	400886657 600EUR	Nostro
Canadian Imperial Bank of Commerce	CIBC	Toronto, Canada	-	-	-	301141241000 00001038	1885014	Nostro
DNB Bank ASA	-	Oslo, Norway	-	-	-	301145789000 00001017	70February 1, 05032	Nostro
Bank Polska Kasa Opieki SA	Bank Pekao SA	Warsaw, Poland	-	-	-	301149852000 00001009	PL21 1240 00013139 2051 1112 0301	Nostro
JP Morgan Chase Bank	-	New York, USA	-	-	-	301148403000 00001060	001190925 6	Nostro
The Bank of New York Mellon	-	New York, USA	-	-	-	301148407000 00001026	8900057 610	Nostro
Nordea Bank AB (publ)	-	Stockholm, Sweden	-	-	-	301147526000 00001036	395279000 18	Nostro
UBS AG	-	Zurich Switzerland	-	-	-	301147568000 00001023	023000000 690990500 00X	Nostro
The Bank of Tokyo- Mitsubishi UFJ, Ltd.	-	Tokyo Japan	-	-	-	301143922000 00001016	653- 0404799	Nostro

Mizuho Corporate Bank Ltd	-	Tokyo Japan	-	-	-	301143929000 00001112	5287010	Nostro
Commonwealth Bank of Australia	-	Sydney, Australia	-	-	-	301140361000 00001003	100406501 AUD11260 1	Nostro
United Overseas Bank Limited	United Overseas Bank; UOB	Singapore, Singapore	-	-	-	301147024000 00001008	352-399- 002-9	Nostro
SB of Sberbank JSC	-	Almaty, Kazakhstan	-	-	-	301143983000 00001020	KZ839143 98111BC0 0006	Nostro
BPS-Sberbank OJSC	-	Minsk, Belarus	-	-	-	301149749000 00001103	170258123 0119	Nostro
SBERBANK OF RUSSIA JSC	-	Kiev, Ukraine	-	-	-	301149805000 00001005	160060120 016	Nostro
Swedbank AS	-	Tallin, Estonia	-	-	-	301144284000 00001081	EE4522002 270138017 49	Nostro
			-	-	-	301144402000 00001081	EE9122002 270138017 94	Nostro
Woori Bank, Seoul	-	Seoul, Korea	-	-	-	301144109000 00001104	W1011001 KR	Nostro
Bank of America N.A., Hong Kong Branch	-	Hong Kong, Hong Kong	-	-	-	301143447000 00001030	96447 011	Nostro
Sberbank CZ, a.s.	-	Prague, Czech Republic	-	-	-	301142038000 00001107	CZ7068000 000006203 000550	Nostro
Sberbank d.d.	-	Zagreb, Croatia	-	-	-	301141915000 00001108	HR622503 007110007 0080	Nostro
Magyarországi Volksbank RT.	-	Budapest, Hungary	-	-	-	301143482000 00001109	HU781410 101801020 049010000 03	Nostro
Denizbank A.S.	-	Istanbul, Turkey	-	-	-	301149491000 00001116	9159- 441833- 352	Nostro

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

Full company name	Ernst & Young Vneshaudit Closed Joint-Stock Company
Short company name	Ernst and Young Vneshaudit CJSC
INN	7717025097
OGRN (Primary State Registration Number):	1027739199333
Location:	77 Sadovnicheskaya Naberezhnaya, bld. 1, Moscow 115035
Telephone and fax number	Telephone 755-97-00 Fax 755-97-01
E-mail:	moscow@ru.ey.com
Full name of the self-regulating organization of auditors, a member of which is (was) the auditor of the issuing credit institution	Russian Auditing Chamber Non-commercial Partnership
Location of the self-regulating organization of auditors, a member of which is (was) the auditor of the issuing credit institution	3/9 3 ^d Syromyatnichesky pereulok, bld. 3, Moscow 105120
Financial year(s) of the last five financial years and the current financial year for which the	Ernst & Young Vneshaudit CJSC was approved by the Annual General Shareholders' Meeting of Sberbank of

auditor performed (will perform) the independent audit of annual accounting (financial) statements of the issuing credit institution	<p>Russia as the auditor of the Bank for the following periods:</p> <p>2009 and Q1 2010</p> <p>2010 and Q1 2011</p> <p>2011 and Q1 2012</p> <p>2012 and Q1 2013</p> <p>2013 and Q1 2014</p>
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Type of accounting (financial) statements of the issuing credit institution that was and will be the subject of the independent audit by the auditor

2009 and Q1 2010	The annual report and the annual published consolidated financial statements for 2009, prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2009, prepared in accordance with IFRS.
2010 and Q1 2011	The annual report and the annual published consolidated financial statements for 2010, prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2010, prepared in accordance with IFRS.
2011 and Q1 2012	The annual report and the annual published consolidated financial statements for 2011, prepared in accordance with the laws of the Russian Federation; consolidated financial statements for 2011, prepared in accordance with IFRS.
2012 and Q1 2013	The annual report for 2012 prepared in accordance with the laws of the Russian Federation; the consolidated financial statements for 2012 prepared in accordance with IFRS.
2013 and Q1 2014	The annual report for 2013 prepared in accordance with the laws of the Russian Federation; the consolidated financial statements for 2013 prepared in accordance with IFRS.

The auditor conducted and will conduct the independent audit of interim (quarterly) financial statements of the issuing credit institution for

2009 and Q1 2010	Reviews of condensed interim consolidated financial statements for 3, 6 and 9 months of 2009 and Q1 2010, prepared in accordance with IFRS.
2010 and Q1 2011	Reviews of condensed interim consolidated financial statements for 6 and 9 months of 2010 and Q1 2011 prepared in accordance with IFRS.
2011 and Q1 2012	Reviews of condensed interim consolidated financial statements for 6 and 9 months of 2011 and Q1 2012, prepared in accordance with IFRS.
2012 and Q1 2013	Reviews of condensed interim consolidated financial statements for 6 and 9 months of 2012 and Q1 2013, prepared in accordance with IFRS.
2013 and Q1 2014	Reviews of condensed interim consolidated financial statements for 6 and 9 months of 2013 and Q1 2014 prepared under IFRS; audits of published statements for 6 and 9 months of 2013 prepared in accordance with the Russian laws.

Factors which may influence independence of the auditor of the issuing credit institution, including information on material interests that relate the auditor (auditor's officials) to the issuing credit institution (officials of the issuing credit institution)

Interest of auditor (auditor's officials) in the share capital of the issuing credit institution	no
Provision of borrowed funds to the auditor	

(auditor's officials) by the issuing credit institution	no
Close business relationships (participation in promoting the services of the issuing credit institution, joint business activities, etc.), as well as any kinship	no
Details on officials of the issuing credit institution who are at the same time the auditor's officials	no

Measures adopted by the issuing credit institution and the auditor to reduce the impact of these factors:

no factors that may affect the auditor's independence from the Bank.

Procedure of choosing the auditor of the issuing credit institution

Tender procedure related to the choice of auditor and its main terms:

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

In 2013, the tender documentation for the open tender to select the auditor was approved by the Tender Committee of Sberbank of Russia OJSC for procurement of goods, performance of works and provision of services, and published on the official website of the Bank.

Procedure for nominating the auditor to be approved by the shareholders (members) meeting, including the management body making 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 submitted for approval to the Annual General Shareholders' Meeting.

Information on the works conducted by the auditor within special auditing assignments:

when planning and conducting the auditing procedures, the auditor performs works within the applicable laws and requirements of international auditing standards. The auditor received no special assignments from the Bank in 2013.

Information on the remuneration of the auditor

Reporting period of the audit	Procedure to determine the remuneration of the auditor	Actual remuneration paid to the auditor by the issuing credit institution	Information on deferred or delayed payments for services provided by the auditor
1	2	3	4
2009 and Q1 2010	The amount of the auditor's remuneration is determined on competitive basis as part of open tenders and further reflected in the agreement on audit.	47,318,000 Russian rubles (including VAT of 18 %)	There are no deferred or delayed payments for provision of auditing services to the bank.
2010 and Q1 2011		42,480,000 Russian rubles (including VAT of 18 %)	
2011 and Q1 2012		39,825,000 Russian rubles (including VAT of 18 %)	
2012 and Q1 2013		39,825,000 Russian rubles (including VAT of 18 %)	
2013 and Q1 2014		52,139,480 Russian rubles	

		(including VAT of 18 %)	
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1.4. Information about the assessor of the issuing credit institution

No.

1.5. Information about advisors of the issuing credit institution

The financial advisor on the securities market was not engaged during the reporting quarter.

1.6. Information about other persons who have signed the quarterly report

No.

II. Basic Information on the Financial and Economic Performance of the Issuing Credit Institution.

2.1. Indicators of the financial and economic performance of the issuing credit institution

For the last completed financial year and 6 months of the current year, and for similar prior periods

Indicator	January 1, 2013	July 1, 2013	January 1, 2012	January 1, 2012
Share capital, RUB'000	67,760,844	67,760,844	67,760,844	67,760,844
Equity (capital), RUB'000	1,679,091,089	1,826,492,060	1,515,779,758	1,585,605,688
Net profit, RUB'000	346,174,519	191,800,170	310,494,911	182,978,652
Return on Average Assets (ROAA) %	2.9	2.8	3.4	3.3
Return on Assets Employed (ROAE) %	23.5	22.4	26.2	26.3
Raised funds (loans, deposits, customer accounts, etc.), RUB'000	11,793,457,071	12,340,433,813	9,007,275,824	10,198,060,193

Method for calculating indicators

The return on assets employed is calculated using the method accepted by the Bank as the ratio, reduced to the annual basis, of the net profit received for the reporting period to the average value of equity for the same period.

The return on average assets is calculated using the method accepted by the Bank as the ratio, reduced to the annual basis, of the net profit received in the reporting period to the average value of net assets for 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 Bank's activity for the H1 2013:

- as compared to January 1, 2013, **Net assets** grew by 5.2 % or 0.7 trillion rubles and reached 14.3 trillion rubles.
- **Net profit** for the H1 2013 grew by 4.8 % y-o-y from 183.0 billion rubles to 191.8 billion rubles. Such growth is attributed to significant volumes of interest and fee income received and net income received from foreign currency revaluation.
- **The Bank's capital**, calculated in accordance with the Bank of Russia's Regulation *On Methods for Determining Equity (Capital) of Credit Organizations* No. 215-P dated February 10, 2003, grew by 8.8 %, or 147.4 billion rubles, as compared to January 1, 2013, and amounted to 1,826.5 billion rubles. For the Q2 2013, the capital grew by 53.4 billion rubles or 3.0 %. The source of capital growth in the Q2 was the profit earned and subordinated bonds of 1 billion US dollars issued by the Bank in May 2013. Payment of dividends on the Bank's shares by a resolution of the general annual shareholders meeting, scheduled contributions to the subsidiaries, and revaluation of previously made investments in various foreign currencies had a retarding effect on capital growth in the Q2 2013.
- **The return on average assets** dropped from 3.3 % to 2.8 % due to the dynamics of the Bank's interest margin reflecting the reduction of spread between active and passive rates on the market.
- **The return on assets employed** decreased from 26.3 % to 22.4 %.

The basic source of funding of the Bank's operations is customer deposits that grew by 9.6 % from the beginning of 2013 and amounted to 10.4 trillion rubles as of July 1, 2013. Such growth is equally attributed to both corporate and retail fund raising.

Customer lending operations remain the primary area of investments of the Bank's attracted funds. From the beginning of the year, loan indebtedness grew by 0.9 trillion rubles or 9.7 %. Both private and corporate loan portfolios grew.

In the Q2 2013, the Bank's investments in securities and other financial assets available for sale also grew significantly (by 83.0 billion rubles).

The Bank continues to pay heightened attention to controlling its credit risks and maintains a high level of overdue debt coverage by reserves. As of July 1, 2013, the ratio of loan loss provisions to overdue debt is about 2.3.

The increase of the loan portfolio and investments in securities ensured the growth of interest income which along with increased fee income and net income received from foreign currency revaluation enabled the Bank to improve its financial performance for 6 months of 2013.

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 financial year and as of the end of the reporting quarter

Date	Organizer of trading	Individual state registration number of securities	Number of shares, units	Market price of the share, rubles	Market capitalization, billion rubles
1	2	3	4	5	6
January 1, 2013	MICEX Stock Exchange CJSC	10301481B	21586948000	92.85	2,004.3
January 1, 2013	MICEX Stock Exchange CJSC	20301481B	1000000000	67.56	67.6
Total capitalization:					2,071.9
July 1, 2013	MICEX Stock Exchange CJSC	10301481B	21586948000	93.48	2,017.9
July 1, 2013	MICEX Stock Exchange CJSC	20301481B	1000000000	70.05	70.1
Total capitalization:					2,088.0

Method to determine the market price of the share

No. Market capitalization is calculated as the multiplication of the number of shares of the corresponding category (type) by market price of one share, disclosed by organizer of trading on the securities market and determined in accordance with *Procedure for determining the market price of securities, calculated price of securities, as well as the limit of securities market price fluctuation for the purposes of Chapter 23 of the Russian Federation Tax Code*, approved by the order of FFMS of Russia, dated November 9, 2010 No. 10-65/pz-n.

2.3. Obligations of the issuing credit institution

2.3.1. Borrowings and accounts payable

The structure of the issuing credit institution's borrowings as of the end date of the last completed financial year and the last completed reporting period

January 1, 2013			
Amounts by the term to maturity (demand), RUB'000			
Main items of borrowings	short-term**	long-term***	total
Due to CB	1,067,973,939	300,000,000	1,367,973,939
Due to credit institutions*	426,671,794	178,778,210	605,450,004
Due to customers*	7,050,889,439	2,411,286,812	9,462,176,251
Issued debentures*	290,523,944	46,289,833	336,813,777
July 1, 2013			
Amounts by the term to maturity (demand), RUB'000			
Main items of borrowings	short-term**	long-term***	total

Due to CB	600,498,349	300,000,000	900,498,349
Due to credit institutions*	448,388,684	200,285,576	648,674,260
Due to customers*	7,816,299,536	2,553,538,357	10,369,837,893
Issued debentures*	331,007,231	61,298,480	392,305,711

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

** Short-term borrowings refer to raised funds with the term to maturity of under 1 year

*** Long-term borrowings refer to raised funds with the term to maturity of over 1 year

The structure of the issuing credit institution's accounts payable as of the end date of the last completed financial year and the last completed reporting period

No.	Indicator	Indicator value, RUB'000	
		January 1, 2013	July 1, 2013
1	2	3	4
1	Settlements with customers related to factoring and forfeiting transactions	428	428
2	Settlements with currency and stock exchanges	1,393,093	2,754,449
3	Including overdue ones	0	0
4	Settlements on taxes and duties	5,759,469	4,297,084
5	Indebtedness to the staff, including settlement with employees related to labor remuneration and imprest amounts	1,884,254	4,104,498
6	Settlements with suppliers, contractors and customers	4,761,999	2,724,781
7	Settlements related to trust management	1	155
8	Other accounts payable	98,283,262	24,082,180
9	Including overdue indebtedness	0	0
10	Total	112,082,506	37,963,575
11	Including overdue indebtedness	0	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)

As of January 1, 2013

No.	(interest rate, fines, penalties)<
No.	(specify: is or isn't)<

As of July 1, 2013

No.

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

Reporting period (month, year)	Amount of insufficient payment to obligatory reserves, rubles	Amount of unfulfilled obligation for averaging of obligatory reserves, rubles	Amount of penalty imposed for violation of reserve requirements, rubles
1	2	3	4
July 2012	0	0	0
August 2012	0	0	0
September 2012	0	0	0

October 2012	0	0	0
November 2012	0	0	0
December 2012	0	0	0
January 2013	0	0	0
February 2013	0	0	0
March 2013	0	0	0
April 2013	0	0	0
May 2013	0	0	0
June 2013	0	0	0

2.3.2. Credit history of the issuing credit institution

As of January 1, 2013 and July 1, 2013, there are no obligations with the principal debt of 5 or more percent of the book value of assets.

(Describe the fulfillment by the issuing credit institution of its obligations under the credit and/or loan agreements, including those made by issuing and selling of obligations, in effect for the last five completed financial years or from the state registration of the issuing credit institution if it has been operating for less than 5 years, and for the last completed reporting period to the approval date of the securities prospectus, with the principal debt of 5 or more percent of the book value of the issuing credit institution's assets as of the end date of the last completed reporting period (quarter or year) preceding the signature of the respective agreement under which the established period for providing the accounting (financial) statements has expired, and other credit and/or loan agreements that the issuing credit institution considers material)

2.3.3. Obligations of the issuing credit institution out of the collateral provided to third parties

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

As of July 1, 2013, the total obligations of Sberbank of Russia OJSC arising out of the provided security (guarantees and surety) was 971,769,096.19 thousand rubles, including the sureties in the amount of 184,855,479.85 thousand rubles provided for documentary operations.

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

No.

2.3.4. Other obligations of the issuing credit institution

No.

2.4. Risks related to acquisition of placed (offered) equity securities

2.4.1. Credit risk

Credit risk is a risk of possible financial losses that arise due to untimely and/or insufficient fulfillment of obligations to the Bank by borrowers as related to the supply of funds and/or other financial assets.

The credit risk management policy implemented by Sberbank of Russia OJSC is aimed at increasing Sberbank's competitive advantages by widening the range of counterparties and the list of provided credit products, implementing a systematic approach to credit risk management, including those that ensure the preservation or decrease in the level of realized credit risks, optimization of the industry, regional and product structure of credit portfolios.

The bank applies the following principal methods of credit risk management:

- covering (lowering the level of) the credit risk by forming adequate reserves and by relevant structuring of transactions;
- preventing credit risk by identification, analysis and evaluation of potential risks at the stage which precedes the operations exposed to credit risk;
- limiting the credit risk by establishing the limits and/or restriction for the risk;
- monitoring and controlling the level of credit risk.

Credit risk is evaluated for the Bank in general and by 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, branches of economy/types of economic activities.

From the start of 2011, the Bank is using a system of internal ratings based on economic and mathematical models of evaluating the probability of default by counterparties and transactions.

The credit ratings system ensures differentiated evaluation of the probability of failure to fulfill/undue fulfillment of obligations by the contractors based on the analysis of quantitative (financial) and qualitative factors of credit risk, the degree of their influence on the contractor's ability to serve and repay the obligations undertaken. The Bank's internal regulatory documents provide for an evaluation of the comprehensive range of factors, the list of which is standardized depending on the types of counterparties. Here, mandatory evaluation shall be provided of the risk factors related to the contractor's financial standing and trends related to its change, structure of property, business reputation, credit history, cash flow and financial risk management system, information transparency, customer's position in the industry and region, support provided on the part of bodies of state power and holding companies (if the contractor is included in the holding company), as well as the so-called preventative factors. Taking into account the analysis of the said risk factors, the contractors/transactions' default probability is evaluated, and they are further classified by ratings.

Evaluation of individual credit risks of the Bank's counterparties for transactions, that carry the credit risks, is made depending on types of counterparties:

- corporate customers, credit institutions, financial companies, sole traders, countries, constituent entities of the Russian Federation, municipal entities, insurance and leasing companies – on the basis of the credit ratings system, and also by building models of predicted cash flow or other important indicators;
- natural persons - based on evaluation of contractors' solvency, including with the use of scoring models of credit risk evaluation, provided by credit ratings agencies, and also a considerable number of other internal and external sources of data. Moreover, a risk based pricing for retail credit products was introduced in 2011, enabling establishment of interest rates for retail credits based on the risk level of an individual client.

The bank pays great attention to the control of large credit risk concentration and compliance with the prudential requirements of the Bank of Russia, analyzing and forecasting the credit risks level, which is currently assessed as acceptable. The credit risk concentration is analyzed, controlled and managed in the following areas:

- distributed mechanism of borrowers' legal and economic connection criteria identification and further centralized keeping of a unified hierarchic list of related borrowers' groups,
- controlling the provision of large loans to a single borrower or groups of related borrowers,
- identifying the groups of borrowers in terms of their industry, country and geographical (regional) affiliation,
- analyzing the portfolio in terms of customer segments and credit products.

The system for monitoring and controlling the level of the Bank's credit risks is implemented on the basis of the principles, determined by the Bank's internal regulatory documents, that ensure preliminary, current and further control of transactions, exposed to credit risks, compliance with the established risk limits, their timely actualization.

(Describe the risk of losses for the issuing credit institution as a result of the failure to perform, untimely performance or undue performance by the debtor of its financial obligations to the issuing credit institution in accordance with contractual terms)

2.4.2. Country risk

Country risk is the risk of losses arising in the credit institution as a result of failure of its foreign counterparties (legal entities and natural persons) to fulfill their obligations due to economic, political, social changes, and also when the currency of the monetary obligation may be unavailable to the counterparty due to particular aspects of national laws (regardless of the counterparty's financial position).

To minimize risks during operations with counterparties located in different countries, and also with the obligations of foreign governments, the Bank assesses the country risks and establishes country risk limits. Country risks are assessed based on the information provided by international rating agencies (S&P, Moody's, Fitch), and for countries having no international rating – in accordance with the internal regulatory documents providing for the analysis of risk factors related to the solvency of the countries, conditions of current development, foreign debt management efficiency, offshore status and international reputation, state structure and internal political situation. To limit its credit risks, the Bank performs operations with counterparties within the risk limits for corresponding countries.

(Describe the risk (including the risk of non-transfer of funds) of losses in the issuing credit institution arising as a result of failure by foreign counterparties (legal entities and natural persons) to fulfill their obligations due to economic, political, social changes, and also due to unavailability of the currency of the monetary obligation to the counterparty due to particular aspects of national laws (regardless of the counterparty's financial position))

2.4.3. Market risk.

Market risk is managed in accordance with the *Policy of Sberbank of Russia OJSC for managing market and credit risks of operations on financial markets*, which provides for a systematic approach based on the principles of risk awareness, delineation of responsibilities for risk assessment and acceptance, single approaches to evaluation and establishment of limits and restrictions, and control of the accepted risk. The procedure for identification, analysis, evaluation, optimization and control of market risk is determined by normative documents that regulate the operations subject to this kind of risk.

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

(Describe the risk of losses in the issuing credit institution arising as a result of unfavorable changes in the market value of financial instruments held in the trading portfolio and derivative financial instruments of the issuing credit institutions, as well as in the exchange rates of foreign currencies and/or precious metals)

a. Securities risk

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

(Describe the risk of losses as a result of unfavorable changes in the prices for stock market valuables (securities, including those securing the rights to participate in the management) of trading portfolio and derivative financial instruments under the impact of factors related to the issuer of stock market valuables and derivative financial instruments, and general fluctuations of market prices for financial instruments)

b. Currency risk

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

(Describe the risk of losses as a result of unfavorable changes in foreign currency rates and/or book prices for precious metals within positions in foreign currencies and/or precious metals opened by the issuing credit institution)

c. Interest risk

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

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

To restrict the interest risk on debentures, the Bank sets limits on total investments in bonds, including by types of issuers, restrictions on the volume of investments in one bond issue, limits on the structure of the securities portfolio by maturities, limits on sensitivity to changes in interest rates (DV01), stop-loss limits and Value at Risk limits (VaR) for operations with debentures.

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

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

(Describe the risk of financial losses as a result of unfavorable changes in the interest rates on assets, liabilities and off-balance-sheet instruments of the issuing credit institution)

2.4.4. Liquidity risk.

One of the key risks for Sberbank of Russia OJSC is liquidity risk. When the liquidity risk is managed by the bank, it is divided into two types:

- Regulatory liquidity risk includes potential problems related to compliance with liquidity ratios of the Bank of Russia (H2, H3 or H4).

- Physical liquidity risk – problems related to insufficiency of a currency to cover bank obligations.

To control its liquidity ratios, the bank prepares a weekly forecast of ratios and controls compliance with them by taking into account not only the regulatory limits but also stricter internal limits, set forth by the *Procedure of Sberbank of Russia for complying and calculating the mandatory ratios of the Bank of Russia*.

The key document, which serves as a basis for liquidity management, is the *Policy of Sberbank of Russia on Liquidity Management and Control*. This policy is based on classification of the bank's assets and liabilities depending on actual redemption terms, which differ from contractual redemption terms for certain instruments. Analysis of different-term liquidity gaps and calculation of liquidity ratios is one of the main instruments for long-term bank liquidity profile analysis.

The key instruments of physical liquidity risk management in the short-term include cash flow prediction model and control over accessible bank liquidity reserves. The main reserves for managing the operating liquidity are direct repurchase operations with the Bank of Russia. A possible source of mid-term funding is provided by the loans of the Central Bank secured by non-market assets (loans) in accordance with the Regulations of the Bank of Russia On the Procedure for Extending Bank of Russia Loans to Credit Institutions Secured by Assets or Guarantees, No. 312-P, dated November 12, 2007. The long-term liquidity reserves include potential issues of bonds or organization of syndicated loans. Sberbank of Russia manages its mid-term and long-term liquidity on the basis of funding plans prepared each quarter. This document presents a historical analysis of current trends in the development of different balance items, and several scenarios of development for the coming period. Depending on the expected scenario of development, we analyze the potential liquidity risks and describe measures to respond swiftly to different negative internal and external shocks.

(Describe the risk of losses as a result of the inability of the issuing credit institution to ensure the full performance of its obligations. The liquidity risk results from imbalance in financial assets and financial liabilities of the issuing credit institution (including as a result of untimely performance of financial obligations by one or several counterparties of the credit institution) and/or the unforeseen need for prompt and one-time performance by the issuing credit institution of its financial obligations)

2.4.5. Operational risk.

The operational risk implies the risk of the Bank incurring losses resulting from any faults or errors in its internal processes, actions of its employees or third parties, operation of information systems or external events.

The Bank considers the operational risk management as part of its general risk management system and carries it out in accordance with the Policy in that area aimed at preventing and/or reducing the operational risks. The Bank has developed and applies relevant mechanisms and procedures, such as overall regulation of business processes and procedures; delimitation of authority; internal control over compliance with the procedure established for operations and transactions, discipline with regard to limits; a comprehensive set of measures aimed at information security, business continuity; improvement of auditing procedures and control over the quality of automated systems and the hardware complex; property and asset insurance; improvement of employees' qualification at all organizational levels, etc.

The Bank manages its operational risks by taking into account the scale of conducted operations, multi-branch organizational structure, and the diversity of used information systems.

The Bank regularly monitors the information on operational risks, assembles, analyzes and systematizes the data on the incurred losses, monitors the level of losses from the operational risk occurrence (describe the risk of losses resulting from non-conformity to the nature and scale of the issuing credit institution's activities and/or the Russian laws, the internal procedures and processes of banking operations and other transactions, their violation by the employees of the issuing credit institution and/or other persons (due to incompetence, unintentional or intentional acts or omission), disproportion (insufficiency) of functional features (characteristics) of information, technology and other systems used by the issuing credit institution and/or their failures (malfunctions), and as a result of the impact of external events)

2.4.6. Legal risk

The legal risk, caused by the possibility of losses as a result of violation of regulatory legal acts and terms of concluded agreements, legal errors during banking activities, and deficiencies of the legal system, is regarded by the Bank as part of operational risks.

While performing statutory activity, Sberbank of Russia OJSC strictly observes the requirements of the effective laws and by-laws. The following is performed for the purposes of legal risk management: Monitoring of 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 laws and other regulatory legal acts; regular analysis of the results of consideration of disputed issues with participation of Sberbank of Russia OJSC in judicial authorities; study of arbitration practice.

(Describe the risk of losses in the issuing credit institution as a result of the following:

- non-compliance of the issuing credit institution with the requirements of regulatory legal acts and concluded contracts;
- legal errors in the activities (incorrect legal advice or incorrect preparation of documents, including when dealing with controversial issues in judicial bodies);
- deficiencies of the legal system (contradictory laws, lack of legal norms on regulating certain issues arising in the activities of the issuing credit institution);
- violations of regulatory legal acts and terms of concluded contracts by counterparties)

2.4.7. Risk of loss of business reputation (reputation risk)

The reputation risk means that the Bank may incur losses as a result of a reduction in the number of customers (counterparties) following the formation of a negative public opinion on the Bank's financial stability, quality of its services or overall nature of its business.

Reputational risk management is a constituent part of the overall risk management system at Sberbank of Russia OJSC, and it is performed for the purposes of ensuring stable Bank development at the expense of resolving the tasks of Bank loss minimization during realization of events that are unfavorable for the Bank, and a reduction in the deviation value of the Bank's actual financial result from the planned result. The aims and objectives determined by the Bank's Risk Management Policy shall be realized by identification, overall analysis and monitoring of the factors that condition the occurrence of reputational risk, conducting events related to control and supporting its acceptable level.

2.4.8. Strategic risk

Strategic risk is the risk of losses in the credit institution as a result of errors (shortcomings) made while adopting decisions that define the strategy of activities and development of the credit institution (strategic management) and manifesting themselves as a failure to consider or insufficient consideration of potential dangers which may threaten the activities of the credit institution, wrong or insufficiently justified definition of promising lines of business where the credit institution may achieve advantages over its competitors, lack or insufficient provision of the necessary resources (financial, material and technical, human) and organizational measures (management solutions) that must ensure the achievement of strategic goals in the operations of the credit institution¹.

One of the forms of strategic risk related to the financial crisis is the additional burden which may be imposed on the banking sector and economy in general as a result of stricter rules and requirements introduced on the national and supranational level. Despite the fact that if this risk is realized, it is mostly small and medium banks that will be affected most, Sberbank also considers the risk of tightening regulatory norms in its operations.

The Development Strategy of Sberbank for the period until 2014 has been designed and approved by the Supervisory Board of Sberbank shortly before the 2009 crisis in a rapidly changing situation in the

¹ The letter of the Central Bank of Russia *On Typical Bank Risks* No.70-T d/d June 23, 2004

financial markets and economy in general. Its important objective was to achieve a balance between the decisions dictated by short-term market conditions and long-term objectives set by the Bank.

The basic elements of Sberbank's Development Strategy for the period up to 2014 are published on the bank's website (www.sberbank.ru).

At this time, without waiting for the end of the current Development Strategy, Sberbank began to develop its new Strategy. As part of this work, we are conducting in-depth analysis of major socio-economic and technological trends in Russia and the world while analyzing the attractiveness of individual business development areas and comparing the level achieved by the bank in the development of main systems and processes with the best global practices.

This work allows to take into account the trends and factors, which in accordance with the expectations of the bank, should produce an effect in the medium to long-term, and coordinate the short-term plans of Sberbank Group with the vision of its future development already within the framework of current business planning.

In accordance with the plan for developing the new strategy of Sberbank Group, it must be approved by the Supervisory Board of Sberbank in September 2013.

Risks Related to Acquisition of Russian Depositary Receipts (RDR)

1. Risks related to US² and Company activity³

Due to the derivative nature of RDR, the market price for RDR may depend and be determined by the market price for US. The underlying securities are listed on the Hong Kong Stock Exchange. As a result, the cost of RDR, which certifies the right of ownership of the underlying securities, will in many ways depend on the changes in the cost of the underlying securities on the Hong Kong Stock Exchange, including on the changes related to open trade. The price of the underlying securities may also depend on a number of other factors and be subject to a number of risks. In particular, the Company's activities and its financial and economic state or the results of activities, as well as some other factors have or may have a substantial impact on the market value of the underlying securities and, correspondingly, RDR.

2. Risks related to RDR as a financial instrument

RDR is a new kind of securities for Russian legislation and for the market on the whole, which may entail a number of risks not typical of securities. Some of such risks are described below in subparagraphs "Infrastructural risks", "Country risks", and "Currency and Tax Risks".

3. Risks related to RDR issuer⁴

Due to the derivative nature of RDR, financial and economic indicators of the Bank's activity must not have a decisive influence on the cost of RDR. However, to the extent adherence to the established norms of activity by the Bank is a condition for upkeep of banking licenses and depositary activity license, financial and economic indicators of the Bank's activity influence the possibility of Bank activity performance related to issue and servicing of RDR and, correspondingly, the market cost of RDR.

Risk of termination (suspension, cancellation) of the aforementioned licenses determines the ability of the Bank to carry out depositary activities, and realization of such risk will result in closure of the RDR program.

The Bank also participates in calculations during transfer of income from SO to RDR owners, due to which the Bank's credit risk is an important factor that influences RDR investment attractiveness. A description of some risks, as well as the procedure of their management is given in paragraphs 2.5.1 – 2.5.8 of this report.

Bank policy in Risk Management

The risk management system is based on regulatory requirements and recommendations of the Bank of Russia, experience of the leading foreign and Russian financial institutes, it is determined by Risk Management Policy, as well as policies related to several bank risk management: liquidity, credit, market and operational risk.

The risk management system used by the Bank is built on continuous, cyclic process of identification, analysis, evaluation, optimization, monitoring and control of risks, further assessment of applied risk management methods.

The bank determines the following main principles of risk management: risk awareness, delegation of powers, control over operations, control on the part of management and collegiate bodies, use of

² US means underlying securities (ordinary registered certified shares of United Company RUSAL Plc)

³ Company means United Company RUSAL Plc

⁴ RDR issuer refers to Sberbank of Russia (Bank)

information technologies, constant improvement of risk management systems, combination of centralized and decentralized approaches to risk management.

The Bank units that perform operations exposed to risks, identify and perform a comprehensive analysis of risks both during the said operations and when developing new banking products, and also perform current monitoring and control of accepted risks.

4. Infrastructural risks

When providing the holders of RDRs with services, related to realization of their rights, and also when performing operations related to the placement and redemption of RDRs, the Bank will use mechanisms which may not be worked out in practice and may differ from similar mechanisms applicable to comparable securities on the market.

The quality of relevant services provision affects the value of RDRs and will also depend on the actions of third parties, including the Custodian (the organization that records the rights of the Bank as the Issuer of RDRs on represented securities), nominal holders and the registrar, whose actions may not be controlled or sufficiently controlled by the Bank.

RDR is a new instrument on the Russian stock market and, though the applicable laws contain the detailed regulation of depositary operations with RDRs, there is no practice of their application.

On the whole, the general state and development of the Russian stock market infrastructure will influence the cost of RDR.

5. Country risks

As RDR is an internal security, the political and economic situation in the Russian Federation may influence the value of RDR.

6. Currency and tax risks

The nominal cost of SO is set in US dollars, the income under SO is paid in the foreign currency, and the sale of SO and other securities, derivative from SO, in foreign countries is also made in foreign currency. At the same time, all income payments and other payments, related to RDR, can only be made in Russian rubles. Because of that, a change in the currency exchange rate may lead to a change in the value of RDR and change in the amount of income of the RDR holder. Also, the amount of RDR owners' income directly depends on the Bank's expenses on conversion of the received funds into Russian rubles.

The description of tax risks in relation to RDR is provided in paragraph 8.8 of this report.

7. Legal risks

RDR is a new kind of securities for the Russian legislation and for the market as a whole. Despite detailed regulation, which may suffice to resolve all the problems, related to RDR offer and circulation, there are no established practices of its application.

Also, possible changes in Russian regulation, as it pertains to the Russian depositary receipts, and the regulation of depositary activities (including changes in license requirements for depositary activities) may affect the market price of RDR.

(Describe the risk of losses in the issuing credit institution as a result of errors (faults) committed while making decisions that define the strategy of activities and development of the issuing credit institution (strategic management) and manifesting themselves in the failure to consider or insufficient consideration of possible dangers which may threaten the activities of the issuing credit institution, wrong or insufficiently justified definition of perspective areas of activities where the issuing credit institution may achieve advantages over its competitors, absence or insufficient provision of necessary resources (financial, material and technical, human) and organizational measures (management decisions) that must ensure achievement of strategic goals of the issuing credit institution)

III. Detailed Information on the Issuing Credit Institution

3.1. History of creation and development of the issuing credit institution

3.1.1. Information on company name of the issuing credit institution

Full company name	Sberbank of Russia Open Joint-Stock Company
introduced from August 06, 2010	

Short company name	of Sberbank of Russia OJSC
introduced from August 06, 2010	

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

Company name of the issuing credit institution

The company name of the Bank is registered as a combined trademark:
Certificate No. 349752
Registration date: May 12, 2008

Former company names and 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
June 20, 1991	Joint-Stock Commercial Savings Bank of RSFSR	Sberbank of RSFSR	Decision of the General Shareholders' Meeting dated March 22, 1991 (minutes No. 1)
May 20, 1992	Joint-Stock Commercial Savings Bank of the Russian Federation	Sberbank of Russia	Decision of the General Shareholders' Meeting dated May 20, 1992 (minutes No. 2)
September 23, 1996	Joint-Stock Commercial Savings Bank of the Russian Federation (Open Joint-Stock Company)	Unchanged	Resolution of the general shareholders' meeting dated May 23, 1996 (minutes No. 8)
August 21, 2002	Unchanged	Sberbank of Russia OJSC	Decision of the General Shareholders' Meeting dated June 21, 2002 (minutes No. 14)

3.1.2. Information on state registration of the issuing credit institution

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

Date of record in the Unified State Register of Legal Entities about the first submission of information on the issuing credit institution, registered prior to the enactment of the Federal Law <i>On State Registration of Legal Entities and Sole Traders</i> :	August 16, 2002
Name of the registration authority that made 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	June 20, 1991
Registration number of the issuing credit institution in accordance with the State Register of Credit Institutions:	1481

Information on the licenses of the issuing credit institution (permits, clearances for certain types of work):

Type of license (activities, work)	General license for bank operations with funds in rubles and foreign currency
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 1481
Date of issuing the license (permit, clearance)	August 8, 2012
Authority that issued the license (permit, clearance)	Central Bank of Russia
Term of the license (permit, clearance)	Without term limitation
Type of license (activities, work)	Banking operations license for attraction of precious metals as deposits and their offer, other operations with precious metals
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 1481
Date of issuing the license (permit, clearance)	August 30, 2010
Authority that issued the license (permit, clearance)	Central Bank of Russia
Term of the license (permit, clearance)	Without term limitation
Type of license (activities, work)	License of a professional securities market participant for brokerage activities
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 077-02894-100000
Date of issuing the license (permit, clearance)	November 27, 2000
Authority that issued the license (permit, clearance)	Federal Service for Financial Markets
Term of the license (permit, clearance)	Without term limitation
Type of license (activities, work)	License of a professional securities market participant for dealer activities
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 077-03004-010000
Date of issuing the license (permit, clearance)	November 27, 2000
Authority that issued the license (permit, clearance)	Federal Service for Financial Markets
Term of the license (permit, clearance)	Without term limitation
Type of license (activities, work)	License of a professional securities market participant for securities management
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 077-03099-001000
Date of issuing the license (permit, clearance)	November 27, 2000
Authority that issued the license (permit, clearance)	Federal Service for Financial Markets
Term of the license (permit, clearance)	Without term limitation
Type of license (activities, work)	License of a professional securities market participant for depositary activities
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 077-02768-000100

Date of issuing the license (permit, clearance)	November 8, 2000
Authority that issued the license (permit, clearance)	Federal Service for Financial Markets
Term of the license (permit, clearance)	Without term limitation
Type of license (activities, work)	License for conclusion of agreements, which are derivative financial instruments, whose basic asset is exchange commodity, by an exchange intermediary in exchange trade
Number of the license (permit) or the document certifying the clearance for certain types of work	No. 1496
Date of issuing the license (permit, clearance)	December 24, 2009
Authority that issued the license (permit, clearance)	Federal Service for Financial Markets
Term of the license (permit, clearance)	Without term limitation

3.1.3. Information about creation and development of the issuing credit institution

The issuing credit institution was created for an indefinite period.

Brief Description of the History and Development of the Issuing Credit Institution

Historically, Sberbank of Russia OJSC was established from the date of Decree issued by the Emperor Nicholas I about creation of savings banks, signed on October 30 (November 12), 1841. The Decree read: “As Savings Banks may be of economic and moral use, we declare: Establish Savings Banks, on the grounds exposed in the Decree, under Petersburg and Moscow Saving Treasuries”.

The first savings bank was opened in Petersburg on March 1, 1842 in the building of the Board of Trustees at 7, Kazanskaya St. Petersburg savings bank operated in this building, built 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 Antonovich Kristofari, Court Counsellor, 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 to customers on April 5, 1842 in the building of the Board of Trustees of the Solyanka Foundling Hospital. Up until 1862 it remained the only savings bank in the city which 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 October 16, 1862, the Emperor Alexander II approved a new draft Charter of the Savings Banks, 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 began. Progress was related to the changes in government policy on savings banks under the impact of foreign experience. From the mid 1880s, the government also started a significant expansion of the outlet network banks outside the State Bank offices. In 1884, a decision was made to organize banks with all governorate 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 in a decade. 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 in the mid 1890s the savings outlets surpassed all other credit institutions, both state and private. Savings institutions started to penetrate the remote regions of the country, involving different strata of the population in their activities, 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 in the mid 1890s.

In the last decade of the 19th century, a new epoch opens up in the history of Russian savings banks, connected with the name of Sergey Yulyevich Witte, an outstanding Russian public figure of the turn of the 19th-20th centuries, the Minister of Finance of Russia. He regarded people’s savings first of all through the prism of “state enterprises foundation”. Sergei Witte perfected the mechanism of using internal savings in state interests, and the type of the savings outlet that 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 marked the necessity for a reform of the 1862 Charter which did not correspond to the changed conditions. The new Charter was approved by Nicholas II on June 1, 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 banks 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 much. 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 educational institutions was expanded as much as possible and important changes took place in the composition of bank operations. The First World War was the time when the savings banks finally lost their role of charity organizations, as was intended initially, and turned into a kind of credit institutions. The first and one of the most important transformations was the law dated July 7, 1915 about cancellation of the maximum deposit sum and giving customers the right to deposit their savings with the banks without limiting them by any norms. In July 1915, an instruction was given to introduce operations of funds acceptance for keeping in the savings banks and their management on a paid-for basis. During the First World War, one more important reform in the savings business was prepared: the introduction of cheque 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 thriftboxes in a concealed place. However, the system of state savings banks with their tradition of using free funds of the population by the state was an institution which 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 April 10, 1919, the savings institutions were merged with the RSFSR People's Bank to create 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 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 Tsarist banks were as a rule created in the 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 Regulation on state labor savings banks was approved. The Regulation secured changes in the functioning of savings banks related to serving the widest circles of the population in keeping 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 keeping and granting loans with bonds as collateral. Thus, the savings banks could make 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 existing 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 considering 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 bonds 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, and it replaced 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 (Sberbank). Under the new Charter, the state labor savings banks became a unified state credit institution, legally presented 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, assistance 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 dated October 04, 1962 No. 1061, the system of savings banks with all assets and liabilities as of January 1, 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, to crediting of the national economy, the State Bank concentrated up to 95 % 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 to 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 whole 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 amount 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 and in the procedure of share participation, and equipment of savings banks improved. A number of organizational measures was taken aimed at improvement of 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. The system of USSR Sberbank included 15 republican banks, 166 territorial, regional and urban administrations, 4.1 thousand offices with 50.7 thousand branches and 22.1 thousand agencies. In 1988 the Executive Board of USSR Sberbank 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 a 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, creation of a system of training qualified personnel, and increasing salaries. 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 Executive Board of USSR Sberbank started working on gradual internal reformation. Under the Decree of the RSFSR

Supreme Council dated July 13, 1990, the Russian Republican Bank of USSR Sberbank was declared the sovereign property of the Russian Federation. In autumn of 1991, the process of the dismantling of the structures of the USSR gained momentum and their functions were switched to Russian ones. On December 20, 1991, the USSR State Bank ceased to exist. On December 24, 1991 self-liquidation of USSR Sberbank was declared on the basis of the decision of its Council. After the USSR dissolved, only Sberbank of Russia 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 *On Banks and Banking Activity in the RSFSR* dated December 2, 1990. The Central Bank of the RSFSR was the founder. On March 22, 1991, the General Shareholders' Meeting of RSFSR Savings Bank made a decision to approve the Charter of RSFSR Joint-Stock Commercial Savings Bank, registered with RSFSR Central Bank on June 20, 1991.

Today Sberbank of Russia is a modern, universal bank which 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 CIS. The share of the Bank in the assets of the banking system and banking capital stands at a level of 30 %.

Sberbank occupies the largest share on the market of deposits and is the main creditor of the Russian economy. The Bank strives to invest the funds raised from customers efficiently in the economy's real sector, granting loans to citizens, contributing to stable functioning of the Russian banking system and safeguarding the deposits of the population.

Lending to enterprises of the real economy sector is the main priority of the bank's work. Sberbank occupies a leading position in the country's banking system in terms of the amount of investment in the real sector of the economy: its share on the market of lending to legal entities amounts to over 30 %.

An important trend of Sberbank's lending work is financing of customers' investment and construction projects. The loans, provided for these purposes, form the basis of a 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. Over 1.5 mln. corporate customers and sole traders use the bank's settlement and cash services.

Within the framework of optimizing the process of lending to natural persons, Sberbank implemented a new technology, *Credit Factory*, in 2009 – an integrated, automated and strictly formalized approach to lending decision making, which has helped to 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.

The Bank actively develops operations with bank cards, relying on the extensive geography of card acceptance, a product line popular with different categories of customers and competitive rates. In terms of the number of issued cards, Sberbank is the undisputed leader not only in Russia, but throughout Europe. In 2011, Sberbank became the leader of the Russian market in terms of credit card debt. From the date of its 170th anniversary, Sberbank initiated the *Thank you from Sberbank* loyalty program, which allowing the accumulation of *Thank you* bonuses, when making purchases with cards of the bank, and later to exchanging them for discounts at partner stores.

Sberbank offers its customers a wide range of insurance products, sold jointly with partner insurance companies (life and health insurance, insurance of property used as collateral for loans, bank card protection, insurance when traveling abroad and in Russia, and others).

As part of improving the quality of its customer service and reducing the time spent on operations, Sberbank is developing modern methods of payment acceptance, such as billing and bar code technologies, payments through self-service devices, and Internet banking.

The Bank is stepping up operations on the securities market in its customers' interests, offering the issuance and placement of securities, brokerage, and depository services.

Sberbank has a unique network of branches, and at present it is composed of 17 regional banks and over 18,500 branch offices across the country. Sberbank's subsidiaries operate in Kazakhstan, Ukraine and Belarus. The bank's has opened representative offices in Germany and China, and a subsidiary was established in India. The Bank has expanded its international presence by acquiring such banks as Volksbank International AG (renamed as Sberbank Europe AG), SLB Commercial Bank AG, and Turkish Denizbank.

In October 2008, Sberbank adopted a new development strategy for the period until 2014, within the framework of which the bank aims for further development of its competitive advantages and the creation of new areas of growth. Improvement of the risk management system, optimization of expenses and

realization of initiatives aimed at increasing operating efficiency, will help Sberbank to prove its stability in the current conditions of instability on the global financial markets, preserve leadership in the Russian financial system, and become one of the world's best credit organizations.

New horizons of bank development and new quality-related objectives set special requirements on the collective of employees, with their recognition and sharing of the philosophy and values, understanding the sense and the most important fundamental principles of the bank's business, as expressed in its mission.

The Bank sees its mission as follows:

- We give people confidence and reliability, we make their life better by helping realize their hopes and dreams.
- We are building one of the world's best financial companies, the success of which is based on professionalism and a feeling of harmony and happiness of its employees.

3.1.4. Contact information

Location of the issuing credit institution	19 Vavilova St., Moscow 117997
Mailing address	19 Vavilova St., Moscow 117997
Telephone and fax	(495) 500-55-50, (8 800) 555-55-50, 957-57-31
E-mail address	sberbank@sberbank.ru
Internet page (pages) with available information on the issuing credit institution and its placed (offered) securities	www.sberbank.ru , http://www.e-disclosure.ru/portal/company.aspx?id=3043

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

Department for working with bank's securities and branches of Sberbank of Russia OJSC

Location:	42 B. Yakimanka St., bld. 2, Moscow 119049
Telephone and fax number	Telephone (495) 505-88-85 fax (495) 505-88-84
E-mail:	invocb@sberbank.ru
Internet page address	www.sberbank.ru

3.1.5. Taxpayer's identification number

INN	7707083893
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3.1.6. Affiliates and representative offices of the issuing credit institution.

Changes for the Q2 2013:

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

Name:	East-Siberian Bank, Achinsk Division No. 180, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	6, 8 th Residential District, Achinsk, Krasnoyarsk Krai, 662150
Telephone:	(39151) 44-949
Director's full name	Svetlana N. Tolstikova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU

Name:	East-Siberian Bank, Minusinsk Division No. 181, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	10 Shtabnaya St., Minusinsk, Krasnoyarsk Krai, 662600
Telephone:	(39132) 51-064
Director's full name	Natalia Yu. Tausheva
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Kansk Division No. 279, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	69/1 Krasnopartizanskaya St., Kansk, Krasnoyarsk Krai, 663600
Telephone:	(39161) 2-35-16
Director's full name	Oleg A. Burnusov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Yemelyanovo Division No. 6190, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	2A/1 Kooperativnaya St., Yemelyanovo, Yemelyanovo District, Krasnoyarsk Krai, 663020
Telephone:	(39133) 21-298
Director's full name	Nina M. Samokhvalova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Sharypovo Division No. 6917, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	13, 2 nd residential district, Sharypovo 662315, Krasnoyarsk Krai
Telephone:	(39153) 6-10-01
Director's full name	Pavel V. Polyakov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Norilsk Division No. 7449, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	7 Bogdana Khmel'nitskogo St., Central District, Norilsk, Krasnoyarsk Krai, 663310
Telephone:	(3919) 420-318
Director's full name	Pavel A. Belkin
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Zheleznogorsk Division No. 7701, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	48A Lenina St., Room 23, Zheleznogorsk, Krasnoyarsk Krai, 662972
Telephone:	(3919) 72-22-67
Director's full name	Vladimir V. Shestakov

Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Zelenogorsk Division No. 7815, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	10 Stroiteley St., Zelenogorsk, Krasnoyarsk Krai, 663690
Telephone:	(39169) 23-848
Director's full name	Maria K. Stukanova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	East-Siberian Bank, Lesosibirsk Division No. 8217, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	9A Parkovaya St., Lesosibirsk, Krasnoyarsk Krai, 662547
Telephone:	(39145) 5-27-00
Director's full name	Olga L. Izvekova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Gorodets Division No. 4340, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	33 Proletarskaya Sq., Gorodets, Nizhny Novgorod Region, 606500
Telephone:	(831-61) 2-30-00
Director's full name	Alexander S. Zhiryakov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Dzerzhinsk Division No. 4342, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	3 Butlerova St., Dzerzhinsk, Nizhny Novgorod Region, 606000
Telephone:	(8313) 25-12-63
Director's full name	Natalia B. Goreva
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Pavlovo Division No. 4378, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	38 Chapaeva St., Pavlovo, Nizhny Novgorod Region, 606108
Telephone:	(83171) 2-99-42
Director's full name	Lyudmila G. Sedova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Vyksa Division No. 4379, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter	7A Krasnye Zori St., Nizhny Novgorod Region, 607060

(constituent documents)	
Telephone:	(83177) 3-23-22
Director's full name	Alexey A. Ulyanov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Saby Division No. 4642, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	87A Tukaya St., Bogatye Saby, Republic of Tatarstan, 422060
Telephone:	(84362) 2-33-93
Director's full name	Renat N. Garipov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Vysokaya Gora Division No. 4655, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	18 Shkolnaya St., Vysokaya Gora, Republic of Tatarstan, 422700
Telephone:	(84365) 23-700
Director's full name	Leisan G. Gubaidullina
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Leninogorsk Division No. 4662, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	5/1 Krupskaya St., Leninogorsk, Republic of Tatarstan, 423250
Telephone:	(85595) 5-02-07
Director's full name	Yuliya O. Mironova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Buinsk Division No. 4672, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	5 Tsentralnaya St., Buinsk, Republic of Tatarstan, 422430
Telephone:	(84374) 3-19-04
Director's full name	Amir E. Shakirov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Almetyevsk Division No. 4683, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	122 Lenina St., Almetyevsk, Republic of Tatarstan, 423450
Telephone:	(8553) 31-60-71
Director's full name	Acting Director Rustem R. Gatin
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Bugulma Division No. 4694,

	Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	69 Gleba Uspenskogo St., Bugulma, Republic of Tatarstan, 423230
Telephone:	(85594) 6-36-01
Director's full name	Alexey N. Kashtanov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Zelenodolsk Division No. 4698, OJSC Sberbank of Russia
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	70, Lenina St., Zelenodolsk, Republic of Tatarstan, 422542
Telephone:	(84371) 21-000
Director's full name	Dmitry V. Volostnov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Avtozavodskoye Division No. 6056, Sberbank of Russia OJSC
Date of opening	08.08.1997
Location in accordance with the Charter (constituent documents)	12 Novikova-Priboya St., Nizhny Novgorod, Nizhny Novgorod Region, 603064
Telephone:	(831) 244-80-01
Director's full name	Svetlana M. Turetskova
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Sormovskoye Division No. 6652, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	8 Gorodeevskaya St., Nizhny Novgorod, Nizhny Novgorod Region, 603116
Telephone:	(831) 275-47-28
Director's full name	Andrei G. Otmakhov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Nizhny Novgorod Division No. 7, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	6 Kostina St., Nizhny Novgorod, Nizhny Novgorod Region, 603000
Telephone:	(831) 421-52-02
Director's full name	Leopold Yu. Abakumov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Volgo-Vyatsky Bank, Sarov Division No. 7695, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	53 Zernova St., Sarov, Nizhny Novgorod Region, 607185
Telephone:	(83130) 6-36-88
Director's full name	Nikolay A. Masyagin
Term of the Director's power of attorney	the power of attorney is revoked due to the

	transformation of the branch into ISU
Name:	South-Western Bank, Lazarevskoye Division No. 1849, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	87A Pavlova St., L-201 (JI-201), Sochi, Krasnodar Territory, 354201
Telephone:	(862) 270-89-31
Director's full name	Goshnag B. Nagucheva
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Severny Bank, Veliky Ustyug Division No. 151, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	128 Krasnaya St., Veliky Ustyug, Vologda Region, 162390
Telephone:	(81738) 21-292
Director's full name	Sergey E. Yadrikhinsky
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU
Name:	Severny Bank, Cherepovets Division No. 1959, Sberbank of Russia OJSC
Date of opening	May 5, 1997
Location in accordance with the Charter (constituent documents)	29 Domenshchikov Blvd., Cherepovets, Vologda Oblast, 162610
Telephone:	(8202) 674-004
Director's full name	Konstantin N. Leonov
Term of the Director's power of attorney	the power of attorney is revoked due to the transformation of the branch into ISU

Changes in the location details (postal code, telephone, street name)

Name:	Tsentrarno-Chernozemny Bank, Belgorod Division No. 8592, Sberbank of Russia OJSC
Date of opening	June 20, 1991
Location in accordance with the Charter (constituent documents)	52 Grazhdansky Porspekt, Belgorod, Belgorod Oblast, 308000
Telephone:	(4722) 30-16-02
Director's full name	Natalia A. Ivleva
Term of the Director's power of attorney	3 years from the issuance date

Changes in the composition of Directors of affiliates

Name:	Tsentrarno-Chernozemny Bank, Lipetsk Division No. 8593, Sberbank of Russia OJSC
Date of opening	June 20, 1991
Location in accordance with the Charter (constituent documents)	2 Pervomayskaya St., Lipetsk, Lipetsk Region, 398910
Telephone:	(4742) 42-15-15
Director's full name	Yevgeny O. Polivaev
Term of the Director's power of attorney	3 years from the date of issue
Name:	Srednerussky Bank of Sberbank of Russia OJSC
Date of opening	June 20, 1991
Location in accordance with the Charter	8 Bolshaya Andronyevskaya St., Moscow, 109544

(constituent documents)	
Telephone:	(495) 785-45-15
Director's full name	Igor G. Artamonov
Term of the Director's power of attorney	3 years from the date of issue
Name:	Srednerussky Bank, Tver Division No. 8607, Sberbank of Russia OJSC
Date of opening	June 20, 1991
Location in accordance with the Charter (constituent documents)	8 Trekhsvyatskaya St., Tver, Tver Region, 170100
Telephone:	(4822) 77-86-00
Director's full name	Sergey V. Yushchenko
Term of the Director's power of attorney	3 years from the date of issue
Name:	Volgo-Vyatsky Bank, Zubova Polyana Division No. 4299, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	6 Proletarskaya St., Zubova Polyana, Republic of Mordovia, 431110
Telephone:	(83458) 2-22-45
Director's full name	Acting Director Svetlana V. Paksyaeva
Term of the Director's power of attorney	3 years from the date of issue
Name:	Volgo-Vyatsky Bank, Chamzinka Division No. 4314, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	2 Pobedy St., Chamzinka, Republic of Mordovia, 431700
Telephone:	(83437) 244-01
Director's full name	Acting Director Yelena G. Agafonova
Term of the Director's power of attorney	3 years from the date of issue
Name:	Volgo-Vyatsky Bank, Vyatskiye Polyany Division No. 4423, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	47 Azina St., Vyatskiye Polyany, Kirov Region, 612960
Telephone:	(83334) 62-742
Director's full name	Acting Director, Larisa V. Vendina
Term of the Director's power of attorney	3 years from the date of issue
Name:	Volgo-Vyatsky Bank, Kanash Division No. 7507, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	87 Zheleznodorozhnaya St., Kanash, Chuvash Republic, 429335
Telephone:	(83533) 22-493
Director's full name	Acting Director Vladislav F. Prokhorov
Term of the Director's power of attorney	3 years from the date of issue
Name:	Far East Bank, Borobidzhan Division No. 4157, Sberbank of Russia OJSC
Date of opening	May 20, 1997
Location in accordance with the Charter (constituent documents)	16 Sholom-Aleykhem St., Birobidzhan, Jewish Autonomous Region, 679016
Telephone:	(42622) 2-02-00
Director's full name	Elena S. Sidelnikova

Term of the Director's power of attorney	3 years from the date of issue
Name:	Moscow Bank of Sberbank of Russia OJSC
Date of opening	November 2, 2009
Location in accordance with the Charter (constituent documents)	6 Bolshaya Andronyevskaya St., Moscow, 109544
Telephone:	(495) 781-12-01
Director's full name	Oleg E. Smirnov
Term of the Director's power of attorney	3 years from the date of issue
Name:	Povolzhsky Bank of Sberbank of Russia OJSC
Date of opening	June 20, 1991
Location in accordance with the Charter (constituent documents)	305 Novo-Sadovaya St., Samara, Samara Region, 443011
Telephone:	(846) 998-11-02
Director's full name	Vladimir V. Sitnov
Term of the Director's power of attorney	3 years from the date of issue

3.2. Primary economic activity of the issuing credit institution.

3.2.1. Sector profile of the issuing credit institution.

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3.2.2. Primary economic activity of the issuing credit institution

The primary, namely prevailing and priority activity (types of activity and bank operations) for the issuing credit institution

Core areas of the Bank's activities:

- Corporate Business: servicing of settlement and current accounts, opening of deposits, providing of all types of financing, issuance of guarantees, servicing of export and import transactions of customers, collection services, cash services, conversion services, services for transfer of funds by individuals to legal entities, operations with notes, etc.
- Retail Business: provision of bank services to individual customers for acceptance of deposits, lending, servicing of bank cards, operations with precious metals, saving certificates and notes, currency exchange operations, payments, money transfers, including without opening of bank accounts, keeping valuables, etc.
- Operations on Financial Markets: with securities, derivative financial instruments, foreign currency; investment and raising of funds on the interbank market and capital markets, etc.

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

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

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

Share of the Bank's Income from its Primary Activity (Types of Activity) in the Bank's Total Income Received for the Respective Period

INDICATOR	2011	July 01, 2012	2012	July 01, 2013
Share of bank's income from its primary activity	98.8 %	99.1 %	99.0 %	99.0 %

Changes in the amount of income of the issuing credit institution from its primary activity (types of activity and bank operations) by 10 and more percent y-o-y and reasons for such changes.

In the Q1 2013, the Bank's income from its primary activity grew by 129.5 billion rubles or 21.8 % y-o-y and amounted to 723.6 billion rubles.

Such growth was based on the volume of interest income from customer lending operations. As compared to the H1 2012, such income increased by 110.8 billion rubles or 24.4 % and totaled 564.7 billion rubles. It was a result of the growth of the Bank's loan portfolio. Over half of the income from customer lending falls on operations with corporate customers.

As compared to the H1 2012, the Bank's fee income grew by 12.5 billion rubles or 17.2 % and amounted to 84.6 billion rubles. The primary growth was ensured by the fee income received from bank card operations, including acquiring. The income therefrom for the 6 months of the current year amounted to 41.7 billion rubles, which is 37.5 % more y-o-y.

The share of income from the primary activity for the H1 2013 remains at the level of 99.0 %.

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

No.

3.3. Plans of future activity of the issuing credit institution

The current development vector of Sberbank is determined by its Development Strategy up to 2014, approved in 2008. It is noteworthy that as of the end of 2012 the main objectives set by Sberbank for this period were attained ahead of schedule. In particular:

- the net profit was planned to be increased 2.5-3-fold as compared with 2007 – as of the end of 2012 the net profit amounted to 344 billion rubles (excluding EARD), which is 2.9 times higher than in 2007;
- it was planned to ensure a 20 % return on equity – as of the end of 2012 (EARD exclusive) this indicator totaled 23.4 %;
- the share of assets of the Russian banking system was expected to remain at a level of 25-30 % – as of the end of 2012 the share amounted to 28.9 %.
- an objective was set to develop international business – Sberbank became truly international: after acquiring Troika Dialog (renamed as Sberbank CIB), VBI, Cetelem and Denizbank, Sberbank expanded its presence to over twenty countries, and its foreign network comprises over 1,300 points.

Currently, an integrated Sberbank Group Development Strategy is being formed to determine the main areas of its development for the period up to 2018.

In the medium term, Sberbank plans to maintain fast business growth and ensure high financial performance through stable business development, enhanced efficiency of cost management and efficient risk management. The Group sets an objective to strengthen its position in the ranking of the world's largest financial institutions, to enhance the flexibility, processibility and reliability of its activities.

In the medium term, Sberbank Group is expected to preserve leading positions on the Russian market of financial services by developing a customer-centered business model and expanding operations in the fast-growing segments of the financial market. The growing scale of the Group's activities will be based on the development of relations with customers, building up cross sales, and diversification of the resource base.

Business growth will not, however, be only related to the expanded scale of the bank's traditional services. Sberbank Group will to a large extent rely on the opportunities resulting from integration with the Group's new members. In particular, developing an investment and bank area under Sberbank CIB (formerly Troika Dialog) will, in view of higher customer demands, enable Sberbank to offer not only lending services, but also complex sets of financial solutions. Business expansion by strengthening positions on the market of investment banking services must lead to an expansion of the Bank's customer base and income structure diversification.

Development of a joint project with BNP Paribas for consumer lending (Cetelem), development of insurance business based on Sberbank Insurance, created in 2012, financial and technology support provided to small and medium-sized business, will create additional competitive advantages for the Group and enable it to ensure a high quality of services, including through deeper understanding and forecasting of customer demands.

Sberbank plans to take an active part in the development and improvement of the financial market infrastructure, creation and launch of cutting-edge bank products and services, in particular in the e-money sector, by means of the Group's new member Yandex.Money. By combining the bank infrastructure and Internet technologies, Sberbank and Yandex will develop and promote new solutions for retail Internet payments.

The build-up of operations offered to retail and corporate customers on a commission basis will remain an essential area of Sberbank's medium-term development. Increased commission income will improve the bank's resistance to possible fluctuations of interest income and interest margin reduction.

Improved labor efficiency, a constant search for new and more efficient solutions for the arrangement of business and support processes will help the bank maintain the pace of internal modernization and provide additional cost optimization options. Uninterrupted, reliable and quality servicing of customers will contribute to higher customer satisfaction. The bank will continue fighting queues and strives to ensure trouble-free operation of critical bank systems, including uninterrupted servicing through remote channels on a 24x7 basis.

The growth of the Group's foreign business constituent will be an essential area of its development. Sberbank (together with its subsidiaries) operates in over 20 countries, and a material share of the Group's assets and profits is already formed by its foreign assets. The main medium-term objectives in the international field include development of the Group's international strategy and a model of foreign bank management, integration of the latest major acquisitions (Turkish Denizbank and European Sberbank Europe) into the Group's business processes, progressive business development in CIS countries, including identification and replication of best practices in all Sberbank subsidiaries.

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

Organization: Russian Banks Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1993

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: International Bank Security Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1994

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: International Capital Markets Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1998

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: National Fund Association (self-regulated non-commercial organization)

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1996

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: National Stock Market Participants Association Self-regulated organization

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 2009

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: Promissory Notes market Participants Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1996

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: National Currency Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1999

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: Russian Europay Members' Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1995

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: SWIFT Members Russian National Association

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 1995

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

Organization: Russian-American Business Cooperation Council Non-commercial organization of legal entities

Role (place), function and term of credit organization participation in this organization:

Member of association

Year of joining the organization - 2001

Nature of dependence of the results of financial and economic activity of the issuing credit institution on other members of the association: there is no dependence

3.5. Entities controlled by and essential for the issuing credit institution (controlled entities)

Full company name:	DENIZBANK ANONIM ŞİRKETİ
Short company name:	DenizBank A.Ş. DenizBank A.S.
INN (if applicable):	not applicable
OGRN (if applicable):	not applicable
Address:	Buyukdere Cad., No:106, Esentepe Istanbul, Turkey, 34394

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

Direct control.

The sign of control exercised by the issuing credit institution over the entity controlled

The right to over 50 % of votes in the supreme management body of the entity controlled by the issuer.

Participatory interest of the issuing credit institution in the share capital of the controlled entity	99.8526 %
Percentage of ordinary shares of the controlled joint-stock entity held	99.8526 %

by the issuing credit institution:	
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Description of the primary activity of the controlled entity

Banking.

Members of the management bodies of the controlled entity

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

No.	Full Name	Interest in the Charter Capital of the issuing credit institution	Percentage of ordinary shares of the issuing credit institution
1	2	3	4
Chairman of the Board of Directors			
1	Herman O. Gref	0.0031 %	0.003 %
Members of the Board of Directors			
2	Hakan Ates	0	0
3	Deniz Ulke Aribogan	0	0
4	Nihat Sevinc	0	0
5	Nikolay A. Kuznetsov	0	0
6	Sergey N. Gorkov	0	0
7	Vadim V. Kulik	0	0
8	Denis A. Bugrov	0	0
9	Alexander A. Vedyakhin	0	0
10	Wouter Van Roste	0	0
11	Derya Kumru	0	0
12	Igor V. Kondrashov	0	0
13	Alexander V. Morozov	0.0014 %	0.0009 %
14	Andrey M. Donskih	0.0012 %	0.0013 %

Members of the Collective Executive Body (Executive Board) of the controlled entity

No.	Full Name	Interest in the Charter Capital of the issuing credit institution	Percentage of ordinary shares of the issuing credit institution
1	2	3	4
1	Hakan Ates	0	0
2	Wouter Van Roste	0	0
3	Alexander A. Vedyakhin	0	0
4	Cafer Bakirhan	0	0
5	Dilek Duman	0	0
6	Suavi Demircioglu	0	0
7	Bora Bocugoz	0	0
8	Tancu Kaya	0	0
9	Gokhan Erturk	0	0
10	Gokhan Sun	0	0
11	Derya Kumru	0	0
12	Murat Celik	0	0

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

No.

3.6. Composition, structure and cost of fixed assets of the issuing credit institution, information about plans related to acquisition, replacement or retirement of fixed assets, and also about all facts of encumbering fixed assets of the issuing credit institution

3.6.1. Fixed assets

No.	Group of fixed asset items	Primary (replacement)	Accumulated amortization,
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seq.		cost, thousand rub.	thb rubles
Reporting date: July 1, 2013			
1	Fixed assets:	514,806,526	162,589,734
1.1.	Incl. real estate items	313,376,570	40,916,894
2	Land	4,507,315	-
3	Immovable property (except land), temporarily unused in core activities, recognized at current (fair) value	3,218,122	-
4	Land, temporarily unused in core activities, recognized at current (fair) value	68,575	-

Information on the methods of depreciation charges by the groups of fixed assets

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

- for items reflected in the accounting records before January 1, 2000, depreciation up to January 1, 2007 was charged to the maximum amount equal to item's book value net of the remaining revaluation reserve for such item of fixed assets. Starting from January 1, 2007, depreciation charging is resumed on the objects, accepted for accounting up to January 1, 2000, to the balance cost of the object in accordance with the norms effective at the date of object acceptance for accounting;

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

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

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

During 2012 no revaluation of fixed assets was made.

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

In the nearest future (Q3 2013), Sberbank of Russia OJSC is not going to make transactions with real estate items of 10 and more percent of the cost of Sberbank of Russia's fixed assets.

Information about all encumbrances of fixed assets of the issuing credit institution

As of July 1, 2013, 1,404 non-residential and residential premises are leased for a term up to 1 year and over 1 year, and for 53 land plots there are use restrictions (easements).

IV. Information on the Financial and Economic Activities of the Issuing Credit Institution

4.1. Financial and economic performance of the issuing credit institution

The dynamics of the financial and economic performance indicators of the issuing credit institution, including its profits and losses, for the last completed financial year and the last reporting quarter, and for similar prior periods

(Disclose information on the reasons that, in the opinion of the issuing credit institution's management bodies, led to losses or profits of the issuing credit institution recognized in the accounting (financial) statements for 5 completed financial years preceding the approval of the securities prospectus, or for each completed financial year, if the issuer has been operating for less than 5 years)

No.	Item	2012	Q2 2013	2011	Q2 2012
1	2	3	4	5	6
1	Total interest income, including:	1,094,015,347	627,434,304	837,887,816	506,636,420
1.1	From investment of funds in credit organizations	9,643,007	7,575,414	7,885,809	3,885,259
1.2	From loans provided to customers other than credit organizations	982,415,257	564,713,128	729,556,638	453,892,507
1.3	From provision of financial lease services	0	0	0	0
1.4	From investments in securities	101,957,083	55,145,762	100,445,369	48,858,654
2	Total interest expenses, including:	399,092,075	253,304,130	262,061,888	177,395,606
2.1	Related to attracted funds of credit organizations	70,213,998	38,912,118	28,280,326	28,421,619
2.2	From attracted funds of customers other than credit organizations	319,035,780	202,351,294	230,620,472	146,478,165
2.3	From issued debt securities	9,842,297	12,040,718	3,161,090	2,495,822
3	Net interest income (negative interest margin)	694,923,272	374,130,174	575,825,928	329,240,814
4	Change in reserves for possible losses on loans, loan and similar indebtedness, funds on correspondent accounts, and also charged interest income, total, including:	-2,935,873	-18,733,714	16,393,889	-5,998,752
4.1	Change in the reserve for possible losses on interest income accrued	-538,989	-676,925	235,208	773,278
5	Net interest income (negative interest margin) after creation of reserve for possible losses	691,987,399	355,396,460	592,219,817	323,242,062
6	Net income from operations with financial assets evaluated at fair value through a profit or loss	8,405,211	-4,043,047	-2,004,064	8,872,420
7	Net income from operations with securities available for sale	3,032,642	2,609,481	8,245,132	2,579,402
8	Net income from operations with securities held to maturity	-979	0	-13,693	-865
9	Net income from operations with foreign currency	8,758,745	-9,202,404	2,800,191	-6,138,255
10	Net income from foreign currency revaluation	-3,109,858	21,279,314	6,344,991	8,944,807
11	Income from participation in the capital of other legal entities	3,959,989	910,506	3,529,344	1,043,322
12	Commission income	159,874,974	84,633,696	134,285,740	72,183,025
13	Commission expenses	15,128,955	7,580,842	8,709,750	5,351,861
14	Change in the reserve for possible losses on securities available for sale	61,800	188	-28,271	-1,998
15	Change in the reserve for possible losses on securities held to maturity	414,071	-193,158	41,098	358,718
16	Change in the reserve for other losses	632,408	-6,264,702	-5,166,633	3,142,046
17	Other operating income	13,173,217	7,589,061	12,182,822	5,579,935
18	Net income (expenses)	872,060,664	445,134,553	743,726,724	414,452,758
19	Operating expenses	397,351,665	200,475,349	334,825,179	173,253,298
20	Income (loss) before taxation	474,708,999	244,659,204	408,901,545	241,199,460

21	Accrued (paid) taxes	128,534,480	52,859,034	98,406,634	58,220,808
22	Income (loss) after taxation	346,174,519	191,800,170	310,494,911	182,978,652
23	Payments from income after taxation, total, including:	0	0	0	0
23.1	Distribution among shareholders (participants) in the form of dividend	0	0	0	0
23.2	Deductions for reserve fund formation and replenishment	0	0	0	0
24	Unused profit (loss) for the reporting period	346,174,519	191,800,170	310,494,911	182,978,652

Line 6 "Net income from operations with financial assets evaluated at fair value through profit or loss" of Column 5 does not include data on the financial assets recognized as derivative financial instruments in 2012 due to no accounting of such operations until January 1, 2012.

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

Compared to the H1 2012, the Bank's net interest income grew by 13.6 % or 44.9 billion rubles. Such growth of the net interest income was due to a material increase in the interest income received (by 120.8 billion rubles or 23.8 %) that enabled the Bank to compensate for an increase in the interest costs paid (75.9 billion rubles or 42.8 % growth).

The main factor of interest income growth is increased lending.

The increase in the interest costs paid was due both to the growth of raised funds and to higher interest rates.

The development of fee-based services allowed the Bank to raise its fee and commission income received. The net fee and commission income increased by 10.2 billion rubles or 15.3 % y-o-y.

As of the end of the H1 2013, the net income from operations with securities and other financial assets available for sale (including interest income from investments in securities and income from participation in capital of other legal entities) was more than 54.6 billion rubles, which is somewhat less than that for the H1 2012 (61.4 billion rubles).

The income from operations with foreign currency (including revaluation) amounted to 12.1 billion rubles, which is four times more y-o-y.

The Bank continued to create reserves for newly issued loans. The Bank also created additional reserves or recovered reserves in relation to a change in the quality of the loan portfolio, and recovered reserves upon repayment of loans. As a result as of the end of the H1 2013, the Bank's loan loss costs (changing of its loan loss provision, loan and equivalent debts, funds deposited on correspondent accounts and accrued interest income) amounted to 18.7 billion rubles against 6.0 billion rubles a year earlier.

Operating expenses grew by 27.2 billion rubles or 15.7 % y-o-y. And the Operating Expenses item includes expenses from enforcement of own claims. Exclusive of these costs, operating expenses for 6 months of 2012 grew by 13.7 % (from 156.6 billion rubles to 178.1 billion rubles).

As of the end of the H1 2013, the Bank's net profit is 8.8 billion rubles (or 4.8 %) more y-o-y and amounts to 191.8 billion rubles.

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

Symbol (number) of the ratio	Ratio	Admissible ratio	Actual ratio	
			As of July 1, 2013	As of July 1, 2012
R1	Capital adequacy	Min 10 %	13.16	13.70
R2	Quick liquidity	Min 15 %	63.45	61.82
R3	Current liquidity	Min 50 %	85.32	70.01
R4	Long-term liquidity	Max 120 %	92.60	94.42
R6	Maximum amount of risk per one borrower or a group of related borrowers	Max 25 %	15.76	18.30
R7	Maximum amount of high credit risks	Max 800 %	115.88	140.97
R9.1	Maximum amount of loans, bank guarantees and sureties, provided to shareholders (participants)	Max 50 %	0	0
R10.1	Total insider risk	Max 3 %	0.97	0.97
R12	Use of equity to buy shares of other legal entities	Max 25 %	0.95	0.65

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

For the Q2 2013, the Bank's assets grew by 846 billion rubles and amounted to 14,295 billion rubles. Such growth was primarily attributed to the net loan indebtedness which grew by over 770 billion rubles for the reporting period and totaled 10,720 billion rubles. The growth of assets in the Q2 2013 was also due to the increased portfolio of securities available for sale which grew by 83 billion rubles for the Q2 and amounted to 1,644 billion rubles.

The main factor contributing to the increase in the liabilities base in the reporting quarter were deposits of customers other than credit organizations that grew by 799 billion rubles. In the Q2 2013, the Bank also issued subordinated bonds in US dollars, which enabled the Bank to increase its liabilities base by 30 billion rubles.

The Bank's quick liquidity ratio (R2) reflects the risk of the Bank's losing its liquidity during a business day (minimum admissible ratio is 15 %). As a result of a decrease in available funds, R2 reduced by 2.0 pp to 63.5 % for the Q2 the current year. Despite the reduction, this ratio is met with a significant reserve in respect of the limit.

The Bank's current liquidity ratio (R3) reflects the risk of the Bank's losing its solvency within 30 days (minimum admissible ratio is 50 %). During the Q2 2013, R3 values improved: for the reporting period, the ratio grew by 6.3 pp to 85.5 %. Such growth is primarily attributed to an increase in loans having a maturity term of less than 30 days and a growth of balances on deposits held with the Bank of Russia.

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 (maximum admissible ratio is 120 %). For the Q2 2013, the R4 ratio decreased by 4.3 pp to 92.6 %. Such improvement of the ratio is caused by the growth of the stable part of the liabilities with the maturity term of up to 365 days, and by the growth of equity.

As of the end of the Q2 2013 (as of July 1, 2013), the Bank's equity amounted to 1,826 billion rubles.

During the Q2 2013, the Bank's equity demonstrated positive dynamics due to the growth of its profits. In May 2013, the Bank issued subordinated bonds of 1 billion US dollars accounted in its equity from June 2013 after the Bank of Russia confirmed the compliance of the terms for the issue of bonds with the Bank of Russia's Regulation No. 215-P *On the Methods of Determining Equity (Capital) of Credit Organizations* dated February 10, 2003 and Regulation No. 395-P *On the Methods of Defining the Value and Assessing the Adequacy of Equity (Capital) of Credit Organizations (BASEL III)* dated December 28, 2012.

As of July 1, 2013, after the Bank's annual general shareholders' meeting (held on May 31, 2013) approved the distribution of the Bank's profits for 2012 and the amount of dividends paid, the Bank's shareholders were paid dividends on ordinary and preferred shares of the Bank of 57.2 billion rubles.

Overall, as of the end of the Q2 2013, the Bank's capital grew by 53.4 billion rubles.

The capital adequacy ratio dynamics reflect the changes in the equity structure and the assets subject to risks. In April and May 2013, the R1 ratio was growing in a stable manner (from 13.1 % as of the beginning of the quarter to 13.6 % as of July 1, 2013) by way of an outstripping growth of capital over the assets subject to risks. In June 2013, the R1 ratio grew on account of the Bank's net profit and recognition of subordinated bonds issued in May 2013 in its capital. The R1 reduction in June 2013 was contributed to the payment of dividends and traditional operating risk revaluation after the shareholders' meeting confirmed the profits for 2012. Overall, as of the end of the quarter R1 grew by 0.1 pp in absolute terms to 13.2 %.

4.3. Financial investments of the issuing credit institution

As of July 1, 2013, the bank has no investments of 5 and more percent of all financial investments.

4.4. Intangible assets of the issuing credit institution

Intangible assets	Primary (replacement) cost, thousand rub.	Amount of depreciation charged, thousand rub.

Reporting date: July 1, 2013		
ITA	5,353,737	1,067,797

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

In the Q2 2013, intangible assets were accounted in accordance with the Bank of Russia's Regulation No. 385-P of July 16, 2012 *On the Rules of Accounting by Credit Organizations Located within the Russian Federation (Appendix 9 Procedure for Accounting of Assets, Intangible Assets, Inventories, and Immovable Property Temporarily Unused in Core Activities)*.

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

Dynamic business development requires large-scale transformation of Sberbank's technology platform. IT transformation is one of the key elements of the Bank's Strategy implementation. An important process objective of IT infrastructure transformation is centralization and unification of IT platforms in all regions. Under its Centralization Program, the Bank integrates and unifies the basic bank functions, making it possible to enhance the efficiency and reliability of bank operations.

Successful implementation of a number of business initiatives of the Bank in 2012 is a result of previous and continuing investments in information technologies.

The Bank implemented new versions of mobile bank applications for owners of Apple iPhone and iPad devices, and Android smart phones. New functional features of the applications include transfer of funds between customer accounts, template payments, transfers to Sberbank customers by card numbers, telephone numbers, etc.

The Bank included a new service in its Internet banking system, namely personal financial planning making it possible to increase customer loyalty and to increase the sales of bank products.

Sberbank integrated its distant service channels with the Aeroflot system, enabling the Bank to provide convenient air booking services to its customers.

To increase Sberbank's share on the market of commission-based services, a new service has been implemented – money transfer through Sberbank payment terminals to repay loans taken in other banks.

One way to enhance the security of distant channels was the implementation of a new self-learning fraud monitoring system, controlling financial operations and authorizations in real time.

In 2012, the Bank launched E-invoicing – a service of paperless legally valid electronic document management, including submission of reports to state authorities. This service is integrated in the Internet banking platform for corporate clients.

The Bank has developed and implemented a new product for the Russian market – SMS acquiring. It is a payment system enabling sellers to receive payments for their services by SMS messages without the need for a customer to present its bank card. This service is especially useful for small businesses, as it does not require any terminals.

The Bank significantly reduced its costs due to centralized purchasing of IT infrastructure components: a 36 % reduction of costs for international and domestic long-distance communication service providers in regional banks, and a 50 % decrease in costs for purchasing personal computers in the regions.

Sberbank's data center (Mega DC) was certified by The Uptime Institute and assigned the Tier III reliability level, implying high fail-safety indices of the engineering infrastructure (the fail-safety coefficient is 99.98 %). Tier certification is a guarantee that all the work is done with due quality, and the required reliability of DC is ensured.

In the Q2 2013, the Bank's total costs on transforming its IT infrastructure amounted to 11.2 billion rubles.

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

Basic trends in the banking sector development over the past 5 completed financial years and main factors that influence the situation in the banking sector

Over the last five completed financial years

Over the past five years (2008-2012), the role of the banking system in the country's economy has

grown: the banking assets to GDP ratio increased from 60.5 % as of January 1, 2008 to 79.1 % as of January 1, 2013.

At the time of economic growth in 2008, banking sector assets grew by some 40 %. In 2009, they increased by only 5 % due to the global financial crisis. The stabilization of the economic situation in 2010–2011 ensured growth of Russian banks' assets by 41.4 % a year. In 2012, the banking system assets grew by 18.9 %.

The pre-crisis period was characterized by an increased demand of business entities for credit resources. Corporate loans were the main area of banks' investments, and in 2008 they grew by 35 %, accounting for about a 46 % share in banking system assets.

During that period, the market for retail loans was also dynamically developing. High bank activity in this market and change-over of the population from the saving to consumer behavioral model, which meant a reduction of savings in favor of increased consumption, in the conditions of higher income, contributed to rapid growth. With the saturation of the retail lending market its growth rates were slowing down, but remained on a high level: 57.8 % in 2007 and 35.2 % in 2008.

In 2009, the credit market was developing under the influence of negative financial crisis factors. During the year, the volume of loans granted to enterprises practically did not change, and the loans granted to natural persons decreased by 11 %. The quality of the bank loan portfolio deteriorated. The share of overdue debts grew from the traditional level of 1–1.5 % to 6.2 % as of January 1, 2010. Increased credit risks required that the banks created additional loan loss provisions. They doubled in 2009. The provision to loan ratio increased from 4–5 % to 9.2 % as of January 1, 2010.

In 2010–2011, the stabilization of the economic situation had a positive effect on the banks' credit portfolio. For 2010 and 2011, the volume of corporate loans provided by banks grew by 12.8 % and 26.6 % respectively. From March 2010, after more than a year of reduction, the lending market experienced a trend of outstanding debt growth. As a result, it grew by 14.3 % for 2010, and in 2011 the growth practically reached the pre-crisis level and amounted to 35.9 %.

In 2012, the volumes of corporate loans dropped (13.7 %). One of the reasons for reduced growth of corporate loans is a technical one, namely the high base effect. The fast growth of corporate loans in the second half year of 2011, especially in August (+3.3 %), September (+5.1 %) and November (+3.5 %) restricted the growth in similar periods of 2012. However, there are also fundamental reasons for reduced growth. First, it is the increased deficiency of liquidity in the second half year of 2012, resulting, in particular, in higher rates on the interbank credit market. Second, decreased demand of corporations for loans due to lower production growth. Third, capital deficiency. By the end of the year, four banks, two of which were from the TOP 30 by their assets, were within the capital adequacy risk zone (10–11 %).

From March 2010, after more than a year of reduction, the lending market experienced a trend of outstanding debt growth. As a result, it grew by 14.3 % for 2010, and in 2011 and 2012 the growth practically reached the pre-crisis level and amounted to 35.9 % and 39.4 % respectively.

Economy stabilization and outrunning growth of credit portfolios enabled the banks to improve the quality of their credit portfolios. The share of overdue debts on corporate loans started to fall and dropped from the peak value of 6.4 % in May to 4.5 % as of January 1, 2013. The share of overdue debts on retail loans also started to reduce: from 7.5 % as of January 1, 2010 to 4.1 % as of January 1, 2013.

The slowdown of the overdue amount growth affected the dynamics of credit reserve funds, the growth of which stopped. In 2012–2013, growth stood at 6 % a year on average, and the provision to loan ratio dropped to 7.1 % as of January 1, 2013.

The bank investments in securities were growing more slowly than bank credit portfolios in the period of economic stability. In 2008 banks' investments in securities increased by only 5 %. The reason for that was the global financial crisis which increased the risks of investments in debt instruments. One of the factors of worse attractiveness of securities was the decline of the government securities market and reduction in their profitability due to consolidation of public finances. However, in 2009–2010 investments in securities increased by 2.5 times, mainly due to investments in government and corporate debt instruments. For 2011 and 2012, the portfolio grew by 6.6 % and 13.3 %, and as of January 1, 2013 the share of securities in banks' assets amounted to 14.2 %.

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

In 2009–2010, despite the crisis, retail deposits in banks grew by about 30 % per year. Their share in the liabilities grew from 21 % as of January 1, 2009 to 29 % as of January 1, 2013. On the one hand, such accelerated growth was due to high interest rates on deposits established by banks, for which retail deposits became one of the sources of long-term resources. On the other hand, the current system of

deposits insurance showed its capacity to work during a crisis, which became a major motivating factor in making a decision on whether to make a deposit. In 2011 and 2012, the growth of deposits slowed to 20 % per annum.

Corporate deposits also decreased: from 25 % in 2011 to 11 % in 2012, and the share in the liabilities reduced from 35 % as of January 1, 2008 to 31 % as of January 1, 2013.

In the pre-crisis period, in the conditions of a favorable situation on the world financial markets, a lack of resources was compensated by banks borrowing abroad. The share of international borrowings in banks' liabilities increased from 10.6 % as of January 1, 2007 to 14.9 % as of January 1, 2008. During the crisis, these resources became unavailable for banks. In 2010, the banks took advantage of the improved situation on the global financial markets and began to attract resources from abroad again. As a result, their volume in the banks began to increase, their share in the liabilities stabilized and amounted to 8.7 % as of January 2013.

An important role in supporting banking system liquidity during the financial crisis was played by funds provided by the state through the Ministry of Finance and the Bank of Russia. The share of the Bank of Russia's assets in the liabilities of the banking system grew from an insignificant amount at the beginning of the period in question to 12.0 % at January 1, 2009. The inflow of customer deposits during the low growth of assets in 2009–2011 enabled the banks to repay the funds obtained from the Bank of Russia. In 2012, however, the banking system again started to use state funds in view of resource deficiency. In general for 2012 the remaining balance of the Bank of Russia with banks grew by 122 %, and that of the state funds reduced by 17 %. The total state funds raised in 2012 grew by 61 %. The lion's share of these resources (44 %) is accumulated by Sberbank and 28 % by state banks. Their share in the liabilities grew from 5.2 % as of January 1, 2012 to 7.1 % as of January 1, 2013.

The negative impact of the financial crisis on the banking system was reflected in low profits earned. In 2009, the banks earned 205 billion rubles, which is comparable with the figures of 2004 or 2005. 120 (11 %) out of 1,058 credit institutions ended the year with losses, and their total loss amounted to 80 billion rubles. But in 2010, the banks earned 573 billion rubles of profits. The number of unprofitable credit institutions dropped to 81 (8 %) out of 1,012 operating ones, and their total loss amounted to 22 billion rubles. In 2011 and 2012, the profits of the banking system reached a record level of 878.2 billion rubles and 1,011.9 billion rubles respectively. 50 (5.1 %) out of 978 operating credit institutions ended 2011 with losses, and in 2012 the share of unprofitable credit institutions was 5.8 % (55 out of 956).

As of the end of 2012, the banking system's assets grew by 18.9 %. In 2011, the banks' assets grew by 23.1 %.

Results of H1 2013

For 6 months of 2013, the assets of the banking system increased by 6.5 %. Last year, the bank assets increased by 6.3 % for the comparable period.

From January to June 2013, the banking system's credit portfolio outpaced the growth of its assets and increased by 7.7 % in relative terms, which is lower than the growth of the preceding year (9.3 %). The portfolio grew mainly at the expense of retail loans. Thus, for 6 months of 2013 the volume of retail loans grew by 13.7 % (for 6 months of 2012, the growth was 18.4 %), and the amount of corporate loans grew by 5.5 % and 6.5 % respectively.

As of July 1, 2013, the overdue debts on loans amounted to 4.3 % against 4.7 % y-o-y. There was also an increase in the retail loan portfolio (from 4.05 % as at January 1, 2013 to 4.26 % as at June 1, 2013), while the corporate loan portfolio slightly reduced (4.49 % and 4.34 %). For 6 months of the current year, the volume of overdue loans (both corporate and retail) grew by 6.4 %, while for the comparable period of the preceding year the overdue loans grew by 10.2 %.

For 6 months of 2013, the growth of loan provisions outstripped the growth of overdue debts and amounted to 9.0 %. For the comparable period of 2012, the banks' provisions grew by 4.7 %. The loan provision to credit portfolio ratio grew from 7.1 % (as of January 1, 2013) to 7.2 % (as of July 1, 2013).

From January to March, the banks' investments in securities grew by 5.7 %, while for the same period of the last year they grew by 6.1 %.

The funds of legal entities (including budget funds), attracted by the banks, increased by 8.7 % in the first 6 months of this year. For the comparable period of 2012, such resources dropped by 0.5 %. For 6 months of 2013, budget funds grew by 58.4 % as compared to the 32 % reduction from the beginning of 2012. Funds raised from the Bank of Russia demonstrated opposite dynamics: 13.8 % reduction against 85.7 % y-o-y.

For the period in question, household deposits increased by 9.7 %. The growth of deposits for the comparable period of the previous year amounted to 8.1 %.

As of the end of H1 2013, the banking system's balance sheet profit amounted to 491 billion rubles, which is 3.1 % less than the past year value of 507 billion rubles. Out of 956 operating credit institutions, 120 institutions or 13.8 % ended the 6 months of 2013 with losses. As of January 1, 2013, 5.8 % of credit institutions were unprofitable.

General evaluation of the issuing credit institution's performance in the banking economy sector

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

As of July 1, 2013, the share of Sberbank of Russia amounted to:

- **27.8 %** (+0.4 pp by January 1, 2013) in the capital of the banking system;
- **28.4 %** (-0.5 pp) in the assets of the banking system;
- **32.0 %** (-0.7 pp) on the market of retail lending;
- **32.2 %** (-1.3 pp) on the market of corporate lending;
- **44.7 %** (-1.0 pp) on the market of retail deposits;
- **18.4 %** (+1.2 pp) on the market of corporate (including sole traders) deposits.
- **47.5 %** (+4.1 pp) in the banking system's profits (for H1 2013).

(Specify the reasons for the performance results attained (both satisfactory and non-satisfactory, in the opinion of the issuing credit institution))

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

(effect of inflation, changes of exchange rates, resolutions of state authorities, other economic, financial, political and other factors)

Factors and conditions affecting the activities of the issuing credit institution and leading to changes in the issuing credit institution's operating profits (losses)

Decrease in the bank system's capital adequacy. The capitalization of the banking system continues to demonstrate a decreasing trend, leading to an increase in the number of banks with a capital adequacy ratio (N1 standard) close to the minimum ratios. This tendency cannot change because of the low profitability before creation of the reserves and the growing volume of potentially bad loans.

Decreased profitability of the banking business. Despite the stabilization and a certain growth of the interest margin and the overall net operating income, the banking sector profitability has a downward trend. This is attributed to an increase in the allocations to reserves against the backdrop of deteriorating quality of the credit portfolio.

Trend towards banking sector consolidation. During the crisis, a number of banks could not independently solve the problems of supporting the required level of liquidity, fulfillment of obligations to creditors, supporting the required level of capital sufficiency. Some of these banks were bought by other credit organizations, and a number of banks was subjected to financial rehabilitation procedures under the guidance of the Deposit Insurance Agency (DIA). In so doing, the DIA actively attracted the largest banks to this procedure, and as a result they received the assets of the banks undergoing rehabilitation.

(effect of inflation, changes of exchange rates, resolutions of state authorities, other economic, financial, political and other factors)

Predicted duration of the factors and conditions

With regard to the tendency of the Bank of Russia to increase the minimum capital level, the banking system consolidation tendency will be long-term. Other factors will remain topical in the medium term.

Measures taken or to be taken by the issuing credit institution in future to take advantage of the said factors and conditions

Sberbank's assets and liabilities management policy ensures a relatively flexible approach to the interest policy in view of the margin reduction tendency in the banking system.

Methods that the issuing credit institution applies or will apply to reduce the negative effect the factors and condition have on its activities

To reduce the negative effect of the interest margin reduction trend, Sberbank pursues a balanced interest policy of rate management to attract and place resources. The Bank is also carrying out a complex of marketing activities and modernizing the system of sales to increase the sales of the most profitable assets.

Sberbank has access to various resources, including international capital markets, enabling it to mitigate the negative effect of the relatively slow growth of traditional customer deposit sources.

Material events or factors that may mostly affect the ability of the issuing credit institution to attain the same or better results as compared to the results attained for the last reporting period, and the probability of such events (factors)

The high degree of Sberbank of Russia's integration in economic processes in the country determines the close connection of the bank's development with dynamics of Russia's economic growth. In its turn, development of the Russian economy depends on a number of factors related to the world economy in general.

One of the main negative macroeconomic factors, which may have a negative influence on the Bank's activity, is reduction in world prices for the products of export-oriented production branches of the Russian economy. Given the substantial specific weight of energy carriers in the structure of export and economy of the Russian Federation, one can suppose that a deterioration of the situation with world prices in the medium- and short-term perspectives may lead to a reduction in productivity growth and worse lending capacity of the leading Russian companies. Falling economic activity may entail ***unemployment growth, reduction in expenses of the employed population, reduction in consumption and amount of savings***. In the medium term, this may result in a reduction of state budget expenditure, a budget deficit, and increasing inflation expectations. In the conditions of ***instability on the world financial markets***, possibilities of the state and Russian companies, related to attraction of additional financial resources from the external and internal markets, will be limited.

Such influence of the world financial crisis may result in a ***reduction of Russian banks' stability*** due to deteriorating lending capacity of bank customers, the increasing price of credit resources, and the need for a further stepping up of reserves for possible losses.

In the conditions of low predictability of the future dynamics of the main factors that influence banking activity, Sberbank of Russia has raised the degree of control over risks undertaken, has started to apply more conservative approaches in risk evaluation and has increased reserves for possible losses to a level that is adequate for the current risk level.

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

Improvement of the legal base, system and mechanisms of bank refinancing, and also ***legislation and institutions that contribute to formation of a long-term base for commercial banks***, will have a positive influence on development of the Bank's resource base, form new possibilities to step up loan portfolio volume, reduce the level of risks and, as a result, have a positive influence on the financial result of the Bank's activity.

Development of international operations, further expansion on external bank services markets create prerequisites to increase loyalty of Bank customers working abroad, give a new boost to the development of corporate customer service, and create new sources for the Bank's net profit.

Strengthening positions on the market of investment bank services. The expansion of the product line of the investment bank products through integration with Troika Dialog (renamed Sberbank CIB), the company acquired by Sberbank, is to result in a synergetic growth of customer base and dynamics of the Bank's income.

4.6.2. Competitors of the issuing credit institution

The main existing and potential competitors of the issuing credit institution in terms of the basic activities, including foreign competitors

Currently, the Bank's main competitors in various segments of the Russian financial markets are the largest Russian banks and their bank groups, and credit institutions with 100 % foreign capital.

Sberbank of Russia's competitors also include foreign banks that perform cross-border lending operations and attract the most reliable Russian companies to their accounts.

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

The Bank has formed the following competition factors:

- Using its considerable advantage in terms of the **amount of capital**, which has a record amount for the Russian market, Sberbank actively provides large and long-term loans and investments to Russian enterprises, which allows it to compete successfully not only with national but also with foreign creditors. Availability of substantial capital allows the Bank to make large investments in the development of its infrastructure and implementation of modern information technologies.
- **Extensive customer base** in all segments (corporate and retail, large and small customers) and in all regions of the country;
- Sberbank has extensive **experience of mass customer service**, which allows it to remain an undisputed leader on the retail bank services market and create standards for operating thereupon. Availability of proven bank product provision technologies allows the Bank to perform a great number of operations and service considerable financial flows. The uniqueness of technological customer service solutions is conditioned by the fact that Sberbank possesses the country's largest **sales network** (affiliates and ATMs) that ensure accessibility of its services throughout Russia. As Sberbank efficiently uses the possibility of distributing bank technologies, it saves on costs by consolidating expenses on elaboration and implementation of bank products.
- **Bank's brand and reputation**, first of all connected with huge trust to the Bank on the part of all categories of customers;
- **Credit rating of the investment level** given to Sberbank by world's leading rating agencies allow the attraction of additional long-term funds from the international capital market on the most profitable conditions. Trust in Sberbank on international financial markets is conditioned by its transparency, stable financial condition and transparency of the capital structure, which allows it to cooperate successfully with the largest foreign financial institutes.
- **The Bank's team and considerable accumulated experience**. A large number of experienced qualified specialists in all Russian regions, considerable managerial experience as part of one of the world's largest organizations, processes and systems which altogether manage tasks of unique scale and complexity.
- An important component of business success is Sberbank's **corporate culture**, which helps to mobilize all the units to resolve the challenges that the Bank faces.

The Bank is performing a program of transformations in accordance with *Sberbank of Russia Development Strategy Until 2014*, aimed at increasing the number and strengthening the factors of its competitive advantage.

The main elements of the Bank's Strategy until 2014 are published on Bank's website.

V. Detailed Information on the Members of the Issuing Credit Institution's Management Bodies and Bodies for Control over its Financial and Economic Activities, and Brief Information on the Employees (Workers) of the Issuing Credit Institution

5.1. Information about the structure and competence of management bodies of the issuing credit institution

Description of the structure of the issuing credit institution's management bodies and their competences in accordance with the Articles of Association of the issuing credit institution

1. General Shareholders' Meeting.

Competence:

The General Shareholders' Meeting is the Bank's supreme management body. The competence of the General Shareholders' Meeting covers the following issues:

- 1) amendment of the Bank's Charter or approval of its new version;
- 2) reorganization of the Bank;
- 3) liquidation of the Bank, appointment of a liquidation committee and approval of intermediary and final liquidation balance sheets;
- 4) election of the Bank's Supervisory Board members and early termination of their powers;
- 5) election of the Bank's CEO, Chairman of the Executive Board, and early termination of his powers;
- 6) election of the Bank's Audit Commission members, and early termination of their powers;
- 7) determination of quantity, nominal value, category (type) of declared shares and the rights provided by these shares;
- 8) increase of the share capital by increasing nominal value of shares;
- 9) increase of the share capital by offering additional shares on the basis of private placement;
- 10) increase of the share capital by offering additional shares on the basis of public placement if the number of shares, additionally offered by public subscription, is over 25 percent of ordinary shares previously placed by the Bank;
- 11) increase of the share capital by offering additional shares under public placement, if the number of shares, additionally placed by public subscription, amounts to no more than 25 percent of ordinary shares previously placed by the Bank, and the Bank's Supervisory Board failed to reach unanimity on this matter;
- 12) private offering of bonds convertible into ordinary shares, and other equity securities convertible into ordinary shares;
- 13) public offering of bonds convertible into ordinary shares, and other equity securities convertible into ordinary shares of over 25 percent of ordinary shares previously placed by the Bank;
- 14) reduction of the Bank's share capital by decreasing the par value of shares or through the Bank's acquiring a part of shares to reduce their total number or by redeeming the shares acquired or repurchased by the Bank;
- 15) approval of the Bank's auditor;
- 16) approval of annual reports, including the Bank's annual financial statements, and distribution of profits, including payment (declaration) of dividends, as of the end of a financial year;
- 17) determination of the procedure for conducting the General Shareholders' Meeting;
- 18) dilution and consolidation of shares, placement of equity securities by conversion;
- 19) making decisions about approval of interested party transactions in instances envisaged by federal law;
- 20) making decisions about approval of major transactions in instances envisaged by federal law;
- 21) making decisions about participation in associations and other alliances of commercial organizations;
- 22) approval of the Bank's internal documents: the Procedure for Conducting the General Shareholders' Meeting, the Regulation on the Bank's Supervisory Board, the Regulation on the Executive Board, and the Regulation on the Audit Commission;
- 23) resolution of other matters envisaged by the federal law and the Charter.

The issues falling within the competence of the General Shareholders' Meeting may not be passed for resolution to the Bank's executive bodies.

The issues falling within the competence of the General Shareholders' Meeting may not be passed

for resolution to the Bank's Supervisory Board, except where stipulated by the federal law.

2. Bank's Supervisory Board

Competence

The Bank's Supervisory Board performs the overall management of the Bank's activity, except for resolution of issues referred to the competence of the General Shareholders' Meeting under the Charter.

The competence of the Bank's Supervisory Board covers the following issues:

- 1) determining the priority areas of the Bank's activity;
- 2) convocation of annual and extraordinary General Shareholders' Meetings, save where the right to convene and conduct the General Shareholders' Meeting is given to bodies and persons in accordance with the federal law;
- 3) approval of the agenda of the General Meeting of Shareholders;
- 4) determining the date of the list of persons entitled to participate in the General Shareholders' Meeting, and other issues that refer to the competence of the Bank's Supervisory Board in accordance with the federal law and connected with preparation and holding of the General Shareholders' Meeting;
- 5) increasing the Bank's share capital by placing additional shares at the expense of the Bank's property within the quantity of the declared shares established by the Charter;
- 6) increasing the Bank's share capital by way of public offering of additional shares within the quantity of declared shares, if the number of additionally offered shares is more than 25 percent of ordinary shares previously placed by the Bank;
- 7) placement of additional shares in which the preferred shares, previously placed by the Bank, of a certain type convertible into ordinary shares or preferred shares of other types are converted, unless such offering is connected with an increase of the Bank's capital;
- 8) placement of bonds and other equity securities in instances envisaged under federal law;
- 9) public offering of bonds convertible into ordinary shares, and other equity securities convertible into ordinary shares of up to 25 percent of ordinary shares previously placed by the Bank;
- 10) acquisition of shares, bonds and other securities placed by the Bank in instances envisaged by federal law;
- 11) establishment of the Bank's Executive Board, appointment of the Board members, Deputy Chairpersons of the Executive Board, including first deputies, from among the nominees proposed by the CEO, Chairman of the Executive Board, and premature termination of their powers;
- 12) recommendations on the amount of dividend payable on shares;
- 13) approval of the Bank's internal documents, including the regulation on the internal control system, the regulation on the Internal Control Service, the regulation on the reserve fund, funds for payment of dividend and undistributed profits, other internal documents of the Bank the approval of which falls within the competence of the Supervisory Board under the Bank's Charter or the Regulation on the Bank's Supervisory Board;
- 14) opening and closing of branches and representative offices of the Bank; making amendments to the Charter relating to such opening and closing of the Bank's branches and representative offices;
- 15) approval of major transactions in instances envisaged by federal law;
- 16) approval of non arm's-length transactions in instances envisaged by federal law;
- 17) determining the procedure of transactions with affiliated persons;
- 18) approval of the Bank's registrar and the terms of the agreement with it, and termination of the agreement with the registrar;
- 19) creation, if necessary, of the Bank's Supervisory Board committees dealing with individual issues of the Bank's activity; approval of the regulations on the Supervisory Board Committees;
- 20) approval, as proposed by the head of the Bank's Internal Control Service, of the annual schedule of inspections by the Bank's Internal Control Service, consideration of the reports submitted by the Bank's Internal Control Service on the compliance with the schedule of the Bank inspections and their results;
- 21) periodic hearing of reports submitted by CEO, Chairman of the Bank's Executive Board, on the Bank's activity. The procedure for submitting the reports by CEO, Chairman of the Bank's Executive Board, on the Bank's activity is determined by the Supervisory Board;
- 22) approval of the terms of agreements between the Bank and CEO, Chairman of the Bank's Executive Board, the Executive Board members, including determination of the amount of fees and compensations payable to them;

- 23) making a resolution on suspending the powers of CEO, Chairman of the Executive Board, and appointment of the Bank's temporary single executive body. Such resolution is made under the procedure set forth by the federal law;
- 24) recommendations on the amount of fees and compensations payable to the members of the Bank's Audit Commission;
- 25) submitting an application for the listing of the Bank's shares and/or issue grade securities convertible into the Bank's shares;
- 26) other matters envisaged by federal law and the Charter.

The following bodies were created within the bank's Supervisory Board:

- Audit Committee,
- Fees and Personnel Committee,
- Strategic Planning Committee.

The Committees are the bodies of the bank's Supervisory Board established to prepare recommendations to the Supervisory Board to make decisions about the questions referred to the competence of the Supervisory Board by the Bank Charter and Provision on the Supervisory Board.

The Committees report directly to the Supervisory Board.

The Committees ensure performance of legally established obligations by all Supervisory Board members, as well as working cooperation with the bank's management bodies. The resolutions passed by the Committees serve as recommendations.

The competence of the **Audit Committee** covers the following issues:

- evaluation of prospective bank auditors to hold a tender for the selection and proposal of prospective bank auditors for consideration of the Supervisory Board for further approval by the General Meeting of Shareholders. Elaboration of recommendations on the draft agreement concluded with the auditor;
 - preliminary consideration of the auditor's conclusion and tabling it for consideration by the Supervisory Board;
 - consideration of the Audit Commission's opinion after checking the bank's financial and economic activity, bank's annual accounting reports and veracity of the data contained in the bank's annual report and annual accounting reports;
 - evaluation of efficiency of the bank's internal control and preparation of offers related to its improvement;
- preliminary consideration of the annual financial reports.

Composition of the Audit Committee:

Chairman of the Committee – V. A. Mau

Committee members – N.Yu. Ivanova, A.V. Moiseev, I.V. Lomakin-Rumyantsev, and D.V. Tulin.

The competence of the **Fees and Personnel Committee** covers the following questions:

- elaboration of recommendations for the Supervisory Board related to the bank's HR policy and fees that contribute to attraction of qualified specialists to bank management and creation of necessary stimuli for their successful work;
- determining the criteria for selecting candidates for Executive Board members and CEO, Chairman of the Executive Board, as well as preliminary appraisal of the said candidates;
- elaboration of offers on determination of conditions of agreements with the CEO, Chairman of the Executive Board and members of the Executive Board.

Composition of the Fees and Personnel Committee:

Chairman of the Committee – G.I. Luntovskiy

Committee members – I.V. Lomakin Rumyantsev, V.A. Mau, and S.G. Sinelnikov-Murylev.

The competence of the **Strategic Planning Committee** covers the following questions:

- consideration and evaluation of long-term trends of banking operations market development, with the time horizon of three to five years;
- preliminary consideration of documents related to long-term development of the bank's business, with the time horizon of three to five years and more;
- interaction with other Committees, created within the Supervisory Board, to evaluate the influence of their recommendations on banking strategy realization.

Composition of the Strategic Planning Committee:

Chairman of the Committee – A.V. Ulyukaev

Committee members – H.O. Gref, A.L. Kudrin, A. Profumo, S.G. Sinelnikov-Murylev, R. Freeman, A.M. Egilmez, and S.A. Shvetsov.

3. Collective Executive Body – Bank Executive Board.

Competence

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

In accordance with the tasks vested in it, the Bank's Executive Board:

- 1) discusses in advance the issues to be considered by the General Shareholders' Meeting and the Supervisory Board of the Bank, in particular annual reports, including the Bank's annual financial statements, prepares draft resolution thereupon and ensures the fulfillment of resolutions passed by the General Shareholders' Meeting and the Supervisory Board of the Bank;
- 2) discusses the reports presented by the heads of units of the Bank's central head office and the heads of regional head offices on the performance for the relevant periods and the performance in particular areas of the bank activities;
- 3) defines the Bank's risk management policy, ensures conditions for its efficient implementation, organizes the risk management process within the Bank, and appoints the units responsible for the management of individual risks;
- 4) ensures practical implementation of the most advanced bank technologies by the Bank's units, implements projects for complex banking automation, and ensures creation of up-to-date bank infrastructure;
- 5) arranges and duly conducts the work for improving the network of the Bank's affiliates and other standalone divisions, and makes decisions on changing the affiliates' status and name;
- 6) considers and solves issues concerning the participation and termination of the Bank's participation in other organizations, except for making decisions on participation in associations and other alliances of commercial organizations;
- 7) approves interest rates on retail deposits;
- 8) considers the state of the Bank's accounting, reporting and internal control, hears reports of the heads of the Bank's affiliates and other standalone divisions following the audits and inspections of their activity, and makes decisions on the said matters;
- 9) controls adherence by the Bank's divisions to federal laws and other regulations;
- 10) establishes the Bank's system of labor remuneration;
- 11) approves candidates for the chairpersons of regional head offices, considers their dismissal; considers proposals on granting state awards of the Russian Federation to the Bank's most distinguished employees;
- 12) 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 the approval of which lies within the competence of the General Shareholders' Meeting and the Supervisory Board of the Bank;
- 13) appoints collective working bodies, including the Bank's boards and committees, approves regulations on them and defines their competence, including for the approval of the Bank's internal documents that define the rules, the procedures, and the order of bank operations and other transactions, and the interaction procedure between the structural units of the Bank's central head office and its affiliates;
- 14) approves regulations on the Bank's affiliates and representative offices;
- 15) makes resolutions on the appointment of the Bank's temporary management or authorized representative to manage an affiliate (regional head office or division);
- 16) considers and solves other issues of the Bank's activity.

4. Single Executive Body – CEO, Chairman of the Bank's Executive Board.

Competence

CEO, Chairman of the Bank's Executive Board, is competent to resolve all matters related to the Bank's day-to-day operations, including:

- 1) ensuring execution of resolutions passed by the General Shareholders' Meeting and the Supervisory Board of the Bank;
- 2) submitting proposals to the Bank's Supervisory Board on the composition of the Bank's Executive Board, including on the candidates for the First Deputy Chairpersons of the Executive Board, and Deputy Chairpersons of the Executive Board of the Bank;
- 3) organization of work of the Bank's Executive Board;
- 4) presiding over the meetings of the Bank's Executive Board, signing of minutes of meetings and resolutions passed by the Bank's Executive Board;

- 5) distribution of obligations among the First Deputy Chairperson of the Executive Board, Deputy Chairpersons of the Bank's Executive Board and members of the Bank's Executive Board;
- 6) representing the Bank without a power of attorney in all institutions, enterprises and organizations within the Russian Federation and abroad;
- 7) performance of all kinds of transactions and other legal actions on the Bank's behalf without a power of attorney;
- 8) approval of the Bank's internal documents not falling within the competence of the General Shareholders' Meeting, the Supervisory Board and Executive Board of the Bank;
- 9) exercising of the employer's rights and obligations, envisaged by labor laws, in respect of the Bank's employees;
- 10) conclusion, amendment and termination of employment agreements with the employees of the central head office, heads of affiliates, and representative offices of the Bank in accordance with the established nomenclature;
- 11) encouragement of the Bank's employees for diligent and efficient work, and bringing of employees to material and disciplinary liability;
- 12) approval of the organizational structure, the staff schedule and the scheme of official salaries, the regulations on structural units of the Bank's central head office, and the staff schedule of the Bank's representative offices;
- 13) approval of quarterly reports on securities;
- 14) approval of a report about results of issue (additional issue) of equity securities;
- 15) making decisions on the beginning date of bonds placement, acquisition of bonds upon demand of their owners and/or upon agreement with their owners, on determining the income from bonds, and on other matters related to the circulation of bonds not referred to the competence of the Bank's other management bodies;
- 16) determining the procedure for handling information classified as the Bank's commercial secret, and the responsibility for violation of the procedure for handling such information;
- 17) resolution of other issues of the Bank's daily activity not falling within the competence of the General Shareholders' Meeting the Supervisory Board or the Executive Board of the Bank.

CEO, Chairman of the Bank's Executive Board, has the right to delegate individual official powers to, and to temporarily vest his obligations in, his subordinates.

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

Information on the corporate code of conduct (management) of the issuing credit institution or other similar document

Subject to the recommendations of the Federal Commission for the Securities Market, the Bank has developed a Corporate Management Code stated in the provisions of the Code of Corporate Conduct. This document was approved by the Annual General Meeting of Shareholders on June 21, 2002.

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

Information on the internal documents of the issuing credit institution regulating the activities of its management bodies

The Charter of Sberbank of Russia OJSC, internal documents, regulating the activities of the Bank's bodies: The Regulation on the Bank's Supervisory Board, the Regulation on the Bank's Executive Board, the Regulation on the Bank's Audit Commission, the Procedure for Holding of the General Shareholders' Meeting, etc. are published on the Bank's website (www.sberbank.ru) and on the website provided by one of the information distributors on the securities market (<http://www.e-disclosure.ru/portal/company.aspx?id=3043>).

Information on amendments made to the Charter and internal documents of the issuing credit institution for the last reporting period

In the reporting period, the Annual General Shareholders' Meeting of Sberbank held on May 31, 2013 approved the new version of the Bank's Charter. As of June 1, 2013, the Charter is in the process of state registration.

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

Members	Supervisory Board of the Bank
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Full Name: **1. HERMAN O. GREF**

Year of birth: 1964

Information about education: Higher
1990
F.M. Dostoevsky Omsk State University
Jurisprudence, lawyer
PhD in Economics

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
November 29, 2007	CEO, Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

Positions occupied for the last five years, including part-time positions (in chronological order): no other positions held, besides those occupied for the last 5 years. Share of participation in the share capital of the issuing credit institution	0.0031 %
Percentage of ordinary shares held in the issuing credit institution	0.003 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency	No

(bankruptcy)	
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Full Name: **2. SERGEI M. GURIEV**

Year of birth: 1971
Information about Higher education: 1993
Moscow Physics and Technical Institute
Applied Mathematics and Physics
Engineer-mathematician
1994
RAS, PhD in Physical and Mathematical Sciences
2002
RAS, Doctor of Economics

Positions occupied at present: no positions.

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

From	till	Position	Full company name
1	2	3	4
October 18, 2004	May 30, 2013	Rector	Russian School of Economics - Private Educational Institution
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	

Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
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Full Name: **3. BELLA I. ZLATKIS**

Year of birth: 1948

Information about education: Higher

1970

Moscow Financial Institute

Finance and Credit

economist

1978

Postgraduate School of the All-Union Correspondence Financial and

Economic Institute

PhD in Economics

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
May 28, 2004	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

Share of participation in the share capital of the issuing credit institution	0.0004 %
Percentage of ordinary shares held in the issuing credit institution	0.0005 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No

Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **4. NADEZHDA Yu. IVANOVA**
 Year of birth: 1953
 Information about education: Higher
 1975
 Moscow Financial Institute
 Finance and Credit
 economist

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
June 27, 2013	Deputy Chairperson, Director of the General Economic Department	Central Bank of Russia

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

From	till	Position	Full company name
1	2	3	4
April 22, 1995	June 26, 2013	Director of the General Economic Department	Central Bank of Russia

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No

Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **5. SERGEI M. IGNATIEV**
 Year of birth: 1948
 Information about education: Higher
 1975
 Lomonosov Moscow State University
 Economics Faculty, political economy
 Economist, lecturer in Political Economy
 PhD in Economics, assistant professor

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
June 24, 2013	Chairman Adviser	Central Bank of Russia

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

From	till	Position	Full company name
1	2	3	4
March 20, 2002	June 23, 2013	Chairman	Central Bank of Russia
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution			0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **6. ALEXEI L. KUDRIN**
 Year of birth: 1960
 Information about education: Higher
 1983
 A.A. Zhdanov Leningrad State University
 Political Economy, economist, lecturer in Political Economy
 1989
 Institute of Economics of the USSR Academy of Sciences
 PhD in Economics

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
June 28, 2011	Dean of the Liberal Arts and Sciences Department	Saint Petersburg State University

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

From	till	Position	Full company name
1	2	3	4
September 25, 2007	September 26, 2011	Minister of Finance, Deputy Prime Minister of the Russian Federation	Government Staff of the Russian Federation
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0

Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy).	No

Full Name: **7. ILYA V. LOMAKIN-RUMYANTSEV**
 Year of birth: 1957
 Information about education: Higher
 1979
 Lomonosov Moscow State University
 National Economy Planning,
 PhD in Economics

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
January 9, 2013	Deputy Dean of the Economic Department	Lomonosov Moscow State University

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

From	till	Position	Full company name
1	2	3	4
March 24, 2004	March 23, 2009	Director	Federal Insurance Supervision Service
March 24, 2009	March 24, 2011	Head	Expert Department of the President of the Russian Federation
April 1, 2011	April 15, 2013	Director of the Expert Council	Rosgosstrakh OJSC
October 1, 2011	October 19, 2012	Director	RANEP Development Institutes Research Center
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0

Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **8. GEORGY I. LUNTOVSKY**
 Year of birth: 1950
 Information about education: Higher
 1978
 All-Union Correspondence Financial and Economic Institute
 Finance and Credit, economist
 1997
 National Economy Academy under the Government of the Russian Federation
 Management in market conditions, manager
 1998
 Moscow State University of Economics, Statistics and Informatics
 PhD in Economics

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
March 16, 2005	First Deputy Chairman	Central Bank of Russia

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

Share of participation in the share capital of the issuing credit institution	0
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Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

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

Positions occupied at present:

From	Position	Full company name
1	2	3
May 14, 2002	Rector	Russian Academy of National Economy and State Service under President of the Russian Federation

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

years.

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **10. ALEXEY V. MOISEEV**
Year of birth: 1973
Information about education: Higher
1995
Sergo Ordzhonikidze State Academy of Management
International Economics, economist
1998
University of Rochester (New-York, USA)
Master of Business Administration

Positions occupied at present:

From	Position	Full company name
1	2	3
July 18, 2012	Deputy Minister	Ministry of Finance of the Russian Federation

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

From	till	Position	Full company name
1	2	3	4
October 15, 2004	September 15, 2010	Deputy Head of the Analytics Department	Renaissance Capital – Financial Consultant LLC
September 16, 2010	July 17, 2012	Deputy Head of the Analytics Department, Head of the Macroeconomic Analysis Department	VTB Capital CSJC
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	

Full Name: **11. ALESSANDRO PROFUMO**
 Year of birth: 1957
 Information about education: Higher
 1987
 Bocconi University (Milan, Italy)
 Business Administration

Positions occupied at present:

From	Position	Full company name
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1	2	3
April 2012	Chairman of the Bank	Monte dei Paschi di Siena, Italy

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

From	till	Position	Full company name
1	2	3	4
April 29, 1997	September 21, 2010	President	UniCredit Group
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy).		No	

Full Name: **12. SERGEI G. SINELNIKOV-MURYLEV**
Year of birth: 1960
Information about education: Higher
1982
Lomonosov Moscow State University
Economic Faculty (economic cybernetics), economist
Doctor of Economics, Professor

Positions occupied at present (positions occupied for the last five years):

From	Position	Full company name
1	2	3

December 17, 2007	Rector	State educational institution of higher professional education All-Russian Academy of External Trade of Ministry of Economic Development of the Russian Federation
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Positions occupied for the last five years (in chronological order): no other positions held for the last 5 years.

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution:	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **13. DMITRY V. TULIN**
Year of birth: 1956
Information about education: Higher
1978
Moscow Financial Institute
International Economic Relations
economist
PhD in Economics

Positions occupied at present, including part-time positions: Professor at the Russian Academy of Entrepreneurship.

Positions held for the last five years, including part-time positions (in chronological order): no.

Share of participation in the share capital of the issuing credit institution	0
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Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy).	No

Full Name: **14. ALEKSEI V. ULYUKAEV**
 Year of birth: 1956
 Information about education: Higher
 1979
 Lomonosov Moscow State University
 Political economy, economist
 Doctor of Economics, Professor

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
June 24, 2013	Minister	Ministry of Economic Development of the Russian Federation

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

From	till	Position	Full company name
1	2	3	4
April 8, 2004	June 23, 2013	First Deputy Chairman	Central bank of the Russian Federation

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution:	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy).	No

Full Name: **15. RONALD FREEMAN**
 Year of birth: 1939
 Information about education: Higher
 1964
 Columbia University Law School
 Jurisprudence, Bachelor

Positions occupied at present, including part-time positions: member of the Board of Directors:

From	Body	Company
1	2	3
For the last five years	Audit Committee	Severstal JSC
	Audit Committee and Remuneration Committee	Volga Gas
	Executive Committee, Co-treasurer, Board of Directors	Atlantic Council (Washington)
	Chairman of the Executive Committee	The Pilgrims Society (London)
	International Council, Vice-Chairman	Columbia University Law School (New-York)

	Board of Directors	PILnet, Public Interest Law Network (New-York)
	William Pitt Committee	Royal Institute of International Affairs (Chatham House), London
	Independent Consultant	of Sberbank of Russia

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

Share of participation in the share capital of the issuing credit institution	0.00021 %
Percentage of ordinary shares held in the issuing credit institution	0.00022 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **16. SERGEI A. SHVETSOV**
Year of birth: 1970
Information about education: Higher
1993
Lomonosov Moscow State University
Economic Cybernetics, mathematician economist

Positions occupied at present, including part-time positions:

From	Position	Full company name
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1	2	3
February 16, 2011	Deputy Chairman	Central bank of the Russian Federation

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

From	till	Position	Full company name
1	2	3	4
December 1, 2003	February 15, 2011	Director of Department for Operations on Financial Markets	Central bank of the Russian Federation
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	

Full Name: **17. AKHMET M. EGILMEZ**
 Year of birth: 1950
 Information about education: Higher
 Ankara University (Turkey)
 Political Sciences Department (Economy and Finance)
 Gazi University
 Doctorate in state finance.

Positions occupied at present, including part-time positions: Positions occupied for the last five years, including part-time positions (in chronological order):

From 1972, Mr. Egilmez occupied various positions with the Ministry of Finance and the Treasury of Turkey. He was a member of the boards of directors of financial institutions.

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Members	Executive Board of the Bank
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Full Name:	1. IGOR G. ARTAMONOV
Year of birth:	1967
Information about education:	Higher 1990 G.V. Plekhanov Moscow National Economy Institute National economy planning, economist 1999 National Economy Academy under the Government of the Russian Federation Modern commercial bank director, Master of Administration 2007 Higher School of Economics – National Research University,

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
June 17, 2013	Vice President, Chairman of Srednerussky Bank	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
April 11, 2007	June 21, 2011	Chairman of West-Siberian Bank	Sberbank of Russia Open Joint-Stock Company
June 22, 2011	June 16, 2013	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0.00027 %
Percentage of ordinary shares held in the issuing credit institution:			0.00029 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	

Full Name: **2. ALEKSANDER V. BAZAROV**
 Year of birth: 1962
 Information about education: Higher

1984
Kiev State University
Political Economy
Economist, lecturer in Political Economy
PhD in Economics

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
January 1, 2013	Senior Vice-President	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
May 2004	June 2008	Managing Director, Head of Customer Relations Management in CIS countries	Deutsche Bank AG, London, Kyiv
July 1, 2008	May 12, 2009	Director of the Corporate Clients Department	Sberbank of Russia Open Joint-Stock Company
May 12, 2009	December 31, 2012	Vice President, Director of the Corporate Clients Department	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0.0022 %
Percentage of ordinary shares held in the issuing credit institution:			0.0023 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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		No	

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

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
05.02.2008	Senior Vice-President	Sberbank of Russia Open Joint-Stock Company

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

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in	No

relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by RF legislation about insolvency (bankruptcy)	
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Full Name: **4. SERGEY N. GORKOV**
 Year of birth: 1968
 Information about education: Higher
 1994
 Academy of the Federal Security Service of the Russian Federation
 Jurisprudence, lawyer with foreign language proficiency
 2002
 G.V. Plekhanov Russian Economy Academy
 Finance and Credit, economist

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
October 8, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
November 26, 2008	October 8, 2010	Director of HR Policy Department	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	

Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
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Full Name: **5. HERMAN O. GREF**
 Year of birth: 1964
 Information about education: Higher
 1990
 F.M. Dostoevsky Omsk State University
 Jurisprudence, lawyer
 PhD in Economics

Positions occupied at present, including part-time positions:

From	Position	Full company name
1	2	3
November 29, 2007	CEO, Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

Share of participation in the share capital of the issuing credit institution	0.0031 %
Percentage of ordinary shares held in the issuing credit institution	0.003 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF	No

legislation about insolvency (bankruptcy)	
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Full Name: **6. ANDREY M. DONSKIH**
 Year of birth: 1967
 Information about education: Higher
 1988
 G.V. Plekhanov Moscow National Economy Institute
 Trade economy, economist

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
March 11, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
September 2004	December 2009	Chief Executive Director, Deputy Chairman of the Executive Board, Chairman of the Executive Board	Uralsib Bank OAO
December 2009	February 2010	CEO	Uralsib Financial Corporation OAO
Share of participation in the share capital of the issuing credit institution			0.0012 %
Percentage of ordinary shares held in the issuing credit institution			0.0013 %
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 held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in		No	

relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by RF legislation about insolvency (bankruptcy)	
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Full Name: **7. BELLA I. ZLATKIS**
 Year of birth: 1948
 Information about education: Higher
 1970
 Moscow Financial Institute
 Finance and Credit, economist
 1978
 Postgraduate School of the All-Union Correspondence Financial and Economic Institute, PhD in Economics

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
May 28, 2004	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

Share of participation in the share capital of the issuing credit institution	0.0004 %
Percentage of ordinary shares held in the issuing credit institution	0.0005 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **8. OLGA N. KANOVICH**
 Year of birth: 1971
 Information about education: Higher
 1993
 G.V. Plekhanov Russian Economy Academy
 Finance and Credit, economist

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
February 11, .2008	Senior Vice-President	Sberbank of Russia Open Joint-Stock Company

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

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **9. STANISLAV K. KUZNETSOV**
 Year of birth: 1962
 Information about education: Higher
 1984
 Military Red Banner Institute
 Military and political specialization, foreign languages
 officer with a higher military and political education, executive

assistant/translator with German, Czech translator
2002
Legal Institute of the RF Ministry of Internal Affairs
Jurisprudence, lawyer
PhD in legal sciences

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
October 8, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
30.01.2008	October 8, 2010	Senior Vice-President	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	

Full Name: **10. VADIM V. KULIK**
Year of birth: 1972
Information about education: Higher
1995
D. Mendeleev University of Chemical Technology of Russia
Chemical Technology of Modern Power Engineering Materials
Institute for Privatization and Management
Development, evaluation and substantiation of investment projects

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
May 24, 2013	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
May 22, 2008	May 11, 2009	Director for Centralized Back-Office	Sberbank of Russia Open Joint-Stock Company
May 12, 2009	January 31, 2010	Director of Retail Risk Department	Sberbank of Russia Open Joint-Stock Company
February 1, 2010	June 2, 2011	Director of Risk Department	Sberbank of Russia Open Joint-Stock Company
June 3, 2011	January 14, 2013	Vice President, Director of Risk Department	Sberbank of Russia Open Joint-Stock Company
January 15, 2013	May 23, 2013	Senior Vice-President	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the		No	

securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **11. ALEXANDER V. MOROZOV**
 Year of birth: 1969
 Information about education: Higher
 1995
 Lomonosov Moscow State University
 Economic theory, economist

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
January 1, 2013	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
May 12, 2008	May 12, 2009	Director of Finance Division	Sberbank of Russia Open Joint-Stock Company
May 12, 2009	December 31, 2012	Vice President – Director of Finance Department	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0.0014 %
Percentage of ordinary shares held in the issuing credit institution:			0.0009 %
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the		No	

securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **12. MAXIM V. POLETAEV**
 Year of birth: 1971
 Information about education: Higher
 1993
 Yaroslavl State University
 Accounting, control and analysis of business activity, economist

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
June 10, 2013	First Deputy Chairperson of the Management Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
September 2002	February 2009	Chairman of Baikal Bank	Sberbank of Russia Open Joint-Stock Company
February 2009	May 2009	Vice-President, Director of Corporate Development Directorate	Sberbank of Russia Open Joint-Stock Company
May 2009	October 2009	Vice-President, Director of Corporate Development Department	Sberbank of Russia Open Joint-Stock Company
October 2009	June 2013	Vice President, Chairman of Moscow Bank	Sberbank of Russia Open Joint-Stock Company
Share of participation in the share capital of the issuing credit institution			0.0001 %
Percentage of ordinary shares held in the issuing credit institution:			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution			0

Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **13. ALEKSANDER Yu. TORBAKHOV**
 Year of birth: 1971
 Information about education: Higher
 1994
 S. Orjonikidze Moscow Aviation Institute
 Gyroscopic devices and systems of orientation, navigation and stabilization, engineer-electromechanician
 1997
 Moscow State International Relations Institute (University)
 International economic relations, economist with knowledge of a foreign language
 2003-2005
 Executive MBA program in the University of Chicago Graduate School of Business

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
October 8, 2010	Deputy Chairman of the Executive Board	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
February 15, 2008	March 26, 2009	CEO	Rosgosstrakh-Life Insurance Company LLC
April 2, 2009	June 10, 2010	CEO	Vypel-Communications OJSC
September 6, 2010	October 8, 2010	President's Counselor	Open Joint-Stock Company Sberbank of Russia
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0

Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full Name: **14. NIKOLAI V. TSEKHOMSKY**
 Year of birth: 1974
 Information about education: Higher
 Saint Petersburg State Academy for Engineering and Economics
 1995 – bachelor's program, bachelor of management
 1996 – diploma in Economy and Management in Machine Building
 1999 – postgraduate courses, PhD in Economics

Positions currently held in the issuing credit institution:

From	Position	Full company name
1	2	3
January 1, 2013	Vice-President – Director of Finance Department	Sberbank of Russia Open Joint-Stock Company

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

From	till	Position	Full company name
1	2	3	4
June 21, 2007	October 30, 2009	Member of the Executive Board	VTB Bank (Open Joint-Stock Company)
November 2, 2009	07.12.2011	Chairman of the Executive Board	Barclays Bank Limited Liability Company
November 12, 2012	December 31, 2012	President's Counselor	Open Joint-Stock Company Sberbank of Russia
Share of participation in the share capital of the issuing credit institution			0

Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company of the issuing credit institution	0
Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activity of the issuing credit institution	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

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

5.3. Information on the fees, benefits and/or cost compensation of each management body of the issuing credit institution

Definition of the principles and criteria for determining the amount of remuneration to be paid to the Supervisory Board members falls within the terms of reference of the Human Resources and Remuneration Committee of the Supervisory Board. Decisions about remuneration payment to members of the Supervisory Board of Sberbank of Russia, related to their participation in this bank management body, shall be made at the Annual General Meeting of Shareholders of Sberbank of Russia.

According to the resolution of the annual General Shareholders' Meeting held on May 31, 2013, remuneration of 52.1 million rubles (55.8 billion rubles for 2011) was paid to the members of the Supervisory Board for the H1 2013 for their participation in this management body of the Bank.

The payments charged to the members of the Executive Board for the H1 2013, exclusive of payments made while on business trips, amounted to 208.3 million rubles (181.1 million rubles for the H1 2012).

The development of principles and criteria for determining the amount of remuneration to be paid to the CEO and Chairman of the Executive Board, and to the members of the Executive Board of Sberbank of Russia OJSC falls within the terms of reference of the Human Resources and Remuneration Committee of the Supervisory Board. Remuneration and compensation shall be paid in accordance with the agreements made with CEO, Chairman of the Executive Board and members of the Executive Board.

5.4. Information about structure and competence of bodies of control over financial and economic activity of the issuing credit institution

Description of the structure of the bodies for control over the financial and economic activities of the issuing credit institution and their competences under the Charter (constituent documents) and internal documents of the issuing credit institution

The Bank's system of internal control is a complex of bodies and areas of internal control.

According to the Bank's Charter, the Bank's control is exerted by:

- the Bank's management bodies stipulated by its Charter (General Shareholders' Meeting, Supervisory Board, Collective Executive Body – Executive Board of the Bank, one-person executive body – CEO and Chairman of the Bank's Executive Board);
- Audit Commission, Chief Accountant (his deputies) of the Bank;
- heads (their deputies) and chief accountants (their deputies) of the Bank's branches;
- Internal Control Service (ICS) of the Bank;
- Inspector for combating legalization (laundering) of proceeds from crime and financing of terrorism;
- other divisions and employees of the Bank exercising the internal control within the scope of powers defined by the Bank's internal documents.

As it pertains to internal control over the organization of the Bank's activities, the competence of the General Shareholders' Meeting lies in: election of members of the Bank's Supervisory Board, CEO, Chairman of the Bank's Executive Board, and members of the Bank's Audit Commission; approval of the Bank's external auditor; approval of the annual reports, including the Bank's annual financial statements; passing of resolutions on the approval of major transactions and non arm's-length transactions to the extent permitted by federal law.

As regards the internal control over the organization of the Bank's activities, the Supervisory Board is empowered to: participate in the creation of the internal control system by approving the internal regulatory documents defining the basic principles of the Bank's internal control organization; hear from time to time the Committees of the Bank's Supervisory Bodies on certain issues of the Bank's activities and approve the regulations on the Committees of the Bank's Supervisory Board; approve annual and quarterly audit schedules of the Bank's Internal Control Service; regularly consider the internal control efficiency at its meetings and discuss issues of internal control organization and measures for its improvement with the Bank's executive bodies; hear from time to time the reports of CEO and Chairman of the Bank's Executive Board on the Bank's performance, including the efficiency of its internal control and risk management system, etc.

The Audit Committee is a body of the Supervisory Board established to consider and comprehensively examine the issues pertaining to the organization and functioning of the internal control and risk management system, the accuracy of financial statements and the internal and external audit procedures. The Audit Committee preliminarily examines the materials and prepares recommendations for the Supervisory Board to make decisions in the following areas: evaluation of candidates for the Bank's auditor; preliminary review of the annual financial statements and the external auditor's opinion, as well as the opinion of the Audit Commission based on the audit of the Bank's financial and economic activities, the Bank's annual financial statements and the accuracy of data contained in the Bank's annual report and annual financial statements; review of quarterly reports submitted by ICS and the Inspector of the professional securities market participant to the Supervisory Board; evaluation of the internal control and risk management efficiency, their conformity to the scale and conditions of the Bank's activities, and measures for improving the efficiency thereof, etc.

As regards internal control, the Bank's Executive Board shall: is responsible for the execution of resolutions passed by the Bank's Supervisory Board, the implementation of the Bank's Development Strategy and policy for organizing the internal control within the Bank; discusses the reports submitted by the heads of the central head office units and heads of regional head offices on their performance for the respective periods and on the results of work in specific business areas; determines the Bank's risk management policy, ensures the conditions for its efficient implementation, organizes the process of risk management within the Bank, determines the units responsible for managing individual types of risks, analyzes the condition of accounting, reporting and internal control of the Bank, hears the reports of the heads of branches and other detached divisions of the Bank based on the audits and inspections of their activities, passes resolutions on these issues, etc.;

CEO and Chairman of the Bank's Executive Board heads the Bank's Executive Board and organizes its work, in particular as it pertains to the Bank's internal control; distributes the duties among Deputy Chairpersons 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 divisions of the Bank's central head office.

The Audit Commission is a body elected by the Bank's annual General Shareholders' Meeting for a period running till the next annual general shareholders' meeting in the amount of 7 members to exert control over the Bank's financial and economic activities that involves: conducting an audit (inspection) of the Bank's financial and economic activities at the end of a financial year, and at any time at its own initiative, by a resolution of the General Shareholders' Meeting, the Supervisory Board or at the request of a shareholder(s) owning in the aggregate at least 10 percent of the Bank's voting shares; making an opinion, based on the audit of the Bank's financial and economic activities, that contains the main conclusions on the audit results and lists the violations identified in the course of the audit and proposals as to the elimination thereof; providing the audit materials to the Bank's Supervisory Board and CEO and Chairman of the Executive Board for review and adoption of the relevant measures.

The Bank's Chief Accountant is responsible for the development of the Bank's Accounting Policy, record keeping, and timely provision of full and true accounting statements.

The Internal Control Service (ICS) is a complex of the Bank's structural divisions (Internal Control, Inspection and Audit Department of the Bank's central head office and respective internal control units of the Bank's branches) responsible for the inspection and evaluation of the efficiency of the internal control system, risk management systems, information security systems, accounting and reporting accuracy, and performing a number of other control functions, in particular, monitoring of compliance with the procedures for internal control of financial and economic activities. The main objective of the Bank's ICS is to assist the Bank's management bodies in ensuring high efficiency of the Bank's internal control system, its capability to identify in a timely manner and ensure adequate response to possible errors, violations or omissions.

The Inspector of the Bank (branch) is a special officer responsible for the internal control to prevent the legalization (laundering) of proceeds from crime and financing of terrorism. The Bank's Inspector is appointed by an order of the CEO, Chairman of the Bank's Executive Board, and the affiliates' inspectors are appointed by orders of their heads by agreement with the Bank's Inspector.

The inspector of the professional participant of the securities market is a responsible employee who inspects the Bank's compliance as a professional participant of the securities market. The duties of the Bank's inspector are imposed on a full-time employee of the ICS division by an order of CEO, Chairman of the Bank's Executive Board.

Information on the organization of the system of internal control (internal audit) of the financial and economic activities of the issuing credit institution

Information on an internal audit service (a body, other than the issuer's audit commission (auditor), exerting internal control over the financial and economic activities of the issuing credit institution), its members and term of operation

Since its establishment, the Bank has had the Internal Control Service of Sberbank of Russia. As of the reporting date, the Internal Control Service of the Bank's central head office is headed by the Director of the Internal Control, Inspection and Audit Department Oleg V. Chistyakov.

Main functions of the internal audit service (a body, other than the audit commission (auditor)), its accountability and interaction with the issuing credit institution's executive bodies and the board of directors (supervisory board)

The internal control service performs the following functions of monitoring the compliance with the procedure for internal control over financial and economic activities: inspection and evaluation of the Bank's internal control system, identification and analysis of problems related to its functioning, evaluation of the efficiency of the internal control processes and procedures used; checking of the extent and efficiency of the Bank's methodology for evaluating the bank's risks and procedures for their management; inspection of the operational reliability of the system of internal control over the use of automated information systems; inspection of the accuracy, completeness, fairness and timeliness of accounting and reporting, and the reliability and timeliness of collection and provision of information and reports; inspection of the applied methods of ensuring the integrity of the Bank's property; verification of the conformity of the Bank's internal documents to Russian laws and legal regulations, and their observance, and other functions provided for by the Bank's internal documents.

In the course of its activities the Internal Control Service is free from interference of any third parties or units and reports only to the Bank's Supervisory Board, Executive Board and CEO, Chairman of the Executive Board.

Based on the proposals of the head of the Bank's Internal Control Service, the Supervisory Board approves the annual audit schedules of the Bank's Internal Control Service, the reports of the Bank's

Internal Control Service on the fulfillment of the Bank audit schedules, and reviews the reports of the Bank's Internal Control Service on the results of auditing the Bank.

Interaction of the internal audit service (a body, other than the audit commission (auditor)) with the external auditor of the issuing credit institution

The internal control service takes into account the recommendations of the Bank's external auditors concerning the internal control system.

Information on an internal document of the issuing credit institution that sets forth the rules for preventing unauthorized use of confidential and insider information

"Procedure for access to insider information of Sberbank of Russia, rules of its confidentiality protection and control over the execution of Federal Law No. 224-FZ" No. 2106 dated January 27, 2011.

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

Audit Commission

Full name	1. VLADIMIR M. VOLKOV
Year of birth	1957
Information about education	Higher 1989 Moscow Financial Institute Finance and Credit, economist 2002 Moscow Consumer Cooperation University Jurisprudence, lawyer

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
February 16, 2006	Central Bank of Russia	Deputy Director of the Accounting and Reporting Department, Head of the Department for Accounting Principles, Development and Support of the Procedural Basis for Financial Reporting pursuant to International Standards

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

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0

Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.	No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No	
Full name	2. NATALIA P. BORODINA	
Year of birth	1962	
Information about education	Higher 1984 G.V. Plekhanov Moscow National Economy Institute National economy planning, economist	

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
December 3, 2012	Central Bank of Russia	Head of the Moscow Region Audit of the Internal Audit Department

Positions occupied for the last five years, including part-time positions (in chronological order): From	till	Organization:	Position:
1	2	3	4
January 1, 2007	March 30, 2011	Central Bank of Russia	Head of Internal Audit and Inspection Department
April 1, 2011	December 2, 2012	Central Bank of Russia	Head of Audit Division for Credit Organizations of Internal Audit Department
Share of participation in the share capital of the issuing credit institution			0

Percentage of ordinary shares held in the issuing credit institution:	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	3. OLGA V. POLYAKOVA
Year of birth	1970
Information about education	1995 Ordzhonikidze State University of Management Accounting and auditing, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
March 1, 2011	Central bank of the Russian Federation	Director of Internal Audit Department
Positions occupied for the last five years, including part-time	till	Organization:
		Position:

positions (in chronological order): From			
1	2	3	4
July 25, 2005	April 1, 2009	Central Bank of Russia	Economic Adviser of the Deputy Chairpersons of the Bank of Russia, Adviser of the Chief Auditor of the Bank of Russia
April 1, 2009	March 1, 2011	Central Bank of Russia	Deputy Director of Internal Audit and Inspection Department
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.		No	
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	
Full name	4. MAXIM L. DOLZHIKOV		
Year of birth	1968		

Information about education	Higher 1991 State Financial Academy under RF Government, Finance and Credit, economist
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Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
December 25, 2003	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Internal Control, Inspection and Audit Department

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

Share of participation in the share capital of the issuing credit institution	0.002 %
Percentage of ordinary shares held in the issuing credit institution	0.002 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

Full name	5. NATALIA V. REVINA
Year of birth	1969
Information about education	Higher 1993 Moscow Physics and Technical Institute Applied Mathematics and Physics 1999 G.V. Plekhanov Russian Economy Academy Finance and Credit, economist

Positions occupied at present, including part-time positions (positions occupied in the past five years): From	Organization:	Position:
1	2	3
June 24, 2013	Sberbank of Russia Open Joint-Stock Company	Director of the Methodology and Risk Control Department

Positions occupied for the last five years, including part-time positions (in chronological order): From	till	Organization:	Position:
1	2	3	4
June 9, 2008	April 22, 2009	Sberbank of Russia Open Joint-Stock Company	Director for Centralized Credit Back-Office of Retail Customers
April 22, 2009	April 1, 2010	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Retail Risk Department
April 2, 2010	June 23, 2013	Sberbank of Russia Open Joint-Stock Company	Head of Retail Risks of the Risk Department
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	6. ALEXEY E. MINENKO
Year of birth	1968
Information about education	Higher 1993 Lomonosov MSU physicist 1996 G.V. Plekhanov Russian Economy Academy Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
May 27, 2010	Sberbank of Russia Open Joint-Stock Company	Deputy Chief Accountant - Deputy Director of Accounting and Reporting Department

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

From	till	Organization:	Position:
1	2	3	4
January 1, 2006	May 27, 2010	Open Joint-Stock Company Sberbank of Russia	Head of Agreements and Calculations Department of Accounting and Reporting Division
Share of participation in the share capital of the issuing credit institution			0.00001 %
Percentage of ordinary shares held in the issuing credit institution			0

Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.	No
Information about bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	7. YULIA Yu. ISAKHANOVA
Year of birth	1968
Information about education	Higher 1990 Moscow Financial Institute Finance and Credit, economist 2007 State University - Higher School of Economics, Master of Business Administration (MBA) (additional information)

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
June 16, 2009	Sberbank of Russia Open Joint-Stock Company	Head of the Financial Control Division of the Finance Department

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

From	till	Organization:	Position:
1	2	3	4
November 8, 2000	June 16, 2009	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Division for work with affiliates
Share of participation in the share capital of the issuing credit institution			0.001 %
Percentage of ordinary shares held in the issuing credit institution			0,0005 %
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 held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.		No	
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	

The Internal Control Service of the Bank

Full name	1. OLEG V. CHISTYAKOV
Year of birth	1964
Information about education	Higher 1986 S. Orjonikidze Moscow Management Institute engineer-economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
October 14, 2009	Open Joint-Stock Company Sberbank of Russia	Director of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
July 28, 2004	October 13, 2009	Open Joint-Stock Company Sberbank of Russia	Deputy Director of Internal Control, Inspection and Audit Department
March 18, 2008	October 13, 2009	Open Joint-Stock Company Sberbank of Russia	Acting Director of Internal Control, Inspection and Audit Department

Share of participation in the share capital of the issuing credit institution		0.00005 %
Percentage of ordinary shares held in the issuing credit institution		0.00005 %
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 held in the issuing credit institution		0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution		0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution		0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.		No
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No

Full name	2. MAXIM L. DOLZHIKOV
Year of birth	1968
Information about education	Higher 1991 State Financial Academy under the Government of the Russian Federation Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
December 25, 2003	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Internal Control, Inspection and Audit Department

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

Share of participation in the share capital of the issuing credit institution	0.002 %
Percentage of ordinary shares held in the issuing credit institution	0.002 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No

Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No
Full name	3. LYUDMILA S. ILYINA	
Year of birth	1970	
Information about education	1991	G.V. Plekhanov Russian Economy Academy Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
October 1, 2007	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Internal Control, Inspection and Audit Department

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

Share of participation in the share capital of the issuing credit institution	0.00002 %
Percentage of ordinary shares held in the issuing credit institution	0.00002 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No

Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	4. ELENA V. KONDRASHINA
Year of birth	1956
Information about education	Higher 1979 Moscow Financial Institute, Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
December 31, 2003	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Internal Control, Inspection and Audit Department

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

Share of participation in the share capital of the issuing credit institution	0.00004 %
Percentage of ordinary shares held in the issuing credit institution	0.00005 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No

Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	5. OLEG N. SHCHEKOTOV
Year of birth	1975
Information about education	Higher 1997 Financial Academy under the Government of the Russian Federation, Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
August 29, 2011	Sberbank of Russia Open Joint-Stock Company	Deputy Director of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
October 1, 2007	June 29, 2011	Sberbank of Russia Open Joint-Stock Company	Head of Credit Operations Control Unit of Internal Control, Inspection and Audit Department
June 30, 2011	August 28, 2011	Sberbank of Russia Open Joint-Stock Company	Head of Corporate Credit Operations Audit Unit of Internal Control, Inspection and Audit Department
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0

Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution.	No	
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No	
Full name	6. ALEXEY V. ABRAMOV	
Year of birth	1982	
Information about education	Higher 2005 Moscow State Engineering Physics Institute (Technical University), system engineer 2007 Moscow State Engineering Physics Institute (Technical University), Finance and Credit, economist	

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
September 2, 2009	Sberbank of Russia Open Joint-Stock Company	Head of Retail Credit Operations Audit Unit of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
January 10, 2006	June 15, 2008	Sberbank of Russia Open Joint-Stock Company	Senior, Leading Auditor of Internal Control, Inspection and Audit Department
June 16, 2008	September 1, 2009	Sberbank of Russia Open Joint-	Deputy Head of Moscow Branch Control Unit of Internal Control,

		Stock Company	Inspection and Audit Department
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution		Brother: Ilya V. Abramov – Leading Auditor of Internal Control, Inspection and Audit Department of Sberbank of Russia:	
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)			No
Full name	7. ALEXANDER V. VORONTSOV		
Year of birth	1976		
Information about education	Higher 1998 G.V. Plekhanov Russian Economy Academy economist		

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
November 3, 2011	Sberbank of Russia Open Joint-Stock	Head of Corporate Credit

	Company	Operations Audit Unit of Internal Control, Inspection and Audit Department
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Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
October 1, 2007	June 29, 2011	Sberbank of Russia Open Joint-Stock Company	Senior Leading Auditor of Moscow Branch Control Unit of Internal Control, Inspection and Audit Department
June 30, 2011	November 2, 2011	Sberbank of Russia Open Joint-Stock Company	Deputy Head of Department, Head of Audit Sector of Corporate Credit Operations Audit Unit of Internal Control, Inspection and Audit Department
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution		No	
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			No

Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	8. TATIANA A. DOMANSKAYA
Year of birth	1974
Information about education	Higher 1995 G.V. Plekhanov Russian Economy Academy Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
May 1, 2013	Sberbank of Russia Open Joint-Stock Company	Head of Unit for Interaction with External Control Authorities of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	To	Organization	Position
1	2	3	4
October 02, 2006	April 30, 2013	Sberbank of Russia Open Joint Stock Company	Senior Economist, Senior Chief Auditor of Internal Control, Inspection and Audit Department

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No

Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	9. ILYA V. TROFIMOV
Year of birth	1982
Information about education	Higher 2003 Novosibirsk State University, mathematician

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
September 24, 2012	Sberbank of Russia Open Joint-Stock Company	Head of IT Audit Unit of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
October 8, 2007	September 14, 2012	Evraz Holding LLC	Head of Internal IT Audit Department, Internal Audit Directorate, President Unit
Share of participation in the share capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	10. ALEXANDER S. PETROV
Year of birth	1964
Information about education	Higher 1987 Moscow Engineering Physics Institute, Technical Physics

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
August 27, 2008	Sberbank of Russia Open Joint-Stock Company	Head of Planning and Development Unit of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
September 21, 2004	August 26, 2008	Sberbank of Russia Open Joint-Stock Company	Deputy Head of Automated Control Methods and Computer Audit Unit of Internal Control, Inspection and Audit Department

Share of participation in the share capital of the issuing credit institution	0.00002 %
Percentage of ordinary shares held in the issuing credit institution	0.00002 %
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 held in the issuing credit institution	0

Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	11. OLGA I. ROMANTSOVA
Year of birth	1970
Information about education	Higher 1992 Moscow Institute of Economics and Statistics, Applied Mathematics 2001 State University of Management, Jurisprudence

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
June 29, 2009	Sberbank of Russia Open Joint-Stock Company	Head of Unit of the Professional Participant Inspector and Audit of Operations on Financial Markets of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
January 18,	June 28,		Chief Accountant of Maryina

2008	2009	Sberbank of Russia Open Joint-Stock Company	Roshcha Division, Sberbank of Russia
Share of participation in the share capital of the issuing credit institution			0.00001 %
Percentage of ordinary shares held in the issuing credit institution			0.00001 %
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 held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution		No	
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state		No	
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)		No	
Full name		12. ANDREY V. STUKALOV	
Year of birth		1972	
Information about education		Higher 1994 State Academy of Management, Manager 2005 Moscow State Law Academy, Lawyer	

Positions occupied at present, including part-time positions:

From	Organization:	Position:
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1	2	3
June 30, 2011	Sberbank of Russia Open Joint-Stock Company	Head of Corporate Non-Credit Operations Audit Unit of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
December 18, 2007	February 2, 2010	Sberbank of Russia Open Joint-Stock Company	Deputy Manager of Lyublino Branch, Sberbank of Russia
February 3, 2010	June 29, 2011	Sberbank of Russia Open Joint-Stock Company	Deputy Head of Moscow Branch Control Unit of Internal Control, Inspection and Audit Department
Share of participation in the share capital of the issuing credit institution			0.00004 %
Percentage of ordinary shares held in the issuing credit institution			0.00005 %
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 held in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution		No	
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			No

Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	13 MAXIM N. CHAMOV
Year of birth	1977
Information about education	Higher 1998 G.V. Plekhanov Russian Economy Academy Finance and Credit, economist

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
February 10, 2011	Sberbank of Russia Open Joint-Stock Company	Head of Central Head Office Audit Unit and Group of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
July 2, 2008	February 9, 2011	Sberbank of Russia Open Joint-Stock Company	Deputy Head of Credit Operations Control Unit of Internal Control, Inspection and Audit Department

Share of participation in the share capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No

Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No
Full name	14. KIRILL L. SHISHKIN
Year of birth	1972
Information about education	Higher 1994 State Academy of Management, Management

Positions occupied at present, including part-time positions:

From	Organization:	Position:
1	2	3
June 30, 2011	Sberbank of Russia Open Joint-Stock Company	Head of Regional Head Offices Audit Unit of Internal Control, Inspection and Audit Department

Positions occupied for the last five years, including part-time ones (in chronological order):

From	till	Organization:	Position:
1	2	3	4
October 1, 2007	June 29, 2011	Sberbank of Russia Open Joint-Stock Company	Head of Regional Head Offices Control Unit of Internal Control, Inspection and Audit Department
August 3, 2004	September 30, 2007	Sberbank of Russia Open Joint-Stock Company	Head of Central Head Office Control Unit of Internal Control, Inspection and Audit Department

Share of participation in the share capital of the issuing credit institution	0.00004 %
Percentage of ordinary shares held in the issuing credit institution	0.00002 %
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 held in the issuing credit institution	0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and dependent companies of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or dependent company of the issuing credit institution	0
Number of shares of each category (type) of a subsidiary or dependent company of the issuing credit institution that may be acquired as a result of exercising the rights under the options held in the subsidiary or dependent company 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 economic activity, 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 of the one-person executive body of the issuing credit institution	No
Information about being brought to administrative responsibility for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state	No
Information about occupying positions 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 RF legislation about insolvency (bankruptcy)	No

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

Resolutions on payment of remuneration to the members of the Supervisory Board of Sberbank of Russia, related to their participation in the said Bank's control body, shall be passed at the annual General Shareholders' Meeting of Sberbank of Russia.

According to the resolution of the annual General Shareholders' Meeting held on May 31, 2013, remuneration of 3.3 million rubles (3.3 billion rubles for 2011) was paid to the members of the Audit Commission for the H1 2013 for their participation in this control body of the Bank.

The amount of all payments charged to the members of the Audit Commission, being employees of the Bank, for the H1 2013, excluding payments made during business trips, totaled 28.7 million rubles (14.8 million rubls for the H1 2012).

All payments charged to the heads of the internal control service for the H1 2013, exclusive of payments made during business trips, totaled 44.2 million rubles (28.2 million rubls for the H1 2012).

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

Indicator	6 months of 2013
Average number of employees, persons	244,255
Share of employees of the issuing credit institution with a higher professional education, %	71.7
Gross payroll for the reporting period, RUB'000	64,849,960
Social payments to employees for the reporting period, RUB'000	1,467,261

Information on the employees having a material influence on the financial and economic activities of the issuing credit institution (key employees)

Information about key employees is provided in Para. 5.2.

The employees created a trade union body.

(specify: "created" or "not created")

5.8. Information about any obligations of the issuing credit institution to the employees (workers) related to their possible participation in the share capital of the issuing credit institution

The Bank has no obligations to employees regarding their possible participation in the Bank's share capital.

(Describe the respective agreements or obligations; the participatory interest in the issuing credit institution's share capital (the number of ordinary shares of the issuing credit institution, if it is a joint-stock company) that may be acquired by the employees (workers) of the issuing credit institution under such agreements or obligations)

VI. Information on the Members (Shareholders) of the Issuing Credit Institution and on Non Arm's-Length Transactions Performed by the Issuing Credit Institution

6.1. Information about the total number of shareholders (members) of the issuing credit institution

As of July 1, 2013

Total number of persons with non-zero balance on personal accounts registered in the register of shareholders of the issuing credit institution at the end date of the reporting quarter:	124,650
Total number of nominal holders of shares of the issuing credit institution (without a central depository):	10

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 which the nominal holders of the issuing credit institution's shares provided data on the persons for the benefit of whom they hold (held) the issuing credit institution's shares), specifying the categories (types) of the issuing credit institution's shares the holders of which had to be included in such list

The list of persons entitled to participate in the general shareholder's meeting of Sberbank (holders of ordinary shares)

the total number of persons included in the list: 108,527

the date of the list: at the end of banking day on April 11, 2013.

The list of persons entitled to dividends (holders of ordinary and preference shares)

the total number of persons included in the list: 226,764

the date of the list: at the end of banking day on April 11, 2013.

6.2. Information on the members (shareholders) of the issuing credit institution that own at least 5 percent of its share capital or at least 5 percent of its ordinary shares, and information on the persons controlling them, and if there are none, on the members (shareholders) of such persons who own at least 20 percent of the authorized (share) capital (unit fund) or at least 20 percent of their ordinary shares

Information on the persons holding at least 5 percent of the share capital or at least 5 percent of ordinary shares of the issuing credit institution

As of July 1, 2013

Full company name:	Central Bank of Russia	
Short company name:	Bank of Russia	
Address:	12 Neglinnaya St., Moscow, 107016	
INN (if applicable):	7702235133	
OGRN (if applicable):	1037700013020	
Share of the member (shareholder) of the issuing credit institution in the share 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 owns at least 5 percent of its share capital or at least 5 percent of its ordinary shares, and if there are none, information on its members (shareholders) holding at least 20 percent of the authorized (share) capital (unit fund) or at least 20 percent of its ordinary shares

In accordance with art. 2 FZ *On the Central Bank of the Russian Federation (Bank of Russia)* dated 10.07.2002 No. 86-FZ, the authorized capital and other property of the Bank of Russia are federal property.

(specify additional information at the discretion of the issuing credit institution)
(specify additional information at the discretion of the issuing credit institution)

Information on the nominal holders in the name of whom the issuing credit institution's shares of at least 5 percent of the share capital or at least 5 percent of ordinary shares are registered in the register of shareholders

No.

Information on the central depository registered in the register of shareholders of the issuing credit institution

Full company name:	Non-banking credit organization National Settlement Depository Closed Joint-Stock Company	
Short name:	NCO NSD CJSC	
Location:	1/13 Sredny Kislovsky per., bld. 8 Moscow 125009	
INN:	7702165310	
OGRN:	1027739132563	
Tel.:	(495) 232-05-20	
Fax:	(495) 956-09-38	
E-mail:	reginfo@nsd.ru	
License:		
No.:	No. 177-12042-000100	
Issue date:	February 19, 2009	
Term of the license of a professional participant of the securities market:	without term limitation	
Name of the body that issued the license:	FFMS of Russia	
Number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	9,996,117,208 pieces	
Number of preference shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	852,714,382 pieces	
Percentage of shares held in the issuing credit institution's share capital registered in the register of shareholders of the issuing credit institution in the name of the central depository	48.03 %	
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:	46.31 %	

6.3. Information about share of participation of the state or municipal settlement in the share capital of the issuing credit institution

As of July 1, 2013

Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership 0,029 %

Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.001 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Russian Federation represented by the Federal Agency for State Property Management
Location:	9 Nikolsky pereulok, Moscow 103685

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership		0.005 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Ministry of Land and Property Regulations of Ryazan region	
Location:	49 Svobody St., Ryazan, 390006	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership		0.0002 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Bryansk Region Property Fund	
Location:	33 Lenina St., Bryansk, 241002	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership		0.0004 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Medynsky Region municipal district	
Location:	47 Lunacharskogo St., Medyn, Kaluga region, 249950	

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0009 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of the town of Elets, Lipetsk Region
Location:	127 Oktyabrskaya St., Elets, Lipetsk Region, 399770
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00004 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Sereda Village Council
Location:	Tsentralnaya St., Sereda village, Shakhovskiy District, Moscow Region, 143721
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0003 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Solnechnogorsky municipal district of Moscow Region
Location:	124 Krasnaya St., Solnechnogorsk, Moscow Region, 141500

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.01 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Committee for Murom District Property Management	
Location:	4 Moskovskaya St., Murom, Vladimir Region	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0002 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Moskovsky District of Nizhny Novgorod	
Location:	100 Beryozovskaya St., Nizhny Novgorod, 603950	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0005 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Financial Administration for Tyazhinsky District	
Location:	1-A Sovetskaya St., Tyazhinsky, Kemerovo Region, 652240	

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00001 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Yashkino district	
Location:	14 Suvorova St., Yashkino, Kemerovo Region, 652030	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00001 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Mozhga District Municipality	
Location:	4 Vishurskaya St., Mozhga Village, Mozhga District, Republic of Udmurtia, 427790	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0001 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Architecture Department of Khlevnoye District Administration	
Location:	Leninskaya St., Khlevnoe, Lipetsk Region, 399230	

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.002 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Lipetsk Administration, represented by Lipetsk Administration Economic Department
Location:	1 Teatralnaya Sq., Lipetsk, 398019
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.000004%
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Khadyzensky Urban Settlement of Apsheronsky District
Location:	33 Shkolnaya St., Khadyzhensk, Apsheronsky District 352681, Krasondar Territory
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0007 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Department of Municipal Property Administration of Gurievsk urban district
Location:	15 Lenina St., Gurievsk, Kaliningrad Region

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00005 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Administration of Porkhov District of Pskov Region
Location:	14 Lenina St., Porkhov, Pskov Region
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0,000004 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Property Management Committee of the Ministry of Land and Property Relations of the Republic of Bashkortostan for Zianchurinsky District
Location:	Oktyabrskoy Revolyutsii St., Isyangulovo, Zianchurinsky District, Republic of Bashkortostan, 453880
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.000004 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Bolsherechensky Region Agriculture and Food Administration Department
Location:	1 Krasnoarmeyskaya St., Bolsherechye urban settlement, 646420

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0007 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Municipal property management committee of the administration of Oktyabrsky District
Location:	42 Lenina St., Oktyabrskoe urban settlement, Tyumen region, 628100
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0009 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Purovsky District Municipality, represented by the Department of Property and Land Relations of the Purovsky District Administration
Location:	25 Respubliki St., Tarko-Sale, Purovsky District, YNAD, Tyumen Region, 629850
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0007 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Zavodoukovsky Region Administration Property Relations Committee
Location:	27 Beregovaya St., Apt. 355, Zavodoukovsk, Tyumen Region, 627140

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.004 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Nefteyugansk Administration Property and Land Relations Department	
Location:	Residential Area 5, bld. 6, Room 73, Nefteyugansk, Khanty-Mansiysk Autonomous District, Tyumen Region, 628301	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0003%	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Zvenigorod Administration	
Location:	Moskovskaya St., Zvenigorod, Moscow Region, 143090	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00002 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Economics and Property Relations Committee of Nerchinsk Region Municipal District Administration in Zabaykalie Territory	
Location:	3 Shilova St., Nerchinsk, Zabaikalye Territory, Russian Federation	

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00009 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Vvedenskoe Village Administration
Location:	Vedenskoe village, Odintsovo District, Moscow Region, 149099
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00009%
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Ershovo Village Administration
Location:	Village of Ershovo, Odintsovo District, Moscow Region, 143095
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00002 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Karinskoe Village Administration
Location:	Karinskoe settlement, Odintsovo District, Moscow Region, 143097

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0007 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Naro-Fominsk Municipal Region Administration Property Management Committee
Location:	5 Marshala G.K. Zhukova St., Naro-Fominsk, Moscow Region, 143300
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00004 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Novofedorovo Village Council of People's Deputies
Location:	No data
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0002 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Resort city of Sochi Municipal Unity represented by Sochi Administration Property Relations Department
Location:	26A Sovetskaya St., Sochi, 354061

Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.0001 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Mari El Republic State Property Ministry	
Location:	39, Panfilova St., Yoshkar-Ola, Mari El Republic, 424003	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00004 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Tyumen Region, represented by Tyumen Region Property Relations Department	
Location:	48 Volodarskogo St., Tyumen, 625004	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity.	No data	
Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00002 %	
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Yugorsk Urban District Municipality, represented by the Municipal Property and Urban Planning Department of Yugorsk Administration	
Location:	40 Let Pobedy St., 11, Yugorsk, Tyumen Region, KhMAD-Yugra, 628260	
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data	

Share of the share capital of the issuing credit institution, in the state (federal, constituents of the Russian Federation), municipal ownership	0.00004 %
Full company name (for commercial legal entities) or Name (for non-commercial legal entities)	Property Relations Department of Gelendzhik Resort City Municipality
Location:	1 Revolyutsionnaya St., Gelendzhik 353461, Krasnoyarsk Krai
Surname, name, patronymic (for a natural person) of the manager of state, municipal package of shares, as well as the person who performs the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or a municipal entity	No data

6.4. Information about restrictions on participation in the share capital of the issuing credit institution

In accordance with the Charter of the Issuing Credit Institution, one shareholder may hold
No restrictions.

In accordance with Federal Law No. 86-FZ *On the Central Bank of the Russian Federation* dated July 10, 2002, at least 50 % plus one voting share of Sberbank (controlling interest) is held by the Bank of Russia.

Reduction or disposal of the Bank of Russia's interest in the share capital of Sberbank leading to a reduction of its interest to less than 50 % plus one voting share shall be based on Federal Law.

The total par value of shares that may be held by one shareholder as per 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.

(Write the restrictions on the number of shares held by one shareholder or the words "no restrictions")

Restrictions on the participatory interest of foreign persons in the share capital of the issuing credit institution set forth by Russian laws or other legal regulations of the Russian Federation
No restrictions.

(write the restrictions or the words "no restrictions")

Other restrictions on participation in the share capital of the issuing credit institution

Attracted funds, federal budgetary and state non-budgetary funds, free funds and other property under the jurisdiction of the federal authorities, except as required by law of the Russian Federation, cannot be used to form the share capital of the issuing credit institution; budgetary funds of Russian Federation constituent entities, local budgets, free funds and other property under the jurisdiction of the state authorities of the Russian Federation and local government authorities can be used to form the share capital of the credit institution on the basis of the relevant legislative act of the Russian Federation constituent entity or decision of the local government.

Additionally, acquisition and/or receipt for management trust of more than 1 % of shares (interests) of the credit organization- issuer as a result of one or more transactions by a legal entity or individual or a group of legal entities and/or individuals, connected by an agreement, or a group of legal entities that are affiliates or dependent in relation to one other, requires notification of the Bank of Russia, of more than 20 % - prior approval of the Bank of Russia;

Prohibition on the right of unitary state enterprises to be founders (participants) of credit institutions.

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

6.5. Information on changes in the composition and share of participation of shareholders (members) of the issuing credit institution that own at least 5 percent of its share capital or at least 5 percent of its ordinary shares

Shareholders of the issuing credit institution holding at least 5 percent of its share capital or at least 5 percent of its ordinary shares, determined as of the date of the list of persons entitled to participate in each general shareholders' meeting of the issuing credit institution held for the last completed financial year preceding the end date of the reporting quarter, and for the period from the beginning date of the current year to the end date of the reporting quarter, according to the list of persons entitled to participate in each of such meetings

No.	Full company name (name) of the shareholder or full name	Short company name of the shareholder	Location	OGRN (if applica ble)	INN (if applicab le)	Interest in the Share capital of the issuing credit institution, %	Ordinary shares held in the issuing credit institution, %
1	2	3	4	5	6	7	8
The date of the list of persons entitled to participate in the general shareholders' meeting of Sberbank of Russia: April 12, 2012							
1	Central bank of the Russian Federation	Bank of Russia	12 Neglinnaya St., Moscow 107016	10377 00013 020	770223 5133	57.6 %	60.3 %
The date of the list of persons entitled to participate in the general shareholders' meeting of Sberbank of Russia: April 11, 2013							
2	Central bank of the Russian Federation	Bank of Russia	12 Neglinnaya St., Moscow 107016	10377 00013 020	770223 5133	50 % + 1 share	52.32 %

6.6. Information about related party transactions performed by the issuing credit institution

Indicator	Reporting period – Q2 2013	
	Total number, pcs	Total amount in money terms, RUB'000
1	2	3
Non arm's-length transactions made by the issuing credit institution for the reporting period that had to be approved by the authorized management body of the issuing credit institution	35	339,290,679.75
Non arm's-length transactions made by the issuing credit institution for the reporting period that were approved by the general meeting of members (shareholders) of the issuing credit institution	0	0
Non arm's-length transactions made by the issuing credit institution for the reporting period that were approved by the board of directors (supervisory board) of the issuing credit institution	35	339,290,679.75

Non arm's-length transactions made by the issuing credit institution for the reporting period that required approval but were not approved by the authorized management body of the issuing credit institution	0	0
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6.7. Information about the amount of accounts receivable

The structure of the issuing credit institution's accounts receivable as of the end date of the last completed financial year and the last completed reporting period

No.	Indicator	Indicator value, RUB'000 as of July 1, 2013
1	2	3
1	Deposits with the Bank of Russia	0
2	Including overdue ones	0
3	Loans and deposits provided to credit organizations	163,766,024
4	Including overdue ones	0
5	Loans and deposits provided to banks – non-residents	809,402,983
6	Including overdue ones	0
7	Settlements with customers related to factoring and forfeiting transactions	0
8	Settlements with currency and stock exchanges	8,977,952
9	Including overdue ones	0
10	Investments in debt obligations	1,665,270,873
11	Including overdue ones	79,322
12	Settlements on taxes and duties	636,831
13	Indebtedness to the staff, including settlement with employees related to labor remuneration and imprest amounts	886,145
14	Settlements with suppliers, contractors and customers	32,127,082
15	Settlements related to trust management	0
16	Other accounts receivable	49,996,033
17	Including overdue indebtedness	15,790,046
18	Total	2,731,063,923
19	Including overdue indebtedness	25,054,563

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

(interest rate, fines, penalties)		
<i>As of July 1, 2013</i>		
Name:	Ministry of Finance of the Russian Federation	
Address:	9 Ilyinka St., Moscow, 109097	
INN (if applicable):	-	
OGRN (if applicable):	-	
Debt amount	929,821,121	thousand rubles
Overdue debt amount and terms (interest rate, fines, penalties)	-	

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

VII. Accounting (financial) Statements of the Issuing Credit Institution and Other Financial Information

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

a) Statements made in accordance with Russian laws:

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3
-	The annual accounting report of Sberbank of Russia for 2012, compiled in accordance with the Instructions of the Bank of Russia of October 8, 2008 No. 2089-U (2089-Y) <i>On the procedure for preparing the annual report by credit institutions</i> , was included in the quarterly report for Q1 2013.	-

b) Statements made in accordance with the internationally accepted rules:

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3
-	No	-

7.2. Annual accounting statements of the issuing credit institution

a) Statements made in accordance with Russian laws:

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3
1	Balance sheet under Form 0409101 <i>Turnover balance sheet of the credit institution's accounts</i> for June 2013.	Annex No. 1
2	Credit institution's profit and loss statement (Form 0409102) as of July 1, 2013	Annex No. 2

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

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3
-	No	-

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

The consolidated accounting (financial) statements of the issuing credit institution for the last completed financial year made in accordance with Russian laws:

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3
-	Due to inclusion of the consolidated financial statements for 2012 made under IFRS into the quarterly report of Sberbank for the Q1 2013, the Bank's annual financial statements for 2012 made under the Russian laws are not included in the quarterly report	-

The annual consolidated financial statements made under internationally accepted rules:

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3

-	The consolidated financial statements of Sberbank of Russia OJSC as of December 31, 2013 and the independent auditor's opinion are included in the quarterly report for the Q1 2013	-
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Standards (internationally accepted rules) under which the financial statements are made:
International Financial Reporting Standards (IFRS)

The interim consolidated financial statements made under internationally accepted rules:

No.	Statement Form	No. of Annex to Quarterly Report
1	2	3
1	Interim condensed consolidated financial statements under IFRS as of March 31, 2013	Annex No. 3

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

The basic provisions of the issuing credit institution's accounting policy determined by the issuing credit institution in accordance with Russian accounting laws and approved by an order or directive of the person responsible for the organization and condition of the issuing credit institution's accounting

The accounting policy of Sberbank of Russia OJSC was approved on December 14, 2009 (as amended on September 3, 2010, December 29, 2010, July 29, 2011, September 29, 2011, December 30, 2011, and December 28, 2012). In the reporting quarter, no amendments were made to the Bank's Accounting Policy.

The Accounting Policy of Sberbank of Russia OJSC is provided in Annex No. 4 to the quarterly report.

The Accounting Policy of Sberbank of Russia OJSC defines a complex of accounting methods in accordance with Federal Law No. 402-FZ *On Accounting* dated December 6, 2011 to accumulate accurate information on the Bank's performance.

In accordance with Article 57 of Federal Law No. 86-FZ *On the Central Bank of the Russian Federation (Bank of Russia)* dated July 10, 2002, the Bank of Russia shall set mandatory rules for credit institutions and bank groups to regulate bank operations, accounting and reporting, internal control, compiling and submitting the accounting and statistical reports and other information as provided for by federal laws.

The Bank functions in compliance with Federal Law No. 395-1 *On Banks and Banking Activity* dated December 02, 1990 with all further amendments and additions, Federal Law No. 402-FZ *On Accounting* dated December 06, 2011, other laws and regulatory acts enforced within the Russian Federation, the directives of the Bank of Russia, the Charter of the Bank, and the decisions taken by the Executive Board.

The accounting policy of the Bank shall be based on Regulations of the Bank of Russia No. 385-P *On the rules of accounting by credit institutions located within the Russian Federation* of July 16, 2012 (hereinafter, the *Regulations of the Bank of Russia No. 385-P*), other documents of the Central Bank of the Russian Federation regulating accounting and reporting, accounting provisions (standards) ensuring the uniform recording of banking operations in the balance sheet accounts.

This Accounting policy of the Bank shall be mandatory for the headquarters, branches, and internal structural divisions of the Bank.

This Accounting policy of the Bank shall be applied consistently year after year.

Any changes in the accounting policy shall be made under the following conditions:

- changes in the requirements established by Russian laws on accounting, federal and/or industry standards;

- developing or selecting 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, any change in the accounting policy shall be made from the beginning of the reporting year, unless otherwise determined by the cause of such change.

Accounting shall be kept on the basis of the following requirements:

- completeness in recording of executed cash, payment, credit and other banking operations in the

reporting period;

- rational and correct accounting keeping, based on local conditions and volume of works executed, on the basis of complex automated system of accounting banking and other operations;
- the analytical accounting data must comply with turnovers and balances on the accounts of synthetic accounting;
- timely recording of income earned and expenses made, summarizing the results of operations in accordance with applicable laws and requirements of the Bank of Russia;
- making settlements on behalf of customers, business and other transactions of the Bank in accordance with the requirements of the Bank of Russia;
- control over execution of regulations and instructions on the procedure for the keeping and transfer of cash, securities and bank valuables;
- all economic operations and inventory results are subject to timely registration in the accounts without any omissions or deletions;
- caution (or conservatism), i.e. ensuring more readiness to recognize expenses and liabilities in the accounting rather than potential income and assets, preventing the creation of hidden reserves (deliberate understatement of assets or income and deliberate overstatement of liabilities or expenses);
- prevalence of essence over form (reflection of transactions in accordance with their economic essence rather than legal form);
- understandability (for a qualified user, the reporting must contain all the necessary explanations and interpretation);
- materiality (the reporting shall ensure reliable reflection of information essential for decision-making);
- comparability (comparability of data for various periods);
- reliability (the reporting shall not contain significant distortions or mislead users). To be reliable, the reporting shall:

- accurately reflecting all transactions, assets, liabilities and financial results;
- be prepared with prevalence of substance over form;
- be neutral (free from a subjective, concerned approach);
- be conservative;
- be full (omission of certain facts can make reporting unreliable);

7.5. Information on the total amount of exports and the share of exports in total sales

No.

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

For the 12 months to the end date of Q1 2013, there were no material changes in the immovable property.

7.7. Information about participation of the issuing credit institution in legal proceedings in case such participation can have a material affect on the financial and economic activity of the issuing credit institution

No.

VIII. Additional Information on the Issuing Credit Institution and Equity Securities Placed by it

8.1. Additional information on the issuing credit institution

8.1.1. Information on the amount and structure of the share capital of the issuing credit institution

As of July 1, 2013

Share capital of the issuing credit institution as of the end date of the reporting quarter	67,760,844	thousand rubles
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Shares comprising the share capital of the issuing credit institution	Total par value, RUB'000	Share in the share capital, %
1	2	3
Ordinary shares	64,760,844	95.6
Preference shares	3,000,000	4.4

Shares of the issuing credit institution are traded outside the Russian Federation

by trading depositary securities (a foreign issuer's securities certifying the rights to the said shares of the Russian issuer).

Category (type) of shares traded outside the Russian Federation

Ordinary registered uncertified shares of Sberbank of Russia OJSC

<i>Percentage of shares traded outside the Russian Federation of the total number of shares of the respective category (type)</i>	up to 25 %
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Brief description of the program (type of the program) of the foreign issuer's depositary securities, certifying the rights to the shares of the respective 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 to the shares of the issuing credit institution of the respective category (type)

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

Information on the permit from the federal executive authority for the securities market to offer and/or to organize trading of the issuing credit institution's shares of the respective category (type) outside the Russian Federation

Permit of the Federal Financial Markets Service of Russia dated June 15, 2011 to organize trading of ordinary registered uncertified shares of Sberbank of Russia of no more than 25 % of the total amount of the bank's outstanding ordinary shares outside the Russian Federation.

Name of the foreign trade organizer(s) through which the shares of the issuing credit institution (depositary securities certifying the rights to the shares of the issuing credit institution) are traded (if applicable)

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

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

Other information on the issuing credit institution's shares traded outside the Russian Federation, disclosed by the issuing credit institution at its discretion

ADSs are traded on the London Stock Exchange under the stock ticker "SBER", in the Entry Standard segment of the Frankfurt Stock Exchange and on the USA Over-the-Counter Market.

8.1.2. Information on changes in the share capital of the issuing credit institution

Information on the changes in the share capital of the issuing credit institution for the last completed financial year preceding the end date of the reporting quarter, and for the period from the beginning of the current year to the end date of the reporting quarter

In 2012 and in Q2 2013, there were no changes in the amount of the share capital.

8.1.3. Information about the procedure for convocation and holding of the meeting of the supreme management body of the issuing credit institution

Name of the supreme management body of the issuing credit institution

Annual General Shareholders' Meeting of Sberbank of Russia OJSC

Procedure for notifying the shareholders (members) of the meeting of the supreme management body of the issuing credit institution

The notice of holding the General Meeting of Shareholders must be published in the *Rossiiskaya Gazeta* newspaper and published on the bank's official corporate website not later than 30 days before the date of its holding.

Persons (bodies) entitled to convene (request) an extraordinary meeting of the supreme management body of the issuing credit institution, and the procedure for sending (presenting) such requests

An extraordinary General Shareholders' Meeting is held by a resolution of the Bank's Supervisory Board at its own initiative, at the request of the Bank's Audit Commission or auditor, and the shareholder(s) holding at least 10 percent of the Bank's voting shares at of the date of the request.

The proposal on placing items on the agenda of the General Shareholders' Meeting and a proposal on nominating candidates are submitted in writing, specifying the name of the shareholder(s) who submitted them, and the amount and category of shares held by such shareholder(s), and shall be signed by the shareholders.

The proposal for placing items on the agenda of the General Shareholders' Meeting shall contain the wording of each item proposed, and a proposal on nominating candidates shall contain the information about the candidate as stipulated by federal law. A proposal for placing putting items on the agenda of an extraordinary General Shareholders' Meeting may contain the wording of resolutions on each item.

The procedure for determining the date of the meeting of the supreme management body of the issuing credit institution

The Bank's Annual General Shareholders' Meeting is held not earlier than 2 months and not later than 6 months after the end of the Bank's financial year.

Persons entitled to propose items to be included in 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 are entitled to place items on 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 CEO, Chairman of the Bank's Executive Board. Such proposals shall be submitted to the Bank within 75 days after the end of the Bank's financial year.

A suggestion about the tabling of questions in the agenda of the General Meeting of Shareholders and a suggestion about nomination of candidates shall be entered in written form, specifying the name of the shareholder(s) that presented it and the categories of the shares that belong to them and they must be signed by shareholders.

A proposal on placing items on the agenda of the General Shareholders' Meeting shall contain the wording of each item proposed, and a proposal on nominating candidates shall contain the information about the candidate as provided for by federal law. A proposal for placing items on the agenda of the General Shareholders' Meeting may contain the wording of resolutions on each item.

Persons entitled to review the information (materials) provided for preparing and holding meetings of the supreme management body of the issuing credit institution and the procedure for reviewing such information (materials)

A bank's shareholder has the right to read the materials on preparation for holding of the general meeting of shareholders using the addresses specified in the notice about the general meeting of bank's

shareholders. Before the date of holding the general meeting of shareholders, the bank's shareholder shall have the right to receive copies of all the materials related to questions on the agenda from the addresses specified.

At least 20 days before the date of the General Shareholders' Meeting, the materials for such General Shareholders' Meeting are published on the bank's official corporate website at www.sberbank.ru.

The procedure for announcing (bringing to the notice of the shareholders (members) of the issuing credit institution) resolutions adopted by the supreme management body of the issuing credit institution, and the results of voting

The resolutions passed by the General Shareholders' Meeting and the results of voting are announced at the General Shareholders' Meeting at which voting took place or brought to the notice of persons included in the list of persons entitled to participate in the General Shareholders' Meeting in the form of a report on the results of voting published in the *Rossiiskaya Gazeta* newspaper and on the bank's official corporate website within 10 days after the date of the minutes of the voting results.

8.1.4. Information on commercial organizations where the issuing credit institution owns at least 5 percent of the registered (share) capital (mutual investment fund) or at least 5 percent of its ordinary shares

Full company name:	1. Affiliate Bank Sberbank of Russia Open Joint-Stock Company	
Short company name:	SB of Sberbank JSC	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	30/26 Gogolya/Kaldayakova St., Medeusky District, Almaty 050010, Republic of Kazakhstan	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:		99.997725 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:		99.997725 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:		0

Full company name:	2. AFFILIATE BANK OF SBERBANK OF RUSSIA PUBLIC JOINT-STOCK COMPANY	
Short company name:	SBERBANK OF RUSSIA JSC	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	46 Vladimirskaia St., Kiev 01034, Ukraine	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:		100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:		100 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:		0

Full company name:	3. BPS-Sberbank Open Joint-Stock Company	
Short company name:	BPS-Sberbank OJSC	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	6 Mulyavina Boulevard, Minsk, Republic of Belarus, 220005	

Participatory interest of the issuing credit institution in the share capital of the commercial organization:	97.91 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	97.92 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	4. Auktision Limited Liability Company	
Short company name:	Auktision LLC	
INN: (if applicable):	7710203590	
OGRN (if applicable):	1027700256297	
Address:	14 Entuziastov Highway, Moscow, 111024	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	5. IKS Closed Joint-Stock Company	
Short company name:	IKS CJSC	
INN: (if applicable):	5263023906	
OGRN (if applicable):	1025203020424	
Address:	100 Berezovskaya St., Nizny Novgorod 603005 603005	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	6. Sberbank Leasing Closed Joint-Stock Company	
Short company name:	Sberbank Leasing CJSC	
INN: (if applicable):	7707009586	
OGRN (if applicable):	1027739000728	
Address:	21 Molodezhnaya St., Odintsovo, Moscow Region, 143002	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	7. Modern Technologies Limited Liability Company	
Short company name:	Modern Technologies LLC	

INN: (if applicable):	7708229993
OGRN (if applicable):	1037708040468
Address:	12A/1 2 nd Yuzhnoportovy Proezd, bld. 6, Moscow 115423, Russian Federation
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0
Full company name:	8. Sberbank Capital Limited Liability Company
Short company name:	Sberbank Capital LLC
INN: (if applicable):	7736581290
OGRN (if applicable):	1087746887678
Address:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	9. Sberbank – Automated Trading System Closed Joint-Stock Company
Short company name:	Sberbank AST CJSC
INN: (if applicable):	7707308480
OGRN (if applicable):	102770700041
Address:	12 Neglinnaya St., Moscow 127055 Moscow 2
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	10. Promising Investments Limited Liability Company
Short company name:	Promising Investments LLC
INN: (if applicable):	5032218680
OGRN (if applicable):	1105032001458
Address:	46 Molodezhnaya St., Odintsovo, 143002, Moscow Region
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	11. Sberbank Finance Limited Liability Company
Short company name:	Sberbank Finance LLC
INN: (if applicable):	7736617998
OGRN (if applicable):	1107746399903
Address:	29/16 Sivtsev Vrazhek per., Moscow 119002
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	12. Sberbank Specialized Depositary Limited Liability Company
Short company name:	Sberbank Spetsdepositary LLC
INN: (if applicable):	7736618039
OGRN (if applicable):	1107746400827
Address:	3 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	13. Sberbank Investments Limited Liability Company
Short company name:	Sberbank Investments LLC
INN: (if applicable):	5032229441
OGRN (if applicable):	1105032007761
Address:	46 Molodezhnaya St., Odintsovo, Moscow Region, 143002
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	14. Sberbank Technologies Closed Joint-Stock Company
Short company name:	SberTekh CJSC
INN: (if applicable):	7736632467
OGRN (if applicable):	1117746533926
Address:	10 Novodanilovskaya nab., Moscow 117105
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %

Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	15. Loyalty Programs Center Closed Joint-Stock Company	
Short company name:	Center PL CJSC	
INN: (if applicable):	7702770003	
OGRN (if applicable):	1117746689840	
Address:	10 Olympiysky prospekt, bld. 1-2, Moscow 129090	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	16. Hermes Closed Joint-Stock Company	
Short company name:	Hermes CJSC	
INN: (if applicable):	7715851228	
OGRN (if applicable):	1117746090219	
Address:	14 Botanicheskaya St., Office 21, Moscow 127276	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	17. SB International S.a.r.l.	
Short company name:	No	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	46A, Avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	18. SB Luxembourg S.a.r.l.	
Short company name:	No	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	22, rue Jean-Pierre Brasseur L-1258 Luxembourg	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	

Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	19. Sberbank Europe AG	
Short company name:	No	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	Renngasse 10, A-1010, Vienna, Austria	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	20. Sberbank Insurance Limited Liability Company	
Short company name:	Sberank Insurance LLC	
INN: (if applicable):	7744002123	
OGRN (if applicable):	1037700051146	
Address:	31G Shabolovka St., Moscow 115162	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	21. Delovaya Sreda Closed Joint-Stock Company	
Short company name:	Delovaya Sreda CJSC	
INN: (if applicable):	7736641983	
OGRN (if applicable):	1127746271355	
Address:	19 Vavilova St., Moscow 117997	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	22. SB Securities S.A.	
Short company name:	-	
INN: (if applicable):	not applicable	
OGRN (if applicable):	not applicable	
Address:	2, boulevard Konrad Adenauer L-1115 Luxembourg	

Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	100 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	23. ActiveBusinessCollection Limited Liability Company	
Short company name:	ActiveBusinessCollection LLC	
INN: (if applicable):	7736659589	
OGRN (if applicable):	1137746390572	
Address:	19 Vavilova St., Moscow 117997	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	100 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	
Full company name:	24. Korus Consulting CIS Limited Liability Company	
Short company name:	Korus Consulting CIS LLC	
INN: (if applicable):	7801392271	
OGRN (if applicable):	1057812752502	
Address:	68/N Bolshoy Sampsonievsky Prospekt, Office 1N, Saint Petersburg 194100	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	90 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	25. Strategy Partners Group Closed Joint-Stock Company	
Short company name:	SPG CJSC	
INN: (if applicable):	7736612855	
OGRN (if applicable):	1107746025980	
Address:	16/2 Kravchenko St., Moscow 119331	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	74.75 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	74.75 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	26. Cetelem Bank Limited Liability Company	
Short company name:	Cetelem Bank LLC	
INN: (if applicable):	6452010742	

OGRN (if applicable):	1027739664260
Address:	26 Pravdy St., Moscow 125040
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	70 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	27. Regional Cash Settlement Center Open Joint-Stock Company	
Short company name:	RCSC OJSC	
INN: (if applicable):	3123100113	
OGRN (if applicable):	1033107032859	
Address:	160 Prospekt Bogdana Khmel'nitskogo, Belgorod, 308010	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	50,0004 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	50.0004 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	28. Grand Baikal Limited Liability Company	
Short company name:	Grand Baykal LLC	
INN: (if applicable):	3808079832	
OGRN (if applicable):	1023801016821	
Address:	279 Baikalskaya St., Irkutsk 664050	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	50 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	-	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	29. Unified Credit Bureau Closed Joint-Stock Company	
Short company name:	OKB CJSC	
INN: (if applicable):	7710561081	
OGRN (if applicable):	1047796788819	
Address:	2/1 1 st Tverskaya-Yamskaya St., Moscow, Russian Federation, 127006	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	50 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	50 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	30. Sotsialnye Garantii Open Joint-Stock Company	
Short company name:	Sotsialnye Garantii OJSC	
INN: (if applicable):	3017064696	
OGRN (if applicable):	1103017002120	
Address:	37 J. Reed St., Astrakhan, Russia, 414000	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:		49.87 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:		49.87 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:		0

Full company name:	31. Universal Electronic Card Open Joint-Stock Company	
Short company name:	UEC OJSC	
INN: (if applicable):	7727718421	
OGRN (if applicable):	1107746390949	
Address:	11 Timura Frunze St., bld. 15, Moscow 119021	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:		45.05 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:		45.05 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:		0

Full company name:	32. Blogpost Limited Liability Company	
Short company name:	Blogpost LLC	
INN: (if applicable):	7710887492	
OGRN (if applicable):	1117746296348	
Address:	2/1 1 st Tverskaya-Yamskaya St., Moscow, Russia, 127006	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:		33.33 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:		-
Participatory interest of the commercial organization in the share capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:		0

Full company name:	33. Detsky Mir – Center Open Joint Stock company	
Short company name:	Detsky Mir – Center OJSC	
INN: (if applicable):	7729355029	
OGRN (if applicable):	1027700047100	
Address:	37/3 Vernadskogo St., Moscow, 117415 3	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:		25.03 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:		25.03 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:		0

Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0
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Full company name:	34. Russian Auction House Open Joint-Stock Company
Short company name:	RAH OJSC
INN: (if applicable):	7838430413
OGRN (if applicable):	1097847233351
Address:	5 Grivtsova per., Saint Petersburg 190000
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	25 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	25 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	35. Nitol Solar Limited
Short company name:	No
INN: (not applicable):	-
OGRN (not applicable):	-
Address:	P.O. Box 437, 13 Castle Street, St. Helier, Jersey, JE4 OZE
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	25 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	25 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	36. STATUS Registrar Society Closed Joint-Stock Company
Short company name:	STATUS CJSC
INN: (if applicable):	7707179242
OGRN (if applicable):	1027700003924
Address:	32 Novorogozhskaya St., bld. 1, Moscow 109544
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	20 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	20 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	37. Transport AMD-2 Limited
Short company name:	-
INN: (if applicable):	not applicable
OGRN (if applicable):	not applicable
Address:	Lampousas 1, P.C. 1095, Nicosia, Cyprus
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	19.9999 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	0

Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	38. Krangormash Design and Engineering Institute Open Joint-Stock Company	
Short company name:	Krangormash DEI OJSC	
INN: (if applicable):	7116011396	
OGRN (if applicable):	1027101414163	
Address:	16/8 Shakhterov St., Novomoskovsk, Tula Region, 301650	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	19.9 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	19.9 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	39. BGS Beteiligungs GmbH	
Short company name:	No	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Address:	Gorsthofenstrasse 131, A-1180, Vienna, Austria	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	19.9 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	19.9 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	40. Saint Petersburg Currency Exchange Closed Joint-Stock Company	
Short company name:	SPCE CJSC	
INN: (if applicable):	7825331045	
OGRN (if applicable):	1037843013812	
Address:	12/23 Sadovaya St., Saint Petersburg, Russian Federation, 191011	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	10.97 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	10.97 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

Full company name:	41. Moscow Exchange MICEX-RTS Open Joint-Stock Company	
Short company name:	Moscow Exchange OJSC	
INN: (if applicable):	7702077840	
OGRN (if applicable):	1027739387411	
Address:	13 B. Kislovsky per., Moscow 125009	

Participatory interest of the issuing credit institution in the share capital of the commercial organization:	9.573 %
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	9.573 %
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0

Full company name:	42. Non-Banking Credit Organization Petersburg Settlement Center Closed Joint-Stock Company	
Short company name:	PSC CJSC	
INN: (if applicable):	7831001704	
OGRN (if applicable):	1027800000931	
Address:	12/23 Sadovaya St., Saint Petersburg, 191011, Russian Federation	
Participatory interest of the issuing credit institution in the share capital of the commercial organization:	9 %	
Percentage of ordinary shares of the commercial organization held by the issuing credit institution:	9 %	
Participatory interest of the commercial organization in the share capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the commercial organization:	0	

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

No.

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

Object of credit rating:	of Sberbank of Russia
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(issuing credit institution and its securities)

Credit ratings as of July 1, 2013

Long-term rating of deposits in foreign currency:

Moody's	Fitch Ratings	Rating criteria
Baa1 (increased in June 2008)	-	Investment level rating, characterizes a good level of the bank's creditworthiness. The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk. Figure 1 in the rating envisages a number of changes for the better in this characteristic and approaching high-class ratings category.

Long-term rating of deposits in the national currency:

Moody's	Fitch Ratings	Rating criteria
A3 (lowered in February 2009)	-	Investment level rating, characterizes a high level of the bank's creditworthiness, but figure 3 means that this rating approaches the lower category of Baa ratings. The rating means that no investment risks are expected from bank's obligations at present, however circumstances may arise in the long-term which may result in the occurrence of investment risk.

Long-Term Foreign Currency Issuer Default Rating (renamed in February

2006, previously – Long-Term Foreign Currency Rating):

Moody's	Fitch Ratings	Rating criteria
-	BBB (lowered in February 2009)	Investment level rating, characterizes a good level of the bank's creditworthiness. This rating evaluates a "possibility of default" (without evaluation of possible losses in case of default). The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk.

Long-term national currency issuer default rating:

Moody's	Fitch Ratings	Rating criteria
-	BBB (assigned in January 2013)	Investment level rating, characterizes a good level of the bank's creditworthiness. This rating evaluates a "possibility of default" (without evaluation of possible losses in case of default). The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk.

Short-term rating of deposits in foreign currency:

Moody's	Fitch Ratings	Rating criteria
Prime-2 (increased in October 2005)	-	The banks that receive this rating have a high creditworthiness and sufficient capability for timely repayment of short-term liabilities.

Short-term rating of deposits in the national currency:

Moody's	Fitch Ratings	Rating criteria
Prime-2 (lowered in February 2009)	-	The banks that receive this rating have a high creditworthiness and sufficient capability for timely repayment of short-term liabilities.

Short-term Foreign Currency Issuer Default Rating (renamed in June 2007, previously – Short-Term Foreign Currency Rating):

Moody's	Fitch Ratings	Rating criteria
-	F3 (lowered in February 2009)	The rating characterizes a medium level of the bank's creditworthiness. The rating envisages a sufficient possibility for timely fulfillment of liabilities; however, deterioration of the economic situation in the short-term may lead to unfavorable consequences and a drop in the rating to the speculative level.

Short-term national currency issuer default rating:

Moody's	Fitch Ratings	Rating criteria
-	F3 (assigned in January 2013)	The rating characterizes a medium level of the bank's creditworthiness. The rating envisages a sufficient possibility for timely fulfillment of liabilities; however, deterioration of the economic situation in the short-term may lead to unfavorable consequences and a drop in the rating to the speculative level.

Stability Rating:

Fitch Ratings	Rating criteria
bbb (assigned in July 2011)	The rating characterizes the bank's stability without regard to external support, and the bank's individual creditworthiness. The bbb rating means a very low probability for the bank to require external support to avoid default on its obligations. Nevertheless, unfavorable economic conditions might lead to a rise in such probability. The stability rating replaced the Individual Rating which was cancelled by the agency on January 25, 2012.

Level of long-term rating support:

Fitch Ratings	Rating criteria
BBB (lowered in February 2009)	The rating is calculated on the basis of the bank support rating and points to the fact that Fitch agency will not lower the issuer's default rating in the foreign currency below this level in the absence of changes regarding agency assumptions that form the basis of the bank support rating.

Support rating:

Fitch Ratings	Rating criteria
2 (increased in November 2004)	A bank for which, in the agency's opinion, state assistance may follow even if there is no legal guarantee. This may occur, for example, due to the bank's importance for the country's economy and due to tight traditional connections of the state with this bank.

Financial stability rating:

Moody's	Rating criteria
D+ (increased in May 2007)	The rating points to the availability of insufficient financial power; sometimes the bank needs external support. Such financial institutes may have problems related to an unstable operational environment and imperfect principles of conducting financial activity. The plus in the rating envisages a number of changes for the better in this characteristic.

Bank's rating on a national scale:

Moody's Interfax Rating Agency	Rating criteria
Aaa.ru (given in December 2005)	The Aaa.ru rating is the top national scale rating for Russian companies, evidencing the bank's first-rate creditworthiness.

**Long-term rating, assigned to the medium-term note program
(MTN) loan participation with the sole aim of financing loans,
provided by Sberbank of Russia:**

Moody's	Fitch Ratings	Rating criteria
A3 (lowered in February 2009)	BBB (lowered in February 2009)	Investment level rating, characterizes a good level of the bank's creditworthiness. The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk. Figure 3 in Moody's rating means that this rating approaches the lower Baa ratings category.

**Short-term rating, assigned to the medium-term note program
(MTN) loan participation with the sole aim of financing loans,
provided by Sberbank of Russia:**

Moody's	Fitch Ratings	Rating criteria
Prime-2 (lowered in February 2009)	F3 (lowered in February 2009)	The banks that receive this rating have a medium to high creditworthiness and sufficient capability for timely repayment of short-term liabilities. However, deterioration of the economic situation in the short-term may lead to unfavorable consequences and a drop in the rating to the speculative level.

**Long-term rating of international medium-term note issue loan participation
with the sole aim of financing loans provided by Sberbank of Russia (as part of MTN programs):**

Moody's	Fitch Ratings	Rating criteria
A3	BBB	Investment level rating, characterizes a good level of the bank's

		creditworthiness. The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk. Figure 3 in Moody's rating means that this rating approaches the lower Baa ratings category.
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Long-term ratings of the issue of subordinated international mid-term bonds of participation in credit with the sole purpose of financing the credit provided to Sberbank of Russia (Series 12 of the MTN program):

Moody's	Fitch Ratings	Rating criteria
Baa1 (assigned in October 2012)	BBB- (assigned in October 2012)	Investment level rating, characterizes a good level of the bank's creditworthiness. The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk. The modifier "1" in the Moody's rating implies a number of changes for the better in this characteristic and approaching higher-class ratings category. The "minus" in the Fitch Ratings rating implies a number of negative changes in this characteristic.

Long-term rating of the issue of subordinated international mid-term bonds of participation in credit with the sole purpose of financing the credit provided to Sberbank of Russia (Series 16 of the MTN program):

Moody's	Fitch Ratings	Rating criteria
-	BBB- (assigned in May 2013)	Investment level rating, characterizes a good level of the bank's creditworthiness. The rating means that there are currently low investment risk expectations as regards the bank's obligations. Sufficient capabilities for timely fulfillment of liabilities, but an unfavorable course of events and change in economic conditions may well result in an increase in investment risk. The "minus" in the rating implies a number of negative changes in this characteristic.

Short-term rating assigned to the Euro-Commercial Paper Program (ECP program):

Fitch Ratings	Rating criteria
F3 (assigned in November 2012)	The rating characterizes a medium level of the bank's creditworthiness. The rating implies sufficient capability for timely performance of short-term financial obligations. However, deterioration of the economic situation in the short-term may lead to unfavorable consequences and a drop in the rating to the speculative level.

Information on the organizations assigning the credit ratings

Full company name:	Fitch Ratings CIS Ltd.
Short company name:	Fitch Ratings
Address:	30 North Colonnade, London E14 5GN, Great Britain

Full company name:	Moody's Investors Service Ltd.
Short company name:	Moody's
Address:	One Canada Square, London E14 5FA, Great Britain

Full company name:	Moody's Interfax Rating Agency CJSC
Short company name:	MIRA
Address:	1 st Tverskaya-Yamskaya St., 21, Moscow

Description of credit rating assignment or the web page where information about the methodology used to assign a credit rating is published for public access

The rating methods of internationally recognized rating agencies are publicly available and provided on their websites at www.fitchratings.com and www.moodys.com. The Moody's Interfax Rating Agency's rating methodology according to the national scale is described on the agency's website at www.rating.interfax.ru.

(issuing credit institution and its securities)

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

Individual State Registration Number of the Issue of Shares	Date of state registration	Category	Type (for preference shares)	Par value, rubles
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
10301481B	July 11, .2007	ordinary	-	3
20301481B	July 11, .2007	preference	with fixed dividend amount (at least 15 % of the nominal share value)	3

Number of outstanding shares (number of shares not redeemed or cancelled)

Individual State Registration Number of the Issue of Shares	Number of shares in circulation, pieces
<i>1</i>	<i>2</i>
10301481B	21,586,948,000
20301481B	1,000,000,000

Number of additionally offered shares (number of shares of the additional issue for which there was no state registration of the report on the results of their issue or a notice of the results of the additional issue was not provided where the Federal Law on the Securities Market requires no state registration of the report on the results of the additional issue of shares)

Individual State Registration Number of the Issue of Shares	Number of shares in the offering, pieces
<i>1</i>	<i>2</i>
10301481B	0
20301481B	0

Number of announced shares

Individual State Registration Number of the Issue of Shares	Number of authorized shares, pieces
<i>1</i>	<i>2</i>
10301481B	15,000,000,000

Number of shares on the balance sheet of the issuing credit organization

Individual State Registration Number of the Issue of Shares	Number of shares put at the disposal of the issuing credit institution (recorded on its balance sheet), pieces
<i>1</i>	<i>2</i>
10301481B	0
20301481B	0

Number of additional shares which may be offered as a result of conversion of offered securities converted into shares, or as a result of fulfillment of obligations on the options of the issuing credit institution

Individual State Registration Number of the Issue of Shares	Number of shares which may be offered as a result of conversion, pieces
1	2
10301481B	0
20301481B	0

Rights provided by shares to their owners

Individual State Registration Number of the Issue of Shares	Rights provided by shares to their owners
1	2
10301481B	Each ordinary share of the bank gives the same amount of rights to the shareholder – its owner. Shareholders that own ordinary shares have the right to participate in the General Meeting of Shareholders with the right of vote on all questions within its competence, and also have the right to receive dividend and, in the event 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, as well as the Bank Charter.
20301481B	Preference shares give the same amount of rights to the shareholders – their owners. The shareholders – owners of preference shares have the right to receive dividend in the amount of at least 15 percent of the nominal value of a preference share. The shareholders – owners of preference shares have no right of vote at the General Meeting of Shareholders, unless otherwise established by federal law. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, as well as the Bank Charter.

(the right of a shareholder to the declared dividends, and where the charter of the issuing credit institution provides for preference shares of two or more types with fixed dividend amount, the order of dividend payments for a certain type of preference shares;

the rights of a holder of ordinary shares to participate in the general shareholders' meeting with the right to vote on all issues falling within his or her competence, and where preference shares are offered, the right of a holder of preference shares to participate in the general shareholders' meeting with the right to vote on all issues within his or her competence to the extent, under the procedure and on the terms set forth by the laws on joint-stock companies;

the rights of a holder of preference shares of a certain type to the conversion thereof into ordinary shares or preference shares of other types and the procedure for such conversion (number and category (type) of shares into which the shares are converted, and other conversion terms) where the charter of the issuing credit institution provides for such conversion;

the rights of a shareholder to a part of the issuing credit institution's property in the event of its liquidation, and where the charter of the issuing credit institution provides for preference shares of two or more types, each with a determined liquidation value and an order of liquidation value payments for a certain type of preference shares;

other information on shares disclosed by the issuing credit institution at its discretion)<

8.3. Information about previous offers of offered equity securities of the issuing credit institution, except for the shares of the issuing credit institution

8.3.1. Information on issues where all securities have been redeemed

Information on each issue, all the securities of which were redeemed over the last 5 completed financial years and the period from the beginning of the current year to the end date of the reporting quarter:

01-06 Series Bonds

Class, category (type), form and other identification characteristics of securities	01 and 02 Series certificated bonds payable to bearer with obligatory centralized keeping, non-
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	convertible, interest-bearing without an option of preterm redemption, unsecured, maturing on the one thousand eight hundred and twentieth (1,820 th) day from the offering date. 03 and 04 Series certificated bonds payable to bearer with obligatory centralized keeping, non-convertible, interest-bearing without an option of preterm redemption, unsecured, maturing on the two thousand five hundred and forty-eighth (2,548 th) day from the offering date. 05 and 06 Series certificated bonds payable to bearer with obligatory centralized keeping, non-convertible, interest-bearing without an option of preterm redemption, unsecured, maturing on the three thousand six hundred and fortieth (3,640 th) day from the offering date.
State registration number of the securities issue and the date of its state registration	State registration numbers of the securities issues: 40101481B, 40201481B, 40301481B, 40401481B, 40501481B, 40601481B State registration date of the issues – September 10, 2008
Registering authority that performed the state registration of the securities issue	Department of Licensing and Financial Recovery of Credit Institutions, Bank of Russia
Number of the issued securities, pieces	Each issue of 10,000,000 pieces
Total nominal value of the securities issue, RUB'000	Each issue of RUB 10,000,000,000
Maturity date of the issued securities	The issues mature on October 16, 2009
The basis for the redemption of the issued securities (fulfillment of obligations under the securities, conversion due to offering of securities of another issue, recognizing the securities issue void or invalid, etc.)	Recognizing the issues of securities void (the bonds were not offered due to unfavorable market conditions)

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

No.	Type of securities	Total number of unredeemed securities, pcs	Total par value, rubles
1	2	3	4
1.	Russian Depositary Receipts (RDR)	2,000,000,000	Russian laws provide for no par value of this type of securities and the volume of the securities issue is not determined by the par value
2.	Exchange bonds of BO-01–BO-51 Series (51 st issue)*	The total number of securities of all issues: 500,000,000	Total par value of all issues: 500,000,000,000

* - as of July 1, 2013, there were no offerings under any issues of exchange bonds

Information on each issue of securities that were subject to state registration, and the securities of which are not redeemed (may be, are or were offered and/or are outstanding)

Class, category (type), form and other identification characteristics of securities	Registered uncertified Russian Depositary Receipts (RDR), payable to bearer and certifying ownership of ordinary registered certified shares of United Company RUSAL Plc
State registration number of the securities issue and	State registration No. of the issue – 5-01-01481-B

the date of its state registration	Date of state registration – December 7, 2010
Registering authority that performed the state registration of the securities issue	Federal Service for Financial Markets
Number of the issued securities, pieces	2,000,000,000
The volume of the securities issue by the par value or a note that the Russian Laws provide for no par value of such type of securities	In accordance with the laws of the Russian Federation, this type of securities does not have a nominal value
The status of the issue securities (have not been placed yet; are being placed; placement is completed; are outstanding)	Outstanding
Date of state registration of the report on securities issue results	The report on issue results is not to be executed
Web page on which the resolution on the issue of securities and the securities prospectus (if any) are published	www.sberbank.ru

Class, category (type) and form of the underlying securities	Ordinary registered certified shares of United Company RUSAL Plc
Full and short company name and location of the issuer of the underlying securities, and other information making it possible to identify the issuer of the underlying securities as a legal entity in accordance with the personal law of the issuer of the underlying securities	Full company name: United Company RUSAL Plc Short company name: no Address: Ogier House, The Esplanade, St.Helier, Jersey JE4 9WG
International Securities Identification Number (ISIN) of the underlying securities under foreign law	ISIN: JE00B5BCW814
The number of the underlying securities the ownership of which is certified by one Russian Depositary Receipt of the issue	1 RDR of the issue certifies the ownership of 10 underlying securities
The maximum number of Russian Depositary Receipts of the issue that may be outstanding at the same time, pcs	2,000,000,000
Information on the obligations assumed by the issuer of the underlying securities to the holders of Russian Depositary Receipts	The issuer of the underlying securities assumes obligations to RDR holders
Web page publishing information on the issuer of the underlying securities (if any)	www.rusal.com

Information on each issue of securities that underwent state registration (was assigned an identification number if the Federal Law on the Securities Market requires no state registration of the securities issue), and the securities of each are not redeemed (may be, are being or were offered and/or are outstanding)

Class, category (type), form and other identification characteristics of securities	Certified interest-bearing non-convertible Exchange bonds of BO-01–BO-51 Series payable to bearer, with obligatory centralized keeping and an option of early redemption at the request of their holders or at the issuer's discretion
<p>The identification number of the issue and the date of its assignment (if the issue of securities was no subject to state registration):</p> <p>Exchange bonds of BO-01 Series: Identification No. 4B020101481B dated January 10, 2013; Exchange bonds of BO-02 Series: Identification No. 4B020201481B dated January 10, 2013; Exchange bonds of BO-03 Series: Identification No. 4B020301481B dated January 10, 2013; Exchange bonds of BO-04 Series: Identification No. 4B020401481B dated January 10, 2013;</p>	

Exchange bonds of BO-05 Series: Identification No. 4B020501481B dated January 10, 2013; Exchange bonds of BO-06 Series: Identification No. 4B020601481B dated January 10, 2013; Exchange bonds of BO-07 Series: Identification No. 4B020701481B dated January 10, 2013; Exchange bonds of BO-08 Series: Identification No. 4B020801481B dated January 10, 2013; Exchange bonds of BO-09 Series: Identification No. 4B020901481B dated January 10, 2013; Exchange bonds of BO-10 Series: Identification No. 4B021001481B dated January 10, 2013; Exchange bonds of BO-11 Series: Identification No. 4B021101481B dated January 10, 2013; Exchange bonds of BO-12 Series: Identification No. 4B021201481B dated January 10, 2013; Exchange bonds of BO-13 Series: Identification No. 4B021301481B dated January 10, 2013; Exchange bonds of BO-14 Series: Identification No. 4B021401481B dated January 10, 2013; Exchange bonds of BO-15 Series: Identification No. 4B021501481B dated January 10, 2013; Exchange bonds of BO-16 Series: Identification No. 4B021601481B dated January 10, 2013; Exchange bonds of BO-17 Series: Identification No. 4B021701481B dated January 10, 2013; Exchange bonds of BO-18 Series: Identification No. 4B020201481B dated January 10, 2013; Exchange bonds of BO-19 Series: Identification No. 4B021901481B dated January 10, 2013; Exchange bonds of BO-20 Series: Identification No. 4B022001481B dated January 10, 2013; Exchange bonds of BO-21 Series: Identification No. 4B022101481B dated January 10, 2013; Exchange bonds of BO-22 Series: Identification No. 4B022201481B dated January 10, 2013; Exchange bonds of BO-23 Series: Identification No. 4B022301481B dated January 10, 2013; Exchange bonds of BO-24 Series: Identification No. 4B022401481B dated January 10, 2013; Exchange bonds of BO-25 Series: Identification No. 4B022501481B dated January 10, 2013; Exchange bonds of BO-26 Series: Identification No. 4B022601481B dated January 10, 2013; Exchange bonds of BO-27 Series: Identification No. 4B022701481B dated January 10, 2013; Exchange bonds of BO-28 Series: Identification No. 4B022801481B dated January 10, 2013; Exchange bonds of BO-29 Series: Identification No. 4B022901481B dated January 10, 2013; Exchange bonds of BO-30 Series: Identification No. 4B023001481B dated January 10, 2013; Exchange bonds of BO-31 Series: Identification No. 4B023101481B dated January 10, 2013; Exchange bonds of BO-32 Series: Identification No. 4B023201481B dated January 10, 2013; Exchange bonds of BO-33 Series: Identification No. 4B023301481B dated January 10, 2013; Exchange bonds of BO-34 Series: Identification No. 4B023401481B dated January 10, 2013; Exchange bonds of BO-35 Series: Identification No. 4B023501481B dated January 10, 2013; Exchange bonds of BO-36 Series: Identification No. 4B023601481B dated January 10, 2013; Exchange bonds of BO-37 Series: Identification No. 4B023701481B dated January 10, 2013; Exchange bonds of BO-38 Series: Identification No. 4B023801481B dated January 10, 2013; Exchange bonds of BO-39 Series: Identification No. 4B023901481B dated January 10, 2013; Exchange bonds of BO-40 Series: Identification No. 4B024001481B dated January 10, 2013; Exchange bonds of BO-41 Series: Identification No. 4B024101481B dated January 10, 2013; Exchange bonds of BO-42 Series: Identification No. 4B024201481B dated January 10, 2013; Exchange bonds of BO-43 Series: Identification No. 4B024301481B dated January 10, 2013; Exchange bonds of BO-44 Series: Identification No. 4B024401481B dated January 10, 2013; Exchange bonds of BO-45 Series: Identification No. 4B024501481B dated January 10, 2013; Exchange bonds of BO-46 Series: Identification No. 4B024601481B dated January 10, 2013; Exchange bonds of BO-47 Series: Identification No. 4B024701481B dated January 10, 2013; Exchange bonds of BO-48 Series: Identification No. 4B024801481B dated January 10, 2013; Exchange bonds of BO-49 Series: Identification No. 4B024901481B dated January 10, 2013; Exchange bonds of BO-50 Series: Identification No. 4B025001481B dated January 10, 2013; Exchange bonds of BO-51 Series: Identification No. 4B025101481B dated January 10, 2013;	
Organization that assigned the identification number to the issue of securities (if the issue of securities was not subject to state registration)	MICEX Stock Exchange CJSC
Number of the issued securities: Exchange bonds of BO-01–BO-14 Series: each issue of five million (5,000,000) pieces; Exchange bonds of BO-15–BO-24 Series: each issue of ten million (10,000,000) pieces; Exchange bonds of BO-25–BO-26 Series: each issue of fifteen million (15,000,000) pieces; Exchange bonds of BO-27–BO-31 Series: each issue of five million (5,000,000) pieces; Exchange bonds of BO-32–BO-41 Series: each issue of ten million (10,000,000) pieces; Exchange bonds of BO-42–BO-46 Series: each issue of fifteen million (15,000,000) pieces; Exchange bonds of BO-47–BO-51 Series: each issue of twenty million (20,000,000) pieces.	

The amount of the issue of securities by their par value:	
Exchange bonds of BO-01–BO-14 Series: each issue of five billion (5,000,000,000) rubles; Exchange bonds of BO-15–BO-24 Series: each issue of ten billion (10,000,000,000) rubles; Exchange bonds of BO-25–BO-26 Series: each issue of fifteen billion (15,000,000,000) rubles; Exchange bonds of BO-27–BO-31 Series: each issue of five billion (5,000,000,000) rubles; Exchange bonds of BO-32–BO-41 Series: each issue of ten billion (10,000,000,000) rubles; Exchange bonds of BO-42–BO-46 Series: each issue of fifteen billion (15,000,000,000) rubles; Exchange bonds of BO-47–BO-51 Series: each issue of twenty billion (20,000,000,000) rubles.	
The status of the issue securities (have not been placed yet; are being placed; placement is completed; are outstanding)	No issue was placed
The date of the notice of the results of the securities issue	Not later than the next date after the last date of the exchange bond placement
Number of interest (coupon) periods for which income (coupons, interest) was paid on the securities of the issue (for bonds):	
Exchange bonds of BO-01–BO-26 Series have one (1) coupon. The coupon period is one (1) year. Exchange bonds of BO-27–BO-51 Series have six (6) coupons. Each coupon period is six (6) months.	
The redemption date of the issued securities:	
Exchange bonds of BO-01–BO-26 series are redeemed on the first (1 st) anniversary of their placement. BO-01–BO-26 exchange bonds may be redeemed ahead of schedule at the issuer's discretion or at the request of their holders. Exchange bonds of BO-27–BO-51 series are redeemed on the third (3 rd) anniversary of their placement. BO-27–BO-51 exchange bonds may be redeemed ahead of schedule at the issuer's discretion or at the request of their holders.	
Web page on which the resolution on the issue of securities and the securities prospectus are published	www.sberbank.ru , http://www.e-disclosure.ru/portal/company.aspx?id=3043

8.4. Information on the person(s) providing a security for the issuing credit institution's secured bonds, and on the terms of enforcement of the obligations under the issuing credit institution's bonds

No.

8.5. Information about organizations that register rights to offered equity securities of the issuing credit institution

Person responsible for maintaining the register of holders of the issuer's registered securities:
Registrar.

Information on the registrar maintaining the register of holders of the issuer's registered securities

Full company name:	Registrar society STATUS Closed Joint-Stock Company
Short company name:	STATUS CJSC
Address:	32 Novorogozhskaya St., bld. 1, Moscow 109544
INN:	7707179242
OGRN:	1027700003924

Information on the registrar's license for keeping a register of security holders

No.:	No. 10-000-1-00304
Issue date:	March 12, 2004
Validity:	without term limitation

The issuing authority:	FFMS of Russia
The date on which the registrar started keeping the register of holders of the issuer's registered securities:	March 12, 1998

8.6. Information about legal acts that regulate the issues of capital import and export that can influence payment of dividend, interest and other payments to non-residents

The legal acts regulating the issues of capital import and export that can affect the payment of dividends, interest and other payments to non-residents include Federal Law No. 173-FZ *On Currency Regulation and Currency Control* dated December 10, 2003 (as amended).

8.7. Description of the procedure for the taxation of income from the equity securities of the issuing credit institution that were and are being offered

A. Procedure for the taxation of income from the equity securities issued by the bank

Taxation upon payment of dividends by Sberbank of Russia

Pursuant to the provisions of the tax law, when dividends are paid on the shares of a Russian issuer to natural persons and legal entities (being tax residents and tax non-residents of the Russian Federation, and to foreign companies acting in the Russian Federation through a permanent representative office) such issuer is deemed a tax agent to charge and deduct tax to the budget of the Russian Federation. Tax obligations are assessed under the procedure stipulated by Article 275 of the Tax Code of the Russian Federation.

According to the general rules of the Russian tax law, the recipients of dividends are taxed at the following rates:

- Natural persons (tax residents of the Russian Federation) – 9 % of the dividend amount;
- • Natural persons (tax non-residents of the Russian Federation⁵) – 15 % of the dividend amount;
- Legal entities (tax residents of the Russian Federation, and hereinafter also foreign companies operating in the Russian Federation through a permanent representative office) – 9 % of the dividend amount;
- Legal entities (tax non-residents) – 15% of the dividend amount.

Peculiarities of taxation upon payment of dividends to foreign legal entities not operating in the Russian Federation through a permanent representative office

If the investor is a foreign company, reduced tax rates may be applied to it as set forth by the relevant provisions of international double taxation agreements made between Russia and the country of residence of the actual recipient of dividends. For investors who are legal entities permanently residing in the countries with which Russia has made international agreements providing for a reduced tax rate (or other full release from taxes) applied by the dividend source, the above tax benefits may apply after they confirm their tax residency in the said countries to the tax agent. According to the Russian tax law, the tax residence certificate issued by a competent authority in the country of the investor's residence and translated into the Russian language serves as such confirmation for foreign legal entities. If the foreign investor is a bank, its permanent location in the country with which Russia has made a double taxation agreement may be confirmed by the data from publicly available reference books without providing the certificate of tax residence of such foreign bank.

Peculiarities of taxation upon payment of dividends to natural persons not being tax residents of the Russian Federation

Where a Russian issuer distributes dividends to natural persons who are not tax residents of the Russian Federation, the issuer as a tax agent does not in practice apply the reduced tax rates stipulated by the provisions of international agreements. In this case, for natural persons in question double taxation is avoided (by the issuer as a tax agent in the Russian Federation and at the place of the foreign natural

⁵ As per the provisions of the Russian tax law, natural persons are not recognized as tax residents of the Russian Federation if they are actually present in the Russian Federation for less than 183 calendar days during 12 consecutive months.

person's tax residence) by reducing the natural person's tax obligations in the country of his or her actual stay. Double taxation is avoided subject to the peculiarities provided for by the national tax law of the country of residence of the foreign natural person being the investor. We recommend consulting external tax advisers on the peculiarities of tax law and tax administration as to the reduction of tax obligations of the investors being individual non-residents of the Russian Federation, if they claim tax benefits in the country of their actual residence.

Taxation upon sale of shares of Sberbank of Russia

National law provides for taxation of income received by investors from the sale of shares of Russian issuers. The taxation procedure depends on the investor category (natural person or legal entity) and its tax status (tax resident or non-resident of the Russian Federation).

Corporate tax residents of the Russian Federation

When taxpayers being tax residents of the Russian Federation sell shares, the tax base of such operations is defined as a difference between the income received by them from the sale of securities and the expenses incurred on purchasing securities. The income and expenses of the taxpayer category in question are defined subject to the peculiarities set out in Article 280 of the Russian Tax Code. Thus, the taxpayers' income from operations for the sale of securities is defined based on the selling price, and the expenses from the sale of securities are defined based on the purchase price and the costs of their sale) income.

Moreover, as per Article 280 of the Russian Tax Code, taxpayers define the income received and expenses incurred from the sale (other disposal) of securities based on their market (estimated) value determined as of the date closest to the date the securities were purchased and the date they were sold, respectively. The method of determining the market value of shares as of the date of purchase and sale thereof depends on whether the securities being the subject matter of the transaction are recognized as meeting the trading criteria set forth by the Tax Code of the Russian Federation. If under the Tax Code of the Russian Federation the securities are recognized as traded on the organized securities market, the actual price of the transaction will be recognized as the market value to the extent such price is within the interval between the minimum and maximum prices of transactions with the security in question registered by the trade organizer on the securities market as of the date of the transaction. If a security is recognized as not traded on the organized securities market, the value of such security as of the date of its purchase and sale for taxation purposes will be determined as the actual price of the transaction to the extent it is within the interval between the minimum and maximum prices defined based on the estimated value of the security and the maximum price deviation of 20% upward or downward. The procedure for defining the estimated price in respect of the securities not traded on the organized securities market is defined by the federal executive authority for the securities market. Thus, the positive difference between the income received and expenses incurred by the taxpayers is actually subject to taxation.

Taxpayers being corporate tax residents of the Russian Federation, and foreign companies operating in the Russian Federation through a permanent representative office are taxed at the rate of 20%.

The category of taxpayers in question is solely responsible for timely and correct payment of income tax on operations for the sale of Sberbank shares. Where a taxpayer does not refer to the category of professional securities market participants, such taxpayer defines its tax base for operations with securities separately from the general tax base. In this case, such taxpayers define the tax base for operations with securities traded on the organized securities market separately from the tax base for operations with securities not traded on the organized securities market.

Corporate tax non-residents of the Russian Federation

If the shares of Sberbank of Russia are sold by foreign legal entities, the income of foreign legal entities in the Russian Federation is not taxed.

An exclusion from the above provision is where foreign legal entities sell the shares of Russian issuers, having 50 % of their assets comprised of real estate located within the Russian Federation, to Russian organizations. If the above criterion is met, the income received by foreign companies from the sale of shares of such Russian issuers is subject to a withholding tax at source in the Russian Federation at the rate of 20 % (the said tax rate may be reduced by applying the provisions of intergovernmental double taxation agreements).

Natural persons

According to the Tax Code of the Russian Federation, natural persons define the tax base as a difference between the amounts received from the sale of shares and the actual expenses incurred for the acquisition of securities (as per Article 214.1 of the Tax Code of the Russian Federation).

For individual tax residents of the Russian Federation the income tax rate will be 13 %.

For individual tax non-residents of the Russian Federation the income tax rate will be 30 %.

Natural persons are solely responsible for paying personal income tax in the Russian Federation (as per Article 228 of the Tax Code of the Russian Federation).

If in selling securities natural persons are represented by a broker, a trust manager or another person operating under an agency agreement, a commission agreement or otherwise for the benefit of the taxpayer, such person is deemed tax agent who defines the tax base of the taxpayer for all kinds of income from operations made by the tax agent for the benefit of the taxpayer under the agreement, net of the relevant expenses, and withholds tax (as per Article 214.1 of the Russian Tax Code).

Taxation of foreign companies operating in the Russian Federation through a permanent representative office

Russian tax law (Article 306–309 of the Russian Tax Code) sets out the peculiarities of foreign companies' income taxation, if their business within the Russian Federation creates a permanent representative office of a foreign company for taxation purposes. Thus, if a foreign company's business creates a permanent representative office in the Russian Federation, the income relating to such permanent representative office (net of its expenses) is subject to taxation in the Russian Federation. Foreign companies operating in the Russian Federation through a permanent representative office are solely responsible for paying taxes on their income received from the activity relating to the company's permanent representative office in the Russian Federation.

Thus, when a foreign company's representative office in the Russian Federation makes operations for the sale (or other disposal) of Sberbank shares, such representative office will be solely responsible for paying income tax to the budget of the Russian Federation in accordance with the peculiarities established by Article 280 of the Russian Tax Code.

At the same time, the fact of a foreign company's owning securities or shares in the capital of Russian companies with no signs of a permanent representative office, as required by Article 306 of the Russian Tax Code, may not by itself be considered as leading to the creation of a permanent representative office of such foreign company in the Russian Federation.

B. Procedure for the taxation of income received from operations with Russian Depositary Receipts in the Russian Federation (on the shares of an issuer not being the organization registered as a taxpayer by the Russian tax authorities)

Taxation of income in the form of dividend on RDR

Where a foreign issuer of shares pays dividends and Sberbank of Russia OJSC further transfers them to individual owners of RDR on such shares of the foreign issuer, the issuer of underlying securities should be considered as the source of income in the form of dividends on Russian Depositary Receipts. In this regard, Sberbank of Russia OJSC will have no obligation to act as a tax agent for such dividends. Nevertheless, the issuer of shares on which Sberbank of Russia OJSC issued RDR may withhold tax on the amount of dividends due to the investor.

(1) Individual tax residents of the Russian Federation

Dividend income paid to individual owners of Russian Depositary Receipts who are tax residents of the Russian Federation shall be taxable in the Russian Federation at the rate of 9 %. In accordance with Article 214 of the Russian Tax Code, the amount of tax in respect of dividends received from sources outside the Russian Federation shall be assessed by an individual taxpayer himself in accordance with the procedure set forth by Article 228 of the Russian Tax Code.

(2) Individual tax non-residents of the Russian Federation

Individual investors, who are not tax residents of the Russian Federation, should not bear tax consequences in the Russian Federation in respect of dividend income on Russian Depositary Receipts.

Taxation of corporate investors' income

Similarly to the foregoing in respect of natural persons, the conclusions with regard to taxation of corporate income received in the form of dividends are drawn subject to the assumption that the issuer of underlying securities should be considered as the source of dividend income.

Corporate tax residents of the Russian Federation

Dividend income received by an RDR owner being a Russian legal entity or a foreign organization owning Russian Depositary Receipts through a permanent representative office in the Russian Federation is subject to taxation in the Russian Federation at the rate of 9 %.

Thus, the owners of Russian Depositary Receipts – Russian organizations and foreign organizations acting in the Russian Federation through a permanent representative office – shall themselves assess and transfer tax on dividends to the budget, as in accordance with Article 275 of the Russian Tax Code, if the source of income is a foreign organization, the taxpayer shall itself assess the amount of tax on dividends received based on the amount of dividends received and the respective tax rate stipulated by the Russian Tax Code.

Corporate tax non-residents of the Russian Federation

For foreign investors not operating in the Russian Federation through a permanent representative office, no tax consequences shall arise in the Russian Federation in respect of the income in the form of dividends on Russian Depositary Receipts.

Taxation of income from the sale of RDR

Individual tax residents of the Russian Federation

The income from the sale of a Russian Depositary Receipt received by an individual investor being a tax resident of the Russian Federation, will be taxable in the Russian Federation at the rate of 13% (taxpayers can reduce the amount of income received from the sale of RDR by the amount of documented and actually borne expenses for the purchase of such receipt)⁶. The obligation to assess, withhold and transfer the withheld personal income tax to the budget in respect of income from the sale of RDR is vested in the broker or another person recognized as a tax agent under the Russian Tax Code. The tax agent shall assess, withhold and transfer the tax withheld from the taxpayer, not later than one month from the end of the tax period or the date of funds payment. If the tax agent fails to withhold tax, the natural person will pay the tax himself / herself under the procedure set forth by the Russian Tax Code (as per Article 228 of the Russian Tax Code).

Individual tax non-residents of the Russian Federation

Income from the sale of RDR received by an individual tax non-resident of the Russian Federation may be subject to taxation in Russia at the rate of 30 % if such income was received by the natural person from sources within the Russian Federation (such taxpayers can reduce the amount of income received by the amount of expenses incurred for the purchase of such Russian Depositary Receipt)⁷.

The obligation to assess, withhold and transfer the withheld personal income tax to the budget in respect of income from the sale of the Russian Depositary Receipt received by an individual tax non-resident of the Russian Federation from sources within the Russian Federation shall be vested in the

⁶ In accordance with the explanations of the Russian Ministry of Finance No. 03-03-05/255 of November 19, 2010, if a Russian Depositary Receipt was acquired by conversion of underlying securities into the Russian Depositary Receipt, it is possible to reduce the amount of taxable income from the sale of the Russian Depositary Receipt by the amount of documented and actually incurred expenses for the purchase of underlying securities, the expenses for the receipt and sale of the Russian Depositary Receipt, and other expenses stipulated by Article 214.1 of the Russian Tax Code.

⁷ In accordance with the explanations of the Russian Ministry of Finance No. 03-03-05/255 of November 19, 2010, if a Russian Depositary Receipt was acquired by conversion of underlying securities into the Russian Depositary Receipt, it is possible to reduce the amount of taxable income from the sale of the Russian Depositary Receipt by the amount of documented and actually incurred expenses for the purchase of underlying securities, the expenses for the receipt and sale of the Russian Depositary Receipt, and other expenses stipulated by Article 214.1 of the Russian Tax Code.

Russian or foreign organization operating in the Russian Federation through a permanent representative office and paying the relevant income, a broker or another person recognized as a tax agent under the Russian Tax Code.

Corporate tax residents of the Russian Federation

Income from the sale of RDR received by investors – Russian and foreign organizations operating within the Russian Federation through a permanent representative office – is subject to taxation in the Russian Federation at the rate of 20 %. The income subject to income taxation may be reduced by the amount of economically feasible and documented expenses for the purchase of such Russian Depositary Receipt⁸.

Corporate tax non-residents of the Russian Federation

According to Article 309, cl. 1 of the Russian Tax Code, the withholding tax shall be imposed on income from the sale of stock (shares) of Russian organizations having over 50 percent of their assets comprised of real estate located within the Russian Federation, and financial instruments derived from such stock (shares).

However, as per Article 309, clause 2 of the Russian Tax Code, income from the sale of other securities and shares held in the capital of Russian and foreign organizations received by foreign organizations not operating within the Russian Federation through a permanent representative office is not subject to taxation in the Russian Federation.

Thus, income from the sale of RDR received by a foreign investor not operating in the Russian Federation through a permanent representative office is not taxable in the Russian Federation.

8.8. Information about declared (charged) and paid dividend on the shares of the issuing credit institution, and also income on bonds of the issuing credit institution

8.8.1. Information on dividends declared and paid on the issuing credit institution's shares

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

Indicator	Ordinary shares
Issuer's management body passing a resolution on declaration of dividends,	General Shareholders' Meeting of Sberbank of Russia OJSC
the date of such resolution,	
2009	June 26, 2009
2010	June 4, 2010
2011	June 3, 2011
2012	June 1, 2012
2013	May 31, 2013
the date and number of the minutes of the meeting of the issuer's management body passing such resolution	
2009	July 1, 2009 No. 22
2010	June 7, 2010 No. 23
2011	June 7, 2011 No. 24

⁸ In accordance with the explanations of the Russian Ministry of Finance No. 03-03-05/255 dated November 19, 2010, if a Russian Depositary Receipt was received by conversion of underlying securities into the Russian Depositary Receipt, the taxable income from the sale of RDR may be reduced by the amount of actually incurred and documented expenses for the purchase of underlying securities based on the prices of such securities determined in accordance with the rules of Article 280 of the Russian Tax Code, the expenses related to the issue (offering) and sale of RDR, including the expenses for the payment of brokerage and depositary services, and other expenses stipulated by Article 280 of the Russian Tax Code.

	2012	June 6, 2012 No. 25
	2013	June 3, 2013 No. 26
The amount of declared dividends per one share, rubles		
	2009	0.48 rub.
	2010	0.08 rub.
	2011	0.92 rub.
	2012	2.08 rub.
	2013	2.57 rub.
The total amount of declared dividends on all shares of this category (type), ths. rublesRUB'000		
	2009	10,361,636.6 thousand rub.
	2010	1,726,955.8 thousand rub.
	2011	19,859,992.2 thousand rub.
	2012	44,900,851.8 thousand rub.
	2013	55,478,456.4 ths rubles
The date of the list of persons entitled to receive dividends		
	2009	May 8, 2009
	2010	April 16, 2010
	2011	April 15, 2011
	2012	April 12, 2012
	2013	April 11, 2013
The reporting period (year, quarter) for which (as of the end of which) the declared dividends are (were) paid		
	2009	For 2008
	2010	For 2009
	2011	For 2010
	2012	For 2011
	2013	For 2012
The established dividend payment date		Dividends are paid within 30 days following the resolution on payment thereof.
		Expiry dates:
	2009	July 27, 2009
	2010	July 5, 2010
	2011	July 4, 2011
	2012	July 2, 2012
	2013	July 1, 2013
Payment form of the declared dividends (monetary funds, other property)		Monetary funds
Source of payment of the declared dividends (net profits for the reporting year, undistributed net profits of past years, special fund)		Net profits for the reporting year
Share of the declared dividends in the net profits of the reporting year, %		
	In 2009 (for 2008)	9.4 %
	In 2010 (for 2009)	8.0 %
	In 2011 (for 2010)	11.4 %
	In 2012 (for 2011)	14.5 %
	In 2013 (for 2012)	16.0 %
Total dividends paid on the shares of this category (type), RUB'000 As of July 1, 2013		
	For 2008	10,361,636.6 thousand rub.
	For 2009	1,722,050.7 thousand rub.
	For 2010	19,794,579.1 thousand rub.
	For 2011	44,747,715.8 thousand rub.
	For 2012	54,081,406.3 thousand rub.

Share of dividends paid in the total amount of dividends declared on the shares of this category (type), %	
2009	100 %
2010	99.7 %
2011	99.7 %
2012	99.7 %
2013	97.5 %
If the declared dividends are not paid or partially paid by the issuer, the reasons for such non-payment of the declared dividends	The reason for not fully paying the dividends was incorrect indication of shareholders' banking details
Other information on the declared and/or paid dividends disclosed by the issuer at its discretion	-

Indicator	Preferred Shares (with fixed dividend amount)
Issuer's management body passing a resolution on declaration of dividends, the date of such resolution,	General Shareholders' Meeting of Sberbank of Russia OJSC
2009	June 26, 2009
2010	June 4, 2010
2011	June 3, 2011
2012	June 1, 2012
2013	May 31, 2013
the date and number of the minutes of the meeting of the issuer's management body passing such resolution	
2009	July 1, 2009 No. 22
2010	June 7, 2010 No. 23
2011	June 7, 2011 No. 24
2012	June 6, 2012 No. 25
2013	June 3, 2013 No. 26
The amount of declared dividends per one share, rubles	
2009	0.63 rub.
2010	0.45 rub.
2011	1.15 rub.
2012	2.59 rub.
2013	3.20 rub.
The total amount of declared dividends on all shares of this category (type), RUB'000	
2009	630,000.0 thousand rub.
2010	450,000.0 thousand rub.
2011	1,150,000.0 thousand rub.
2012	2,590,000.0 thousand rub.
2013	3,200,000.0 thousand rub.
The date of the list of persons entitled to receive dividends	
2009	May 8, 2009
2010	April 16, 2010
2011	April 15, 2011
2012	April 12, 2012
2013	April 11, 2013
The reporting period (year, quarter) for which (as of the end of which) the declared dividends are (were) paid	

	2009	For 2008
	2010	For 2009
	2011	For 2010
	2012	For 2011
	2013	For 2012
The established dividend payment date		Dividends are paid within 30 days following the decision on payment thereof. Expiry dates:
	2009	July 27, 2009
	2010	July 5, 2010
	2011	July 4, 2011
	2012	July 2, 2012
	2013	July 1, 2013
Payment form of the declared dividends (monetary funds, other property)		Monetary funds
Source of payment of the declared dividends (net profits for the reporting year, undistributed net profits of past years, special fund)		Net profits for the reporting year
Share of the declared dividends in the net profits of the reporting year, %		
	In 2009 (for 2008)	0.6 %
	In 2010 (for 2009)	2.1 %
	In 2011 (for 2010)	0.7 %
	In 2012 (for 2011)	0.8 %
	In 2013 (for 2012)	0.9 %
Total dividends paid on the shares of this category (type), RUB'000 As of July 1, 2013		
	For 2008	630,000.0 thousand rub.
	For 2009	443,506.8 thousand rub.
	For 2010	1,131,073.6 thousand rub.
	For 2011	2,541,401.9 thousand rub.
	For 2012	3,132,384.8 thousand rub.
Share of dividends paid in the total amount of dividends declared on the shares of this category (type), %		
	2009	100 %
	2010	98.6 %
	2011	98.4 %
	2012	98.1 %
	2013	97.9 %
If the declared dividends are not paid or partially paid by the issuer, the reasons for such non-payment of the declared dividends		The reason for not fully paying the dividends was incorrect indication of shareholders' banking details
Other information on the declared and/or paid dividends disclosed by the issuer at its discretion		-

8.8.2. Information on accrued and paid income on bonds of the issuing credit institution

No.

8.9. Other information

No.

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

8.10.1. Information on the underlying securities

8.10.2. Information on the issuer of the underlying securities

In accordance with clause 11.4.3 of the Regulation on Disclosure of Information by the Issuers of Equity Securities approved by Order of FFMS of Russia No. 11-46/pz-n dated April 10, 2011, the

quarterly report of Sberbank of Russia, being the issuer of Russian Depositary Receipts issued on ordinary shares of United Company RUSAL Plc, includes information on the underlying securities and the issuer thereof in the scope of the financial statements of United Company RUSAL Plc for 2012 made in accordance with the International Financial Reporting Standards (the Russian translation of the document is provided in Annex No. 5 to the quarterly report).

(Other information on the issuing credit institution and its securities, which is not indicated in the previous clauses of the prospectus, is provided at the discretion of the issuing credit institution)