

Approved on November , 2013

by the CEO, Chairman of the Executive Board
of Sberbank of Russia OJSC
(indicate the issuing credit institution's body that approved
the Quarterly Report on Securities)

QUARTERLY REPORT for Q3 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, Moscow, Russia, 117997

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

Information contained in this quarterly report
is subject to disclosure pursuant to the laws
of the Russian Federation on securities

CEO, Chairman

of the Executive Board of Sberbank of Russia OJSC

November , 2013

signature

H.O. Gref

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

November , 2013

signature

**M. Yu.
Lukyanova**

**Seal of the issuing credit
institution**

Contact person:

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Address of the Internet page(s) where 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 OJSC 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 is unable to predict all the trends that may affect the development of the banking sector or 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 persons – members of management bodies of the issuing credit institution, information on bank accounts, auditor, assessor, and on the financial advisor of the issuing credit institution, as well as other persons who have signed the quarterly report.

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

Information on the composition of the Supervisory Board:

| No. | Full Name | Year of birth |
|--|------------------------------|----------------------|
| Chairman of the Supervisory Board: | | |
| 1 | Sergei M. Ignatiev | 1948 |
| Deputy Chairman of the Supervisory Board: | | |
| 2 | Georgy I. Luntovsky | 1950 |
| 3 | Alexei V. Ulukaev | 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 | AlexeyL. Kudrin | 1960 |
| 9 | Ilia V. Lomakin-Rumyantsev | 1957 |
| 10 | Vladimir A. Mau | 1959 |
| 11 | Aleksey 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 | Ahmet MahfiEgilmez | 1950 |

Information on the composition of the Executive Board:

| No. | Full Name | Year of birth |
|---|-------------------------|---------------|
| CEO, Chairman of the Executive Board, Sberbank of Russia OJSC: | | |
| 1 | Herman O. Gref | 1964 |
| Members of the Executive Board of Sberbank of Russia OJSC: | | |
| 2 | Alexander V. Bazarov | 1962 |
| 3 | Denis A. Bugrov | 1974 |
| 4 | Sergey N. Gorkov | 1968 |
| 5 | Andrey M. Donskih | 1967 |
| 6 | Bella I. Zlatkis | 1948 |
| 7 | Olga N. Kanovich | 1971 |
| 8 | Stanislav K. Kuznetsov | 1962 |
| 9 | Vadim V. Kulik | 1972 |
| 10 | Alexander V. Morozov | 1969 |
| 11 | Maxim V. Poletaev | 1971 |
| 12 | Alexander Yu. Torbakhov | 1971 |
| 13 | Lev A. Khasis | 1966 |
| 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 on the issuing credit institution's bank accounts.

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

| | |
|--|--|
| Correspondent account No. | 30101810400000000225 |
| Division of the Bank of Russia where the correspondent account is opened | Operations Department of Moscow Main Territorial Administration of 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 (Taxpayer Identification Number) | BIC | No. of corr. account with the Bank of Russia, name of Bank of Russia division | No. of account in the records of the issuing credit institution | No. of account in the records of the agency bank | Account type |
|--|---------------------------|---|---|-----------|---|---|--|-----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| VTB Bank (Open Joint Stock Company) | VTB Bank OJSC | 29 Bolshaya Morskaya St., Saint Petersburg 190000 | 7702070139 | 044525187 | 3010181070000000187 with OPERU of Moscow GTU BR | 3011081090000001012 | 3010981020000000402 | NOSTRO corr. acc. in RF currency |
| State corporation Bank of Development and External Economic Activities (Vneshekonombank) | Vneshekonombank | 9 Akademika Sakharova Ave., Moscow 103810 | 7750004150 | 044525060 | 3010181050000000060 with OPERU of the Moscow GTU of the Bank of Russia | 3011081040000001033 | 30109810806636012116 | NOSTRO corr. acc. 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 | 30101810700000000213 with OPERU of the Moscow GTU of the Bank of Russia | 3011015650000001105 | 30109156900000000015 | NOSTRO corr. acc. in Chinese yuan |

c) Non-resident credit institutions where correspondent accounts of the issuing credit institution are opened:

| Full company name | Short name | Address | INN (Taxpayer Identification Number) | BIC | No. of corr. account with the Bank of Russia, name of the Bank of Russia division | No. of account in the records of the issuing credit institution | No. of account in the records of the agency bank | Kind of account |
|------------------------------------|---------------|-----------------------|---|-----|---|---|--|-----------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| HSBC Bank plc. | - | London, Great Britain | - | - | - | 3011482660000001001 | 35582048 | Nostro |
| J.P. Morgan AG | - | Frankfurt, Germany | - | - | - | 3011497890000001060 | 6231603371 | Nostro |
| Deutsche Bank AG | - | Frankfurt, Germany | - | - | - | 3011497880000001021 | 10094987261000 | Nostro |
| Danske Bank A/S | - | Copenhagen, Denmark | - | - | - | 3011420800000001025 | 3996019055 | Nostro |
| Commerzbank AG | - | Frankfurt, Germany | - | - | - | 3011497820000001100 | 400886657600EUR | Nostro |
| Canadian Imperial Bank of Commerce | CIBC | Toronto, Canada | - | - | - | 3011412410000001038 | 1885014 | Nostro |
| DNB Bank ASA | - | Oslo, Norway | - | - | - | 3011457890000001017 | 7001.02.05032 | Nostro |
| Bank Polska Kasa Opieki SA | Bank Pekao SA | Warsaw, Poland | - | - | - | 3011498520000001009 | PL21 1240000131392051 11120301 | Nostro |
| JP Morgan Chase Bank | - | New York, USA | - | - | - | 3011484030000001060 | 0011909256 | Nostro |
| The Bank of New York | - | New York, USA | - | - | - | 3011484070000001026 | 8900057610 | Nostro |

| | | | | | | | | |
|--|---------------------------|------------------------|---|---|---|---------------------|------------------------------|--------|
| Mellon | | | | | | | | |
| Nordea Bank AB (publ) | - | Stockholm, Sweden | - | - | - | 3011475260000001036 | 39527900018 | Nostro |
| UBS AG | | Zurich, Switzerland | - | - | - | 3011475680000001023 | 02300000069099050000X | Nostro |
| The Bank of Tokyo-Mitsubishi UFJ, Ltd. | - | Tokyo, Japan | - | - | - | 3011439220000001016 | 653-0404799 | Nostro |
| Mizuho Corporate Bank Ltd | - | Tokyo, Japan | - | - | - | 3011439290000001112 | 5287010 | Nostro |
| Commonwealth Bank of Australia | - | Sydney, Australia | - | - | - | 3011403610000001003 | 100406501AUD112601 | Nostro |
| United Overseas Bank Limited | United Overseas Bank; UOB | Singapore, Singapore | - | - | - | 3011470240000001008 | 352-399-002-9 | Nostro |
| SB of JSC Sberbank | - | Almaty, Kazakhstan | - | - | - | 3011439830000001020 | KZ83914398111BC00006 | Nostro |
| OJSC BPS-Sberbank | - | Minsk, Belarus | - | - | - | 3011497490000001103 | 1702581230119 | Nostro |
| SBERBANK OF RUSSIA JSC | - | Kiev, Ukraine | - | - | - | 3011498050000001005 | 160060120016 | Nostro |
| Swedbank AS | - | Tallinn, Estonia | - | - | - | 3011442840000001081 | EE452200227013801749 | Nostro |
| | | | - | - | - | 3011444020000001081 | EE912200227013801794 | Nostro |
| Woori Bank, Seoul | - | Seoul, Korea | - | - | - | 3011441090000001104 | W1011001KR | Nostro |
| Bank of America N.A., Hong Kong Branch | - | Hong Kong, Hong Kong | - | - | - | 3011434470000001030 | 96447 011 | Nostro |
| Sberbank CZ, a.s. | - | Prague, Czech Republic | - | - | - | 3011420380000001107 | CZ7068000000006203000550 | Nostro |
| Sberbank d.d. | - | Zagreb, Croatia | - | - | - | 3011419150000001108 | HR6225030071100070080 | Nostro |
| Magyarországi Volksbank RT. | - | Budapest, Hungary | - | - | - | 3011434820000001109 | HU78141010180102004901000003 | Nostro |
| Denizbank A.S. | - | Istanbul, Turkey | - | - | - | 3011494910000001116 | 9159-441833-352 | Nostro |

1.3. Information on the issuing credit institution's auditor(s).

| | |
|--|--|
| Full company name | Closed Joint-Stock Company Ernst & Young Vneshaudit |
| Short company name | Ernst & Young Vneshaudit CJSC |
| INN (Taxpayer Identification Number) | 7717025097 |
| OGRN (Primary State Registration Number) | 1027739199333 |
| Location | 77 Sadovnicheskaya Emb., b.1, Moscow 115035 |
| Phone and fax number | Telephone 755-97-00 Fax 755-97-01 |
| E-mail address | moscow@ru.ey.com |
| Full name of the self-regulating organization of | Non-commercial Partnership |

| | |
|--|--|
| auditors, of which the auditor of the issuing credit institution is (was) a member | Russian Auditing Chamber |
| Location of the self-regulating organization of auditors, of which the auditor of the issuing credit institution is (was) a member | 3/9, 3rd Syromyatnichesky Lane, unit 3, Moscow 105120 |
| Financial year(s) in the last five completed financial years and the current financial year for which the auditor performed (will perform) the independent audit of annual accounting (financial) statements of the issuing credit institution | Ernst & Young Vneshaudit was approved by the Annual General Shareholders' Meeting of Sberbank of Russia as the Bank's auditor for the following periods: 2009 and Q1 2010 2010 and Q1 2011 2011 and Q1 2012 2012 and Q1 2013 2013 and Q1 2014 |

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; 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; 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 in accordance with IFRS; audit reviews of the published financial statements for 6 and 9 months of 2013, prepared in accordance with the laws of the Russian Federation. |

Factors which may influence the 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 | None |
| Provision of borrowed funds to the auditor (auditor's officials) by the issuing credit institution | None |
| Close business relationships (participation in promoting the services of the issuing credit institution, joint business activities, etc.), as well as any kinship | None |
| Details on officials of the issuing credit institution who are at the same time the auditor's officials | None |

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:

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

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's candidature for approval by the shareholders (members) meeting, including the management body adopting the corresponding decision:

The auditing organization selected following the open tender is approved by the Management 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 a 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%) | |

1.4. Information on the issuing credit institution's assessor.

None.

1.5. Information on the issuing credit institution's advisors.

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

1.6. Information on other Persons who have signed the quarterly report.

None.

II. Principal information on the issuing credit institution's financial and economic state.

2.1. Indicators of the issuing credit institution's financial and economic activities.

For the last completed financial year and 9 months of the current year, as well as for similar prior periods:

| Name of the indicator | January 1, 2013 | October 1, 2013 | January 1, 2012 | October 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 | 1 906 209 575 | 1 515 779 758 | 1 546 664 628 |
| Net profit, RUB'000 | 346 174 519 | 286 166 783 | 310 494 911 | 269 289 280 |
| Return on Average Assets (ROAA) % | 2.9 | 2.7 | 3.4 | 3.1 |
| Return on Assets Employed (ROAE) % | 23.5 | 21.9 | 26.2 | 25.1 |
| Raised funds (loans, deposits, customer accounts, etc.), RUB'000 | 11 793 457 071 | 12 737 863 142 | 9 007 275 824 | 10 541 130 206 |

Method for calculating indicators:

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

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

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

Key results of the Bank's activities for 9 months of 2013:

- **Net assets** grew by 8.9% or 1.2 trillion rubles and reached 14.8 trillion rubles, as compared to January 1, 2013.
- **Net profit** for 9 months of 2013 grew by 6.3% as compared to the same period of the previous year, from 269.3 billion rubles to 286.2 billion rubles. Such growth is attributed to the increase in interest and fee based income received, as well as income from foreign currency revaluation.
- **The Bank's capital** estimated in accordance with the Bank of Russia's Regulation "On methods for determining equity (capital) of credit institutions" No. 215-P dated February 10, 2003, grew by 13.5 %, or 227.1 billion rubles, as compared to January 1, 2013, and amounted to 1906.2 billion rubles. For the Q3 2013, the capital grew by 79.7 billion rubles or 4.4 %. The main source of capital growth in the Q3 was the profit earned.
- **Return on average assets** decreased from 3.1% (based on the results of 9 months of 2012) to 2.7 %.
- **Return on assets employed** decreased from 25.1% to 21.9%.

The basis of the Bank's funds is still customer deposits that grew by 9.8% from the start of 2013 and as of October 1, 2013, amounted to 10.4 trillion rubles. The share of these funds in the Bank's liabilities is more than 80%. In Q3, apart from the customers' funds, the Bank also attracted funds from the Central Bank of the Russian Federation. Share of the appropriate funds in the total amount attracted has reached 10% as of October 1, 2013.

Customer lending operations remain the primary area of investments of the Bank's attracted funds. From the beginning of the year the net loan indebtedness increased by 1.3 trillion rubles, or 13.6%. Both the retail and the corporate loan portfolio have increased.

The Bank's work with problem loans contributes to maintaining the loan portfolio quality. The share of overdue debts in Q3 dropped from 2.60% to 2.48%.

An adequately high level of overdue debt coverage with provisions has also been maintained. As of October 1, 2013, loan loss provisions exceed overdue debts by a factor of about 2.3.

In Q3 of 2013, along with the growth of the customers' loan portfolio, the Bank's investments in securities and other available-for-sale financial assets have significantly increased (by 74.5 billion rubles).

The build-up of the loan portfolio and investments in securities ensured the growth of interest income, which, along with increased fee and commission income received, enabled the Bank to enhance its financial performance for 9 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 date of the reporting quarter:

| Date | Organizer of trading | Individual state registration number of securities | Number of shares, pcs. | Market price of the share, rubles | Market capitalization, billion rubles |
|------------------------------|---------------------------|--|------------------------|-----------------------------------|---------------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| January 1, 2013 | CJSC MICEX Stock Exchange | 10301481B | 21586948000 | 92.85 | 2,004.3 |
| January 1, 2013 | CJSC MICEX Stock Exchange | 20301481B | 1000000000 | 67.56 | 67.6 |
| Total capitalization: | | | | | 2,071.9 |
| October 1, 2013 | CJSC MICEX Stock Exchange | 10301481B | 21586948000 | 97.73 | 2,109.7 |
| October 1, 2013 | CJSC MICEX Stock Exchange | 20301481B | 1000000000 | 74.97 | 75.0 |
| Total capitalization: | | | | | 2,184.7 |

Method to determine the market price of the share:

Market capitalization is calculated as the multiplication of the number of shares of the corresponding category (type) by market price of one share, disclosed by 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. Borrowed funds 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 |

| October 1, 2013 | | | |
|--|---------------|---------------|----------------|
| Amounts by the term to maturity (demand), RUB'000 | | | |
| Main items of borrowings | Short-term** | Long-term*** | Total |
| Due to CB | 1 000 993 960 | 300 000 000 | 1 300 993 960 |
| Due to credit institutions* | 425 431 661 | 201 017 885 | 626 449 546 |
| Due to customers* | 7 898 772 642 | 2 489 359 013 | 10 388 131 655 |
| Issued debentures* | 322 354 061 | 66 925 360 | 389 279 421 |

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

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

*** Long-term borrowings refer to the funds raised for a period left 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. | Name of the indicator | Indicator value, RUB'000 | |
|----------|--|--------------------------|-----------------|
| | | January 1, 2013 | October 1, 2013 |
| <i>1</i> | <i>2</i> | <i>3</i> | <i>4</i> |
| 1 | Settlements with customers related to factoring and forfeiting transactions | 428 | 0 |
| 2 | Settlements with currency and stock exchanges | 1 393 093 | 3 738 255 |
| 3 | including overdue settlements | 0 | 0 |
| 4 | Settlements under taxes and duties | 5 759 469 | 2 577 030 |
| 5 | Indebtedness to staff, including settlement with employees related to labor remuneration and imprest amounts | 1 884 254 | 4 203 574 |
| 6 | Settlements with suppliers, contractors and customers | 4 761 999 | 3 275 239 |
| 7 | Settlements related to trust management | 1 | 15 |
| 8 | Other accounts payable | 98 283 262 | 25 777 082 |
| 9 | including overdue indebtedness | 0 | 0 |
| 10 | Total | 112 082 506 | 39 571 195 |
| 11 | including overdue indebtedness | 0 | 0 |

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

As of January 1, 2013 None.

As of October 1, 2013

None.

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

| Reporting period (month, year) | Amount of insufficient payment to obligatory reserves, rubles | Amount of unfulfilled obligation for averaging of obligatory reserves, rubles | Amount of penalty imposed for violation of reserve requirements, rubles |
|--------------------------------|---|---|---|
| <i>1</i> | <i>2</i> | <i>3</i> | <i>4</i> |
| 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 |
| July 2013 | 0 | 0 | 0 |
| August 2013 | 0 | 0 | 0 |
| September 2013 | 0 | 0 | 0 |

2.3.2. Credit history of the issuing credit institution.

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

2.3.3. Obligations of the issuing credit institution from 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 and surety:

As of October 1, 2013, the total obligations of Sberbank of Russia OJSC arising out of the provided security (guarantees and sureties) amounted to 1,037,035,283.25 rubles, including sureties provided under trade finance transactions of 184,329,421.27 rubles.

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:

None.

2.3.4. Other obligations of the issuing credit institution.

None.

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

2.4.1. Credit risk.

Credit risk means the risk of losses occurring due to the failure to perform, delay in performance, or incomplete performance by a debtor of financial liabilities under the contract.

The credit risk management policy implemented by Sberbank of Russia 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 a 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 service 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, individual entrepreneurs, 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, incl. 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. In addition, price formation for retail credit products was introduced in 2011 based on Risk-based pricing, which allows the establishment of interest rates on retail loans based on the degree of risk of a particular customer.

The bank pays considerable 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 for identifying borrowers' legal and economic connection criteria and further centralized maintenance 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 groups of borrowers in terms of their industry, country and geographical (regional) affiliation,
- analyzing the portfolio in terms of customer segments and credit products.

2.4.2. Country risk.

Country risk is the risk of losses arising in the credit institution as a result of failure of its counterparties (legal entities and 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 that have no international rating – in accordance with the internal regulatory documents that require analysis of the risk factors related to the solvency of the countries, conditions of current development, efficiency of external debt management, offshore status and international reputation, state system and internal political situation. To limit its credit risks the Bank performs operations with counterparties within the risk limits for corresponding countries.

2.4.3. Market risk.

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

a) Securities risk

To limit the securities risk, the list of issuers, the shares of which are allowed for trading operations, is restricted 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).

b) Currency risk

The bank is subject to currency risk due to unfavorable changes 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.

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, ALMC 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.

2.4.4. Liquidity risk.

Liquidity risk management helps to secure the bank's capability to perform its obligations to clients and contractors unconditionally and in due time, in compliance with the regulations of the Bank of Russia concerning the management of liquidity risk, either in normal business conditions, or in crisis situations. Sberbank's Regulation on Liquidity Risk Management is the main document regulating the assessment, control and management of liquidity risk. In the matter of liquidity risk management, the bank differentiates the risks of normative, physical and structural liquidity.

Normative liquidity risk means any violation of restrictions as regards the statutory liquidity ratios of the Bank of Russia (R2, R3, R4 ratios). The bank provides a real-time forecast for the statutory liquidity ratios on a regular basis. In order to decrease the risk of non-compliance with regulatory requirements, the bank shall establish precautionary limits for liquidity ratios of the Bank of Russia, which ensure compliance with the ratios within a month, considering possible fluctuations for certain balance sheet items.

Physical liquidity risk means the bank's inability to discharge its obligations to contractors in any currency due to a lack of funds: inability to effect a payment, to grant a loan, etc. The instruments of physical liquidity risk management in the short-term include a cash flow prediction model and control over accessible bank liquidity reserves. In order to cover the liquidity shortage exceeding the available funds, the bank may use accessible liquidity reserves, including direct repo operations with banks secured by capital issues and finance of the Bank of Russia.

Structural liquidity risk (concentration risk) means the probability of significant deterioration of physical or normative liquidity due to an imbalance in the asset and liability structure, including a strong dependence of the bank's liability base on one or more clients or funding sources in a certain currency or in a certain period.

Strategic management of liquidity risk is performed according to the funding plans, which contain a forecast for the asset and liability structure for different scenarios of development of the bank balance, allowing for the need for funding of subsidiaries. Liquidity risk is assessed and response measures

described for each possible scenario. To change the liability structure and improve the liquidity profile, the bank can either raise the clients' funds, or perform trade finance operations, issue bonds, arrange syndicated loans, and perform other operations on the financial markets. At the same time, the flexible interest-rate policy shall be of essence in the customer relationship.

When performing liquidity management, the Bank analyzes and controls liquidity ratios both for normal business conditions and crisis situations. The Bank regularly carries out stress testing of its liquidity profile to ensure availability of a sufficient liquidity buffer in the case of extraordinary, but potentially possible events, by way of analysis of different scenarios.

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, unauthorized or unlawful actions or faults of its employees, operation of information systems or external events.

The Bank considers the operational risk management as part of its general risk management system and implements it in accordance with the Policy in that area aimed at preventing and/or reducing 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; employees' professional development 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.

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 strictly observes the requirements of 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 in judicial authorities; study of arbitration practice.

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

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 negative public opinion on the Bank's financial stability, quality of its services or overall nature of its business.

Reputation risk management is a constituent part of the overall risk management system at Sberbank of Russia, and it is performed for the purposes of ensuring stable Bank development through minimization of Bank losses during implementation 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 reputation 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 the potential dangers which may threaten the activities of the credit institution, wrong or insufficiently justified definition of promising lines of business where the credit institution may achieve advantages over its competitors, a lack or insufficient provision of the necessary resources (financial, material and

technical, human) and organizational measures (management solutions) that must ensure the achievement of strategic goals in the operations of the credit 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 a 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 financial markets and the 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 consideration of the trends and factors, which, in line 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.

Risks related to acquisition of Russian Depositary Receipts (RDR):

1. Risks related to underlying securities² 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 underlying securities. 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 underlying securities, will in many ways depend on changes in the cost of underlying securities on the Hong Kong Stock Exchange, including on changes related to open trade. The price of underlying securities may also depend on a number of other factors and be subjected 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 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 as a whole, which may entail a number of risks not typical for other securities. Some such risks are described below in subparagraphs Infrastructural Risks, Country Risks, and Currency and Tax Risks.

3. Risks related to the 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 maintaining banking licenses and depositary activity licenses, financial and economic indicators of the Bank's activity influence the possibility of Bank activity related to the 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 underlying securities 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 for their management is given in paragraphs 2.5.1 – 2.5.8 of this report.

Bank policy in risk management:

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

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

³ - Company means United Company RUSAL Plc

⁴ - RDR issuer means Sberbank of Russia OJSC (Bank)

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 the management of several bank risks: liquidity, credit, market and operational risk.

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

The bank determines the following main principles of risk management: risk awareness, separation of powers, control over operations, control on the part of management and collegiate bodies, use of 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 they also perform current monitoring and control of accepted risks.

4. Infrastructure Risks

When providing the holders of RDRs with services related to the exercising 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 underlying 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, although the applicable laws contain a 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 underlying securities is set in US dollars, the income from underlying securities is paid in foreign currency, and the sale of underlying securities and other securities, derivatives from underlying securities, 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 a 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 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 Russian depositary receipts, and the regulation of depositary activities (including changes in license requirements for depositary activities) may affect the market price of RDR.

III. Detailed information on the issuing credit institution.

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

3.1.1. Information on the issuing credit institution's company name.

| | |
|--------------------------------|---|
| Full company name | Sberbank of Russia Open Joint-Stock Company |
| effective since August 6, 2010 | |

| | |
|--------------------------------|-------------------------|
| Short company name | Sberbank of Russia OJSC |
| effective since August 6, 2010 | |

Name of a legal entity similar to the company name of the issuing credit institution:

None.

Company name of the issuing credit institution:

The Bank's company name is registered as a combined trademark:

Certificate No. 349752

Date of registration: May 12, 2008

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

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

3.1.2. Information on the issuing credit institution's state registration.

| | |
|--|--|
| Primary state registration number (OGRN) | 1027700132195 |
| Date of entry of a record into the Uniform State Register of Legal Entities on establishment | August 16, 2002 |
| Registration authority that introduced a record on establishment of the issuing credit institution into the Uniform State Register of Legal Entities | Ministry of the Russian Federation for Taxes and Levies; Moscow Department of the Ministry of the Russian Federation for Taxes and Levies |

| | |
|---|-------------------------|
| Date of introducing a record into the Uniform State Register of Legal Entities on the first submission of information on the issuing credit institution, registered prior to enactment of the Federal Law "On state registration of legal entities and individual entrepreneurs": | August 16, 2002 |
| Name of the registration authority that introduced the record | Ministry of the Russian |

| | |
|---|--|
| | Federation for Taxes and Levies; Moscow Department of the Ministry of the Russian Federation for Taxes and Levies |
| 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 the Russian Federation |
| Term of the license (permit, clearance) | Without limitation |
| Type of license (activities, work) | Banking operations license for attracting precious metals as deposits and their placement, and 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 the Russian Federation |
| Term of the license (permit, clearance) | Without 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 | 077-02894-100000 |
| Date of issuing the license (permit, clearance) | November 27, 2000 |
| Authority that issued the license (permit, clearance) | Federal Financial Markets Service |
| Term of the license (permit, clearance) | Without 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 | 077-03004-010000 |
| Date of issuing the license (permit, clearance) | November 27, 2000 |
| Authority that issued the license (permit, clearance) | Federal Financial Markets Service |
| Term of the license (permit, clearance) | Without 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 | 077-03099-001000 |
| Date of issuing the license (permit, clearance) | November 27, 2000 |
| Authority that issued the license (permit, clearance) | Federal Financial Markets Service |
| Term of the license (permit, clearance) | Without 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 | 077-02768-000100 |

| | |
|---|--|
| Date of issuing the license (permit, clearance) | November 8, 2000 |
| Authority that issued the license (permit, clearance) | Federal Financial Markets Service |
| Term of the license (permit, clearance) | Without 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 trading |
| 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 Financial Markets Service |
| Term of the license (permit, clearance) | Without limitation |

3.1.3. Information on the issuing credit institution's creation and development.

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 is considered established from the date of the 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. The 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, with no branches, just as Petersburg's one.

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 for the Savings Banks Charter, under which "The purpose of the savings banks is to encourage poor people and especially the working class 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 era opens up in the history of Russian savings banks, connected with the name of Sergey Yu. Witte, an outstanding Russian public figure of the turn of the 19th-20th centuries, and the Minister of Finance of Russia. He regarded people's savings first of all through the prism of "state enterprises foundation." Sergey 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 need 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 to any noticeable extent. During the whole course of their history up to 1917, they remained “pumps” for the transfer of internal savings to the treasury’s disposal. The 1895 Charter established the official status of state savings banks as financial assistance to the government.

During the First World War (1914-1917) the network of educational institutions was expanded as much as possible and important changes took place in the composition of bank operations. The First World War was a time when the savings banks finally lost their role of charity organizations, as was intended initially, and 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 instigated: 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 concealed locations. However, the system of state savings banks with their tradition of using free funds of the population by the state was an institution 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 places where savings were available; the “labor” banks had to “generate” them; they were formed from scratch and had to conduct promotional and organizational work. From the start, the network of the Soviet savings banks was based on an attempt to have as many credit organizations as possible, locating them in cities and villages to achieve maximum reach to the population and, at the same time, create a convenient service for the people.

Further on, the line for the country’s industrialization and agricultural collectivization brought about large-scale and deep structural transformations of the whole society. When the first five-year plan was approved in 1929, the development of the savings business in the country was also predetermined in many ways. A new Provision on state labor savings banks was approved. The Provision secured changes in the functioning of savings banks related to serving the widest circles of the population in maintaining simple banking, as well as stock and settlement operations. The following operations were introduced in savings banks: depositing, transfer, letter of credit, securities operations, acceptance of payments, taxes and duties, cashless settlement operations, payment of pensions, and issuance of savings certificates. In addition, the savings banks had to participate directly in the realization of state loans and conduct operations with their bonds: sales, payment for express coupons, payment of prizes, interest and repayment capital, as well as acceptance of bonds for safekeeping and granting loans with bonds as collateral. Thus, the savings banks could perform a wide range of operations, and in this respect their activities were much more extensive in comparison not only with pre-revolutionary banks but also with the savings banks of foreign countries that existed at the time.

During the Great Patriotic 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 bond holders, making deposit operations, and the acceptance of tax and other payments. The savings banks also had the obligation of accepting money in the patriotic funds ("Defense" and "Red Army"), pay state benefits to single mothers and mothers with many children, pay cash benefits to families of officers, payments under merit certificates, personal pensions, etc. During the war, savings banks played a huge role in depositing state loans, and also in organization of cash and prize lotteries.

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

At the start of the 1960s, due to a considerable change in the role of savings institutions in budget financing and crediting of the national economy, the government set the task of establishing a tighter connection of savings business development with crediting of the national economy and support of stable circulation of funds and the purchasing power of the ruble. In accordance with the Decree of the USSR Council of Ministers 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, for extending loans to 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 entire population of the country numbered among its customers, which also made it possible to expect an increase in the number of depositors and the amount of deposits. It was followed by opening current accounts for schools, hospitals, children's institutions and other organizations in savings banks with a small 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 or in the procedure of share participation, and equipment of savings banks improved. A number of organizational measures were taken aimed at improving the savings banks' working hours and creation of additional conveniences for the population: by 1985 over 70% of the savings banks worked outside working hours and on weekends and national holidays.

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 the 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 reform. 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 dismantling of 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. 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 corporate lending market stands at 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 million corporate customers and individual entrepreneurs use the bank's settlement and cash services.

As part 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 allows 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 barcode technologies, payments through self-service terminals, 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 depositary 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 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 Sberbank Europe AG), SLB Commercial Bank AG, and the 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 for 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 |
| Phone and fax number: | (495) 500-55-50, (8 800) 555-55-50, 957-57-31 |
| E-mail address: | sberbank@sberbank.ru |
| Internet page(s) with available information on the issuing credit institution and its placed (offered) securities | 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:

Service of the Corporate Secretary of Sberbank of Russia

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

3.1.5. Taxpayer Identification Number.

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|--------------------------------------|------------|
| INN (Taxpayer Identification Number) | 7707083893 |
|--------------------------------------|------------|

3.1.6. Branches and representative offices of the issuing credit institution.

Changes for Q3 2013:

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

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| Name in accordance with the Charter (constituent documents) | Vostochno-Sibirsky Bank, Krasnoyarsk Division No. 161, Sberbank of Russia |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 150a Imeni Gazety Krasnoyarskiy Rabochiy Prospekt, Krasnoyarsk, Krasnoyarsk Krai, 660010 |
| Telephone number | (391) 259-87-02 |
| Director's full name | Oleg A. Bugai |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |

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|---|---|
| Name in accordance with the Charter (constituent documents) | Severo-Vostochny Bank, Vilyuysk Division No. 5037, Sberbank of Russia OJSC |
| Date of opening | August 8, 1997 |
| Location in accordance with the Charter (constituent documents) | 35/1 Lenina St., 678200, Vilyuysk, Republic of Sakha (Yakutia), 678200 |
| Telephone number | (41132) 4-37-87 |
| Director's full name | Irina K. Chiryayeva |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Severo-Vostochny Bank, Nyurba Division No. 5038, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 32/2 Lenina St., Nyurba, Republic of Sakha (Yakutia), 678450 |
| Telephone number | (41134) 2-41-31 |
| Director's full name | Izamira F. Semyonova |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Severo-Vostochny Bank, Tompo Division No. 7733, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 678720, Republic of Sakha (Yakutia), Khandyga settlement, 4 Magadanskaya St. |
| Telephone number | (41153) 4-18-87 |
| Director's full name | Natalia P. Sidorenko |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Kotelnich Division No. 1461, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 612600, Kirov Region, Kotelnich, 108 Sovetskaya St. |
| Telephone number | (83342) 4-10-32 |
| Director's full name | Lidiya A. Myalitsina |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Kolchugino Division No. 2484, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 601785, Vladimir Region, Kolchugino, 40, III International St. |
| Telephone number | (49245) 2-30-38 |
| Director's full name | Marina A. Yelizarova |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Chistopol Division No. 2555, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 30 K. Marksa St., Chistopol, Republic of Tatarstan, 422980 |
| Telephone number | (84342) 5-20-04 |

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| Director's full name | Sergey V. Ivlev |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Luza Division No. 4092, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 47 Lenina St., Luza, Kirov Region, 613980 |
| Telephone number | (83346) 51-905 |
| Director's full name | Tatiana N. Volokitina |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | 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) | 431110, Republic of Mordovia, Zubova Polyana settlement, 6 Proletarskaya St. |
| Telephone number | (83458) 2-22-45 |
| Director's full name | Alexey N. Lyashin |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Krasnoslobodsk Division No. 4306, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 60A Internatsionalnaya St., Krasnoslobodsk, Republic of Mordovia, 431260 |
| Telephone number | (83443) 30-051 |
| Director's full name | Yury A. Bekeshev |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | 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) | 431700, Republic of Mordovia, Chamzinka, 2 Pobedy St. |
| Telephone number | (83437) 244-01 |
| Director's full name | Olga Ya. Belokosova |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Slobodskoy Division No. 4387, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 613150, Kirov Region, Slobodskoy, 12 Khalturina St. |
| Telephone number | (83362) 41-556 |
| Director's full name | Dmitry V. Sapegin |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Omutninsk Division No. 4397, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |

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| Location in accordance with the Charter (constituent documents) | 612740, Kirov Region, Omutninsk, 51 Volodarskogo St. |
| Telephone number | (83352) 23-481 |
| Director's full name | Alexey V. Bogdanov |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Sovetsk Division No. 4407, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 29a Lenina St., Sovetsk, Kirov Region, 613340 |
| Telephone number | (83375) 2-16-42 |
| Director's full name | Alexander P. Omelyanenko |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Urzhum Division No. 4419, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 613530, Kirov Region, Urzhum, 23 Rokina St. |
| Telephone number | (83363) 22-563 |
| Director's full name | Valentina G. Sherstneva |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | 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) | 612960, Kirov Region, Vyatskiye Polyany, 47 Azina St. |
| Telephone number | (83334) 62-742 |
| Director's full name | Alexander V. Matveyev |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Tsivilsk Division No. 4437, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 2B Nikitina St., Tsivilsk, Chuvash Republic, 429900 |
| Telephone number | (83545) 2-18-67 |
| Director's full name | Oleg V. Nikolin |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Gornomariyskoye Division No. 4447, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 1 Kvartal Maslozavoda, Kozmodemyansk, Mari El Republic, 425350 |
| Telephone number | (83637) 7-13-63 |
| Director's full name | Irina I. Shipitsyna |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |

| | |
|---|---|
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Laishevo Division No. 4645, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 46 Proletarskaya St., Laishevo, Republic of Tatarstan, 422610 |
| Telephone number | (84378) 259-75 |
| Director's full name | Ildus G. Shigapov |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Oktyabrskoye Division No. 4676, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 51 K. Marksa St., Nurlat, Republic of Tatarstan, 423040 |
| Telephone number | (84345) 23-290 |
| Director's full name | Rashit G. Bilalov |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Alekseevskoye Division No. 4678, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 9 Sovetskaya Sq., Alekseevskoye settlement, Republic of Tatarstan, 422900 |
| Telephone number | (84341) 24-364 |
| Director's full name | Ilkhamiya Kh. Valiyeva |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Nizhnekamsk Division No. 4682, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 27 Vakhitova Ave., Nizhnekamsk, Republic of Tatarstan, 423579 |
| Telephone number | (8555) 42-10-42 |
| Director's full name | Sergey V. Yermolayev |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Yelabuga Division No. 4690, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 4a Internatsionalnaya St., Yelabuga, Republic of Tatarstan, 423602 |
| Telephone number | (85557) 3-02-20 |
| Director's full name | Aidar M. Sharipov |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Kirovo-Chepetsk Division No. 5766, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 34 Mira Ave., Kirovo-Chepetsk, Kirov Region, 613046 |
| Telephone number | (83361) 6-83-03 |
| Director's full name | Alexey L. Kostin |

| | |
|---|---|
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Shumerlya Division No. 5836, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 17v Lenina St., Shumerlya, Chuvash Republic, 429120 |
| Telephone number | (83536) 5-13-20 |
| Director's full name | Lyudmila A. Shibleva |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Volzhsk Division No. 6281, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 18a Lenina St., Volzhsk, Mari El Republic, 425000 |
| Telephone number | (83631) 6-13-83 |
| Director's full name | Olga V. Tsvil'skaya |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Sovetskoye Division No. 6669, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 28 Peterburgskaya St., Kazan, Republic of Tatarstan, 420107 |
| Telephone number | (843) 519-23-26 |
| Director's full name | Acting Director Rimma R. Nasybullina |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Privolzhskoye Division No. 6670, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 62/4 Pobedy Ave., Kazan, Republic of Tatarstan, 420110 |
| Telephone number | (843) 291-03-01 |
| Director's full name | Dilya Kh. Yarullina |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Leninskoye Division No. 6672, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 2 Chuykova St., bld. V, Kazan, Republic of Tatarstan, 420094 |
| Telephone number | (843) 519-25-26 |
| Director's full name | Irina M. Yusupova |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Kanash Division No. 7507, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter | 87 Zheleznodorozhnaya St., Kanash, Chuvash Republic, |

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|---|--|
| (constituent documents) | 429335 |
| Telephone number | (83533) 22-493 |
| Director's full name | Mansur M. Yamaliyev |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Novocheboksarsk Division No. 8102, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 31a, 10 Pyatiletki St., Novocheboksarsk, Chuvash Republic, 429960 |
| Telephone number | (8352) 78-69-00 |
| Director's full name | Andrey M. Petrov |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Naberezhnye Chelny Division No. 8219, Sberbank of Russia OJSC |
| Date of opening | August 8, 1997 |
| Location in accordance with the Charter (constituent documents) | 18 Raisa Belyayeva Ave., Naberezhnye Chelny, Republic of Tatarstan, 423809 |
| Telephone number | (8552) 399-701 |
| Director's full name | Rafis R. Abdullin |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Volgo-Vyatsky Bank, Murom Division No. 93, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 101 Moskovskaya St., Murom, Vladimir Region, 602266 |
| Telephone number | (4922) 3-30-67 |
| Director's full name | Irina V. Kopytina |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Severnny Bank, Velsk Division No. 4065, OJSC Sberbank of Russia |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 88 Sovetskaya St., Velsk, Arkhangelsk Region, 165150 |
| Telephone number | (81836) 6-14-07 |
| Director's full name | Olga V. Bondar |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter (constituent documents) | Severnny Bank, Kotlas Division No. 4090, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 16 Kuznetsova St., Kotlas, Arkhangelsk Region, 165300 |
| Telephone number | (81837) 20-290 |
| Director's full name | Eduard A. Malykh |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |
| | |
| Name in accordance with the Charter | Severnny Bank, Severodvinsk Division |

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| (constituent documents) | No. 5494, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 11 Plyusnina St., Severodvinsk, Arkhangelsk Region, 164501 |
| Telephone number | (8184) 55-88-01 |
| Director's full name | Sergey V. Kononov |
| Term of the Director's power of attorney | power of attorney is revoked due to the division's switch to an ISU status |

Changes in composition of branch directors:

| | |
|---|---|
| Name in accordance with the Charter (constituent documents) | 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, 170100 |
| Telephone number | (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 in accordance with the Charter (constituent documents) | Povolzhskybank 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 number | (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 |
| | |
| Name in accordance with the Charter (constituent documents) | Severo-Zapadny, Pskov Division No. 8630, Sberbank of Russia OJSC |
| Date of opening | June 20, 1991 |
| Location in accordance with the Charter (constituent documents) | 23/25 Oktyabrsky Ave., Pskov, Pskov Region, 180000 |
| Telephone number | (8112) 69-88-88 |
| Director's full name | Acting Director Anna V. Tarasenko |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Zapadno-Sibirsky, Surgut Division No. 5940, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 5 Dzerzhinskogo St., Surgut, Khanty-Mansiysk AO – Yugra, 628400 |
| Telephone number | (3462) 23-06-57 |
| Director's full name | Ildes F. Saitkulov |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Zapadno-Sibirsky Bank, Uray Division No. 7961, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 90 Lenina St., Uray, Khanty-Mansiysk AO – Yugra, 628285 |
| Telephone number | (34676) 2-63-55 |
| Director's full name | Acting Director Artak G. Poghosyan |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter | Zapadno-Sibirsky Bank, Nefteyugansk Division |

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|---|---|
| (constituent documents) | No. 7962, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 25 Microdistrict 1, room No. 68, Nefteyugansk, Khanty-Mansi AO – Yugra, Tyumen Region, 628300 |
| Telephone number | (3463) 22-98-95 |
| Director's full name | Svetlana I. Shvetsova |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Zapadno-Sibirsky Bank, Nadym Division No. 8028, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 11 Leningradsky Ave., Nadym, Yamalo-Nenets AO, Tyumen Region, 629730 |
| Telephone number | (3499) 53-75-90 |
| Director's full name | Evgeny V. Kuklin |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Zapadno-Sibirsky Bank, Novy Urengoy Division No. 8369, Sberbank of Russia OJSC |
| Date of opening | August 8, 1997 |
| Location in accordance with the Charter (constituent documents) | 629300, Yamalo-Nenets AO, Novy Urengoy, 6 Mirny District, bld. 4 |
| Telephone number | (3494) 24-48-00 |
| Director's full name | Sergey A. Kravchenko |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Zapadno-Sibirsky Bank, Noyabrsk Division No. 8402, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 76 Mira Ave., Noyabrsk, Yamalo-Nenets AO, 629810 |
| Telephone number | (3496) 35-26-48 |
| Director's full name | Alexander E. Bardaleev |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Zapadno-Sibirsky Bank, Nyagan Division No. 8448, Sberbank of Russia OJSC |
| Date of opening | May 20, 1997 |
| Location in accordance with the Charter (constituent documents) | 26 Zagorodnykh St., Nyagan, Khanty-Mansiysk AO – Yugra, Tyumen Region, 628181 |
| Telephone number | (34672) 69-512 |
| Director's full name | Evgeny A. Smelyanets |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Dalnevostochny Bank, Birobidzhan 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 AO, 679016 |
| Telephone number | (42622) 2-02-00 |
| Director's full name | Acting Director Elena S. Sidelnikova |
| Term of the Director's power of attorney | 3 years from the date of issue |
| | |
| Name in accordance with the Charter (constituent documents) | Dalnevostochny Bank, Blagoveshchensk Division No. 8636, Sberbank of Russia OJSC |
| Date of opening | June 20, 1991 |
| Location in accordance with the Charter | 240 Zeyskaya St., Blagoveshchensk, Amur Region, |

| | |
|--|--------------------------------|
| (constituent documents) | 675000 |
| Telephone number | (4162) 59-50-55 |
| Director's full name | Oleg V. Mikhailov |
| Term of the Director's power of attorney | 3 years from the date of issue |

3.2. Principal economic activities of the issuing credit institution.

3.2.1. Sector profile of the issuing credit institution.

| | |
|-------|-------|
| OKVED | 65.12 |
|-------|-------|

3.2.2. Principal economic activities of the issuing credit institution.

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

Primary business areas of the Bank:

- Corporate business: servicing of settlement and current accounts, opening of deposits, provision 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.
- Transactions in the 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 | 9 months 2012 | 2012 | 9 months 2013 |
|--|-------|------------------|-------|---------------|
| Share of bank's income from its primary activity | 98.8% | 99.0% | 99.0% | 99.2% |

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

For 9 months of 2013, the Bank's income from its primary activity grew by 198.1 billion rubles or 21.5% y-o-y and amounted to 1,120.6 billion rubles.

Such growth was based on the volume of interest income from customer lending operations. As compared to 9 months of 2012, such income increased by 161.7 billion rubles or 22.8% and totaled 872.0 billion rubles. This was primarily 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 9 months of 2012, the Bank's fee income grew by 20.2 billion rubles or 17.9% and amounted to 132.9 billion rubles. The primary growth was ensured by the fee income received from bank

card operations and acquiring. The income therefrom for the 9 months of the current year amounted to 66.5 billion rubles, which is 37.4 % more y-o-y.

The share of income from the primary activity for Q3 2013 increased from 99.0 % to 99.2%.

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:

None.

3.3. Plans of future activities 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 Sberbank CIB), VBI, Cetelem and Denizbank, Sberbank expanded its presence to over twenty countries, and its foreign network comprises over 1,300 units.

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 play an active role in the development and improvement of the financial market infrastructure, creation and launch of cutting-edge banking 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. Continuous, 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 banking systems, including continuous servicing through remote channels on a 24/7 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, and 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: Association of Russian Banks

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 Banking 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 Securities Market Association (self-regulated non-profit 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 Association of Securities Market Participants, a 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 Foreign Exchange Association of Russia

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: Russian National SWIFT 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, a non-profit 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 the issuing credit institution and having material importance for that issuing credit institution (controlled entities).

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

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 by the issuing credit institution: | 99.8526% |

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 the one-person executive body of the controlled entity:

None.

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

3.6.1. Fixed assets.

| № No. | Group of fixed asset items | Historical (replacement) cost, RUB'000 | Amount of amortization accrued, RUB'000 |
|--|--|--|---|
| Reporting date: October 1, 2013 | | | |
| 1 | Fixed Assets: | 528,795,244 | 171,629,726 |
| 1.1. | incl. real estate items | 319,929,592 | 42,169,659 |
| 2 | Land | 4,520,355 | - |
| 3 | Immovable property (except land), temporarily unused in core activities, | 1,102,639 | - |

| | | | |
|---|--|--------|---|
| | recognized at current (fair) value | | |
| 4 | Land temporarily unused in core activities, recognized at current (fair) value | 69,667 | - |

Information on the methods of amortization charges by 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 the item's book value net of the remaining revaluation reserve for such item of fixed assets. Since January 01, 2007, the accrual of depreciation for the items accepted to accounting prior to January 1, 2000, is again performed up to the book value of the item in accordance with the rates effective as of the date of accepting the item for accounting;

- for items 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;

- for items reflected 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, retirement 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 (Q4 2013), Sberbank of Russia OJSC does not plan to perform transactions with real estate items of 10 and more percent of the value of its fixed assets.

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

As of October 1, 2013, total of 1,294 non-residential and residential premises are leased for a term up to 1 year and over 1 year, and for 46 land plots there are use restrictions (easements).

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

4.1. Results of the issuing credit institution's financial and economic activities.

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:

| RUB'000 | | | | | |
|---------|--|---------------|-------------|-------------|-------------|
| No. | Item | 2012 | Q3 2013 | 2011 | Q3 2012 |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | Total interest income, including: | 1 094 015 347 | 969 038 382 | 837 887 816 | 791 405 159 |
| 1.1 | From funds deposited in credit institutions | 9 643 007 | 12 496 642 | 7 885 809 | 6 223 339 |
| 1.2 | From loans granted to customers other than credit institutions | 982 415 257 | 872 040 981 | 729 556 638 | 710 302 146 |
| 1.3 | From provision of services related to leasing | 0 | 0 | 0 | 0 |
| 1.4 | From investments in securities | 101 957 083 | 84 500 759 | 100 445 369 | 74 879 674 |
| 2 | Total interest expenses, including: | 399 092 075 | 387 742 935 | 262 061 888 | 281 514 111 |
| 2.1 | On deposits from credit institutions | 70 213 998 | 59 960 185 | 28 280 326 | 48 051 985 |
| 2.2 | From attracted funds of customers other than credit institutions | 319 035 780 | 308 868 703 | 230 620 472 | 228 214 936 |
| 2.3 | On issued debt obligations | 9 842 297 | 18 914 047 | 3 161 090 | 5 247 190 |
| 3 | Net interest income (negative interest margin) | 694 923 272 | 581 295 447 | 575 825 928 | 509 891 048 |
| 4 | Change in provisions for possible losses from loans, loan and similar indebtedness, funds on correspondent accounts, and also charged interest income, total, including: | -2 935 873 | -36 742 421 | 16 393 889 | -16 149 935 |
| 4.1 | Change in the provision for possible losses on interest income accrued | -538 989 | -983 934 | 235 208 | -426 299 |
| 5 | Net interest income (negative interest margin) after provisions for possible losses | 691 987 399 | 544 553 026 | 592 219 817 | 493 741 113 |
| 6 | Net income from operations with securities evaluated at fair value through a profit or loss | 8 405 211 | -414 574 | -2 004 064 | 8 585 009 |
| 7 | Net income from operations with securities available for sale | 3 032 642 | 5 391 797 | 8 245 132 | 2 843 780 |
| 8 | Net income from operations with securities held till redemption | -979 | 405 | -13 693 | -928 |
| 9 | Net income from operations with foreign currency | 8 758 745 | -2 565 312 | 2 800 191 | -331 008 |
| 10 | Net income from foreign currency revaluation | -3 109 858 | 12 673 312 | 6 344 991 | 3 763 470 |
| 11 | Income from participation in the capital of other legal entities | 3 959 989 | 3 549 997 | 3 529 344 | 3 451 339 |
| 12 | Commission income | 159 874 974 | 132 894 826 | 134 285 740 | 112 710 104 |
| 13 | Commission expenses | 15 128 955 | 12 126 129 | 8 709 750 | 9 397 082 |
| 14 | Change in the provision for possible losses on securities available for sale | 61 800 | -1 712 | -28 271 | 61 800 |
| 15 | Changes in the provision for possible losses from securities held till redemption | 414 071 | -601 317 | 41 098 | 787 157 |
| 16 | Change in the provision for other losses | 632 408 | -14 687 718 | -5 166 633 | -1 550 422 |
| 17 | Other operating income | 13 173 217 | 9 439 053 | 12 182 822 | 9 442 501 |
| 18 | Net income (expenses) | 872 060 664 | 678 105 654 | 743 726 724 | 624 106 833 |
| 19 | Operating expenses | 397 351 665 | 307 797 168 | 334 825 179 | 269 178 997 |
| 20 | Profit (loss) before taxation | 474 708 999 | 370 308 486 | 408 901 545 | 354 927 836 |
| 21 | Accrued (paid) taxes | 128 534 480 | 84 141 703 | 98 406 634 | 85 638 556 |
| 22 | Profit (loss) after taxation | 346 174 519 | 286 166 783 | 310 494 911 | 269 289 280 |
| 23 | Payments from profit 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 | 286 166 783 | 310 494 911 | 269 289 280 |

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 9 months of 2012, the Bank's net interest income grew by 14.0 % or 71.4 billion rubles. Such growth of the net interest income was due to a material increase in the interest income received (by 177.6 billion rubles or 22.4%) that enabled the Bank to compensate for an increase in the interest costs paid (106.2 billion rubles or 37.7% 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 17.5 billion rubles or 16.9% y-o-y.

The net income from operations with securities (including interest income from investments in securities, income from participation in the capital of other legal entities and other financial assets available for sale) in 9 months of 2013 amounted to 93.0 billion rubles, which is 3.3 billion rubles higher than that in 9 months of 2012.

The income from operations with foreign currency (including revaluation) amounted to 10.1 billion rubles, which is three 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 9 months of 2013, the Bank's loan loss costs (change in provisions for possible losses on loans, loan and similar indebtedness, funds on correspondent accounts, and also charged interest income) amounted to 36.7 billion rubles against 16.1 billion rubles a year earlier.

Operating expenses grew by 38.6 billion rubles or 14.3% y-o-y. At the same time, the Operating expenses item includes expenses from enforcement of own claims. Exclusive of these costs, operating expenses as compared to 9 months of 2012 grew by 12.0% (from 246.5 billion rubles to 276.1 billion rubles), which is below the rate of growth in net interest income (14.0%).

As of the end of 9 months of 2013, the Bank's net profit amounts to 286.2 billion rubles and is 16.9 billion rubles (or 6.3%) more y-o-y.

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

| Symbol (number) of the ratio | Ratio | Admissible ratio | Actual ratio | |
|------------------------------|--|------------------|-----------------------|-----------------------|
| | | | As of October 1, 2013 | As of October 1, 2012 |
| R1 | Capital adequacy | Min 10% | 13.25 | 12.0 |
| R2 | Quick liquidity | Min 15% | 62.5 | 52.23 |
| R3 | Current liquidity | Min 50% | 74.73 | 78.51 |
| R4 | Long-term liquidity | Max 120% | 96.34 | 98.82 |
| R6 | Maximum amount of risk per one borrower or group of related borrowers | Max 25% | 14.69 | 18.08 |
| R7 | Maximum amount of major credit risks | Max 800% | 131.18 | 158.92 |
| 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% | 0.99 | 1.09 |
| R12 | Use of equity to buy shares of other legal entities | Max 25% | 0.93 | 0.86 |

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 Q3 2013, the Bank's assets grew by 500 billion rubles and amounted to 14,795 billion rubles. Such growth was primarily attributed to the net loan indebtedness which grew by over 377 billion rubles for the reporting period and totaled 11,097 billion rubles. The growth of assets in Q3 2013 was also due to the increased portfolio of securities available for sale which grew by 74 billion rubles in Q2 and amounted to 1,718 billion rubles.

In Q3 2013 a seasonal moderate increase of private deposits was observed (in the amount of 69 billion rubles). To ensure active loan growth, the Bank obtained funds from the Bank of Russia in the amount of 400 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%). R2 ratio reduced by 1.0 pp to 62.5% for Q3 of 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%). In Q3 2013 the Bank noticeably increased the efficiency of the current liquidity management by allocation of usable funds in loans to corporations and individuals; as a result, the R3 ratio decreased by 10.6 pp to 74.7%. Such decrease was conditioned by the growth of loans repayable in more than 30 days.

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 Q3 2013, the R4 ratio increased by 3.7 pp to 96.3%. The growth of the ratio was conditioned by an increased number of long-term loans granted.

As of the end of Q3 2013 (as of October 1, 2013) the Bank's equity amounted to 1,906 billion rubles.

For Q3 of the current year, the capital gain amounted to 79.7 billion rubles, which exceeds the average quarterly gain for 2012 and the gain for Q2 2013. Capital increased due to net profit earned.

For Q3 2013 the R1 ratio grew by 0.1 pp in absolute terms to 13.3%. The main factors behind the ratio changes are profit growth (+0.7 pp), loan portfolio change (-0.5 pp), and contributions to the authorized capital of subsidiary companies (-0.1 pp).

4.3. Financial investments of the issuing credit institution.

As of October 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 | Historical (replacement) cost, RUB '000 | Amortization accrued, RUB '000 |
|--|---|--------------------------------|
| Reporting date: October 1, 2013 | | |
| ITA | 6 226 178 | 1 266 348 |

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

In Q3 2013, intangible assets were accounted in accordance with Bank of Russia 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 primary activities").

4.5. Information on 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 banking functions, making it possible to enhance the efficiency and reliability of banking 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 smartphones. New functional features of the applications include transfer of funds between customer's accounts, template payments, money 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-ticket 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 out in other banks.

One way to enhance the security of remote 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 fault tolerance indices of the engineering infrastructure (the fault tolerance 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 Q3 2013, the Bank's total costs on transforming its IT infrastructure amounted to 12.3 billion rubles.

4.6. Analysis of trends of development in the principal activities 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 5 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 of the banking system assets.

During that period, the market for retail loans was also dynamically developing. High bank activity in this market and the transition of the population from the saving to consumer behavioral model, which meant a reduction of savings in favor of increased consumption, in the conditions of higher income, contributed to rapid growth. With the saturation of the retail lending market its growth rates were slowing, but remained on a high level: 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 barely altered, while loans granted to natural persons fell 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 falling, the lending market established a growth in the balance of debt. 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 growth rate of corporate loans volumedropped (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 H2 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 in terms of their assets, were within the capital adequacy risk zone (10–11 %).

From March 2010, after more than a year of falling, the lending market established a growth in the balance of debt. 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 2010 to 4.5 % as of January 1, 2013. The share of overdue debts on retail loans also began to fall: 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 2010–2012, growth stood at 6 % a year on average, and the provision to loan ratio dropped to 7.1 % as of January 1, 2013.

The banks 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 for the drop in attractiveness of securities was the shrinkage of the government securities market and the 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 year.

Corporate deposits growth rate 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 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. Total of 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. Total of 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 for 9 months of 2013:

As of the end of 9 months of 2013, the banking system's assets grew by 9.8%. Last year, the bank assets increased by 10.2% for the comparable period.

From January to September 2013, the banking system's credit portfolio outpaced the growth of its assets and increased by 13.7% in relative terms, which is lower than the growth of the preceding year (15.0%). The portfolio grew mainly at the expense of retail loans. Thus, for 9 months of 2013 the volume of retail loans grew by 21.5% (for 9 months of 2012, the growth was 29.3%), and the amount of corporate loans grew by 10.8% and 10.7% respectively.

As of October 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 of January 1, 2013 to 4.49% as of October 1, 2013), while the corporate loan portfolio slightly reduced (4.49% and 4.18% correspondingly). For 9 months of the current year, the volume of overdue loans (both corporate and retail) grew by 7.3 % in absolute terms, while for the comparable period of the preceding year the overdue loans grew by 6.5%.

For 9 months of 2013, the growth of loan provisions outstripped the growth of overdue debts and amounted to 14.6 %. For the comparable period of 2012, the banks' provisions grew by 6.8%. The loan provision to credit portfolio ratio grew from 7.08% (as of January 1, 2013) to 7.14% (as of October 1, 2013).

From January to September, the banks' investments in securities grew by 5.9%, while for the same period of the last year they grew by 8.7%.

The funds of legal entities (including budget funds), attracted by the banks, increased by 9.4% in the first 9 months of this year. For the comparable period of 2012, such resources increased by 3.8%. For 9 months of 2013, budget funds grew by 99.0% as compared to the relatively low 19.4% gain from the beginning of 2012. The funds raised from the Bank of Russia demonstrated different dynamics: they increased by 16.7% only as compared to the 93.9% growth in the previous year.

For the period in question, household deposits increased by 11.9%. The growth of deposits for the comparable period of the previous year amounted to 10.0%.

For 9 months of 2013, the banking system's balance sheet profit amounted to 751 billion rubles, which is a little higher (+0.2%) less than the past-year value of 750 billion rubles. Out of 939 operating credit institutions, 120 institutions or 12.8% ended the period to October 1, 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 sector of the economy:

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

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

- in the capital of the banking system – **28.0%** (+0,6 pp comparing to January 1, 2013);

- in the assets of the banking system – **28.5%** (-0,4 pp);
- on the market of retail lending – **32.5%** (-0.2 pp);
- on the market of corporate lending – **31.9%** (-1.6 pp);
- on the market of retail deposits – **44.3%** (-1.4 pp);
- on the market of corporate (including individual entrepreneurs) deposits – **17.8%** (+0.6 pp);
- in the banking system's profits (for H1 2013) – **46.7%** (+3.2 pp).

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

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 banking 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 (R1) close to the minimum ratios. This trend cannot change because of the low profitability before creation of the provisions 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 demonstrates a downward trend. This is attributed to an increase in the allocations to provisions against the background of a deteriorating quality of the credit portfolio, first of all, retail 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 institutions, 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.

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 is displaying a downward trend. This is attributed to an increase in the allocations to reserves against the backdrop of a deteriorating quality of the credit portfolio — primarily related to retail.

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 impair 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 the fall 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 may lead to a reduction in productivity growth and worse solvency of the leading Russian companies. Falling economic activity may entail **unemployment growth, reduction in income 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 borrowing capacity of bank customers, the increasing price of credit resources, and the need for a further stepping up of the volume of provisions 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 provisions 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 the loyalty of Bank's 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 investment bank products through integration with Sberbank CIB (earlier known as Troika Dialog) is to result in a synergistic growth of the 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 primary 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 competitiveness factors:

- Using its considerable advantage in terms of the **amount of capital**, which is 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. The availability of substantial capital allows the Bank to make large investments in the development of its infrastructure and implementation of modern information technologies.
- **An 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 the 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 in the Bank on the part of all categories of customers;
- ***Credit rating of the investment level***, given to Sberbank by the world's leading rating agencies allow the attraction of additional long-term funds from the international capital market on the most profitable terms. Trust in Sberbank on the 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 mobilize all 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 key points of the Bank's Strategy until 2014 are published on the Bank's website.

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

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

Description of the structure of the issuing credit institution's management bodies and their terms of reference in accordance with the Charter of the issuing credit institution:

1. General Shareholders' Meeting

Terms of reference:

The General Shareholders' Meeting is the Bank's supreme management body. The terms of reference of the General Shareholders' Meeting cover 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 Board, and early termination of his powers;
- 6) election of the Bank's Audit Committee members and early termination of their powers;
- 7) determination of quantity, par value, category (type) of declared shares and the rights provided by these shares;
- 8) increase in the share capital by increasing par value of shares;
- 9) increase in the share capital by offering additional shares on the basis of private placement;
- 10) increase in 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 in 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 has failed to reach unanimity on this matter;
- 12) private offering of bonds convertible into ordinary shares, and other issue-grade securities convertible into ordinary shares;
- 13) public offering of bonds convertible into ordinary shares, and other issue-grade 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 issue-grade securities by conversion;
- 19) making decisions about approval of non arm's-length 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 Committee;
- 23) resolution of other matters envisaged by federal law and the Charter.

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

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

2. Bank's Supervisory Board.

Terms of reference:

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

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

- 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 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 terms of reference of the Bank's Supervisory Board in accordance with 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 in the Bank's capital;
- 8) placement of bonds and other issue-grade securities in instances envisaged under federal law, except for shares;
- 9) public offering of bonds convertible into ordinary shares, and other issue-grade 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 Executive Board members, Deputy Chairmen of the Executive Board, including first deputies, from among the nominees proposed by the CEO, Chairman of the Board, and early 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 under the terms of reference 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 the CEO, Chairman of the Board of the Bank, on the Bank's activity. The procedure for submitting reports by CEO, Chairman of the 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 Board, Executive Board members, including determination of the amount of fees and compensations payable to them;
- 23) making a resolution on suspending powers of CEO, Chairman of the Board, and appointment of the Bank's temporary one-person executive body. Resolution to that effect is made in the manner provided for by federal law;

- 24) recommendations on the amount of fees and compensations payable to the members of the Bank's Audit Committee;
- 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 terms of reference 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 terms of reference of the **Audit Committee** cover the following issues:

- evaluation of prospective bank auditors based on analysis of the activities of different auditors, their proposals for the Bank's audit, content and conditions of their services, preparation of recommendations as to the selection of auditors for the Supervisory Board's consideration for their further approval by the General Meeting of Shareholders. Elaboration of recommendations on the draft agreement concluded with the auditor;

- preliminary review of audit opinions and provision of the results of their review (evaluation) as the information (materials) to be provided for review to the persons entitled to participate in the Annual Shareholders' General Meeting;

- preliminary review of the annual financial statements of the Bank;

- consideration of the Audit Committee's opinion on the results of the Bank's financial and economic activity, as well as other information and documents not related to the results of the annual audit of the financial and economic activities of the Bank;

- preparation of recommendations to the Supervisory Board for taking measures ensuring the efficient fulfillment by the executive bodies of the Bank of recommendations and observations of the supervisory bodies, auditor of the Bank, and Internal Control Service;

- preliminary review and approval of changes introduced into the Regulation on the Internal Control System, Regulation on the Internal Control Service, annual inspection plans of the Internal Control Service and reports of their implementation and results of the inspections of the Bank;

- evaluation of efficiency of the bank's internal control procedures, their compliance with the nature, scope and conditions of the Bank's activities, and preparation of offers related to their improvement.

Members 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 terms of reference of the **Fees and Personnel Committee** cover the following issues:

- elaboration of principles and criteria for determining the remuneration of the members of the Supervisory Board and executive bodies of the Bank;

- elaboration of offers on determination of material conditions of the agreements entered into with the members of the Supervisory Board and executive bodies of the Bank;

- determining the criteria for selecting candidates for the Supervisory Board and executive bodies of the Bank, as well as preliminary appraisal of the said candidates;

- regular assessment of the members of the executive bodies of the Bank and preparation of proposals for the Supervisory Board for the possibility of their reappointment.

Members of the Fees and Personnel Committee,

Chairman of the Committee – G.I. Luntovsky

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

The terms of reference of the **Strategic Planning Committee** cover the following issues:

- consideration and evaluation of long-term trends of banking operations market development;
- preliminary consideration of documents related to long-term development of the bank's activities;

- analysis of the draft strategies (concepts, programs and plans) of the Bank's strategic development, including to assess the strategic risk, and preparation of proposals for their approval and/or revision;
- interaction with other Committees for evaluation of the influence of their recommendations on the Bank's development strategy implementation;
- development of proposals for the formation of the Bank's policy in the field of risk management, determination of the principles of and approaches to the risk management system arrangement for submission of the same to the Bank's Supervisory Board;
- analysis and evaluation of the adequacy and effectiveness of the Bank's risk management systems for promoting the creation of conditions for proper risk management;
- organization of management of crisis situations and risks arising in the course of the Bank's financial and economic activities.

Members of the Strategic Planning Committee:

Chairman of the Committee – A.L. Kudrin

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

3. Collective executive body – Executive Board of the Bank.

Terms of reference:

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

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) determines the Bank's policy in risk management, ensures conditions for its efficient implementation, organizes the risk management process in the Bank, and determines the units responsible for management of separate kinds of risks;
- 4) organizes practical implementation of the most advanced banking technologies in the Bank's units, implements projects on complex banking works automation, and ensures creation of present-day banking infrastructure;
- 5) organizes and duly conducts work related to improvement of a network of branches and other separate Bank units, and makes decisions about a change of the branch's status and name;
- 6) considers and resolves the issues of participation and termination of the Bank's participation in other organizations, except for making a decision on participation in associations and other alliances of commercial organizations;
- 7) approves interest rates on deposits of natural persons;
- 8) considers the state of accounting, reporting and internal control at the Bank, hears reports of heads of branches and other separate bank units after inspections and checks of their activity, and makes decisions on these matters;
- 9) controls adherence to federal laws and other regulatory legal acts by the Bank's units;
- 10) establishes the system of labor remuneration at the Bank;
- 11) approves candidates for the chairpersons of regional head offices, considers the dismissal of the chairpersons of regional head offices; considers proposals on granting state awards of the Russian Federation to the Bank's most distinguished employees;
- 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 terms of reference of the General Shareholders' Meeting and the Supervisory Board of the Bank;
- 13) forms collective working bodies, including panels and Bank committees, approves provisions on them and establishes their terms of reference, including that related to approval of the Bank's internal documents which determine the rules, procedures, order of conducting banking and other transactions, and the procedure of interaction between structural units of the Bank's head office and its branches;
- 14) approves regulations on the Bank's branches and representative offices;

- 15) makes a decision about appointment of temporary management or the Bank's authorized representative to manage a branch (regional head office and division);
- 16) considers and resolves other matters relating to the Bank's activity.

4. One-person executive body – CEO, Chairman of the Board of the Bank.

Terms of reference:

The terms of reference of the CEO, Chairman of the Board of the Bank include resolution of all matters related to the Bank's daily activities, including:

- 1) ensuring execution of decisions of the General Meetings of Shareholders and the Bank's Supervisory Board;
- 2) introduction of proposals to the Bank Supervisory Board on the members of the Bank's Executive Board, including on the candidates to the first deputies of the Chairman of the Executive Board, and deputies of the Chairman of the Bank's Executive Board;
- 3) organization of work of the Bank's Executive Board;
- 4) presiding at meetings of the Bank's Executive Board, signature of minutes from the meetings and decisions made by the Bank's Executive Board;
- 5) distribution of obligations between the first deputies of the Chairman of the Executive Board, Deputies of the Chairman of the Bank's Executive Board and members of the Bank's Executive Board;
- 6) the Bank's representation 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 which are not referred to the terms of reference of the General Meeting of Shareholders, Supervisory Board and Executive Board of the Bank;
- 9) exercising employer's rights and obligations, envisaged by labor laws, in respect of the Bank's employees;
- 10) conclusion, change and termination of employment agreements with the workers of the head office, heads of branches, Bank's representative offices under the established nomenclature;
- 11) incentives paid to the Bank's employees for diligent and efficient work, and bringing the employees to material and disciplinary liability;
- 12) approval of organizational structure, staff schedule and arrangement of official salaries, provisions on structural units of the Bank's 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 issue-grade securities;
- 15) making decisions about the starting date of bond placement, acquisition of bonds upon demand of owners and (or) upon agreement with their owners, about determining income on bonds, as well as about other matters related to circulation of bonds not falling under the terms of reference of other Bank management bodies;
- 16) determining the procedure for working with information qualified as the Bank's commercial secret, and liability for violation of the procedure of working with it;
- 17) resolution of other questions of the Bank's current activity which are not referred to the terms of reference of the General Meeting of Shareholders, Supervisory Board or Executive Board of the Bank.

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

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

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

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

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

Information on 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 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 securitiesmarket (<http://www.e-disclosure.ru/portal/company.aspx?id=3043>).

Information on amendments introduced into 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 the Bank held on May 31, 2013 approved the new version of the Bank's Charter.

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

| | |
|-----------------|--------------------------|
| Members: | Supervisory Board |
|-----------------|--------------------------|

Full Name: **1. HERMAN O. GREF**

Year of birth: 1964

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

Positions currently held, including part-time positions:

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

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

| | |
|--|---------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| Information about bringing to administrative account for breaches of the law in finance, taxes and duties, | None |

| | |
|--|------|
| and the 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **2. SERGEI M. GURIEV**

Year of birth: 1971

Education: Higher

1993

Moscow Institute of Physics and Technology State University

Applied Mathematics and Physics

Engineer-mathematician

1994

RAS, PhD in Physics and Mathematics

2002

RAS, Doctor of Economics

Positions currently held: no positions.

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

| From | to | Position | Full company name |
|--|--------------|----------|---|
| 1 | 2 | 3 | 4 |
| October 18, 2004 | May 30, 2013 | Rector | Private Educational Institution – New Economic School |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |

| | |
|--|------|
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **3. BELLA I. ZLATKIS**
 Year of birth: 1948
 Education: Higher
 1970
 Moscow Finance Institute
 Finance and Banking
 Economist
 1978
 Postgraduate Education in the All-Union Distance 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 held over the last five years, including part-time positions (in chronological order): no other positions held, besides those occupied for the last 5 years.

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

| | |
|--|------|
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **4. NADEZHDA YU. IVANOVA**
 Year of birth: 1953
 Education: Higher
 1975
 Moscow Finance Institute
 Finance and Banking
 Economist

Positions currently held, 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 the Russian Federation |

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

| From | to | Position | Full company name |
|--|---------------|---|--|
| 1 | 2 | 3 | 4 |
| April 22, 1995 | June 26, 2013 | Director of the General Economic Department | Central Bank of the Russian Federation |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |

| | |
|--|------|
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **5. SERGEI M. IGNATIEV**
 Year of birth: 1948
 Education: Higher
 1975
 Lomonosov Moscow State University
 Economics Faculty, Political Economy
 Economist, Political Economy lecturer
 PhD in Economics, Assistant Professor

Positions currently held, including part-time positions:

| From | Position | Full company name |
|---------------|--------------------|--|
| 1 | 2 | 3 |
| June 24, 2013 | Chairman's Adviser | Central Bank of the Russian Federation |

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

| From | to | Position | Full company name |
|--|---------------|----------|--|
| 1 | 2 | 3 | 4 |
| March 20, 2002 | June 23, 2013 | Chairman | Central Bank of the Russian Federation |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |

| | |
|--|------|
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **6. ALEXEYL. KUDRIN**
 Year of birth: 1960
 Education: Higher
 1983
 A.A. Zhdanov Leningrad State University
 Political Economy, Economist, Political Economy lecturer
 1989
 Institute of Economics of the USSR Academy of Sciences
 PhD in Economics

Positions currently held, including part-time positions:

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

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

| From | to | Position | Full company name |
|---|--------------------|---|--|
| 1 | 2 | 3 | 4 |
| September 25, 2007 | September 26, 2011 | Deputy Prime Minister of the Russian Federation – Minister of Finance | Central Office of the Government of the Russian Federation |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |

| | |
|--|------|
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **7. ILIA V. LOMAKIN-RUMYANTSEV**
 Year of birth: 1957
 Education: Higher
 1979
 Lomonosov Moscow State University
 National Economy Planning
 PhD in Economics

Positions currently held, including part-time positions:

| From | Position | Full company name |
|-----------------|---|-----------------------------------|
| 1 | 2 | 3 |
| January 9, 2013 | Deputy Dean of the Faculty of Economics | Lomonosov Moscow State University |

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

| From | to | Position | Full company name |
|--|------------------|--------------------------------|---|
| 1 | 2 | 3 | 4 |
| March 24, 2004 | March 23, 2009 | Director | Federal Service for Insurance Supervision |
| 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 | Research Center of the Development Institutes of the Russian Presidential Academy of National Economy and Public Administration |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name:

8. GEORGY I. LUNTOVSKY

Year of birth:

1950

Education:

Higher

1978

All-Union Distance Financial and Economic Institute

Finance and Banking, Economist

1997

Academy of National Economy 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 currently held, including part-time positions:

| From | Position | Full company name |
|----------------|-----------------------|--|
| 1 | 2 | 3 |
| March 16, 2005 | First Deputy Chairman | Central Bank of the Russian Federation |

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

| | |
|--|---|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **9. VLADIMIR A. MAU**
 Year of birth: 1959
 Education: Higher
 1981
 G.V. Plekhanov Moscow Institute of National Economy
 General Economic Faculty, Economist
 1987
 PhD in Economics
 1994, 1996
 Doctor of Economics, Professor
 1999
 PierreMendes-France University (Grenoble, France)
 PhD in Applied Economics

Positions currently held:

| From | Position | Full company name |
|--------------|----------|--|
| 1 | 2 | 3 |
| May 14, 2002 | Rector | Russian Presidential Academy of National Economy and Public Administration |

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

| | |
|--|------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **10. ALEXEY V. MOISEEV**
 Year of birth: 1973
 Education: Higher
 1995
 State Academy of Management named after Sergo Ordzhonikidze
 WorldEconomics, Economist
 1998
 University of Rochester (NewYork, USA)
 Master of Business Administration

Positions currently held:

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

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

| From | to | 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 |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |
| 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 | | None | |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | | None | |

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

Positions currently held:

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

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

| From | to | Position | Full company name |
|------|----|----------|-------------------|
| 1 | 2 | 3 | 4 |

| April 29, 1997 | September 21, 2010 | President | UniCredit Group |
|--|-----------------------|-----------|-----------------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |
| 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 | | None | |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | | None | |

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

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

| From | Position | Full company name |
|-------------------|----------|---|
| 1 | 2 | 3 |
| December 17, 2007 | Rector | Russian Foreign Trade Academy of the Ministry of Economic Development of the Russian Federation |

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

| | |
|--|------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **13. DMITRY V. TULIN**
 Year of birth: 1956
 Education: Higher
 1978
 Moscow Finance Institute
 International Economic Relations
 Economist
 PhD in Economics

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

Positions occupied over the last five years, including part-time positions: no positions.

| | |
|---|---|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |

| | |
|--|------|
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **14. ALEXEI V. ULUKAEV**
 Year of birth: 1956
 Education: Higher
 1979
 Lomonosov Moscow State University
 Political Economy, Economist
 Doctor of Economics, Professor

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

| From | to | Position | Full company name |
|---|---------------|-----------------------|--|
| 1 | 2 | 3 | 4 |
| April 8, 2004 | June 23, 2013 | First Deputy Chairman | Central Bank of the Russian Federation |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |

| | |
|--|------|
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |

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

Positions currently held, including part-time positions: member of the Board of Directors:

| From | Name of the body | Name of the organization |
|-------------------------|---|--|
| 1 | 2 | 3 |
| For the last five years | Audit Committee | Severstal JSC |
| | Audit Committee, Fee and Remuneration Committee | Volga Gas |
| | Executive Committee, Co-treasurer, Board of Directors | Atlantic Council (Washington) |
| | Chairman of the Executive Committee | The Pilgrims Society (London) |
| | 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 | Sberbank of Russia OJSC |

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

| | |
|--|----------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **16. SERGEI A. SHVETSOV**
 Year of birth: 1970
 Education: Higher
 1993
 Lomonosov Moscow State University
 Economic Cybernetics, Mathematician Economist

Positions currently held, including part-time positions:

| From | Position | Full company name |
|-------------------|--|--|
| 1 | 2 | 3 |
| September 1, 2013 | First Deputy Chairman – Head of Financial Market Service of the Bank of Russia | Central Bank of the Russian Federation |

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

| From | to | Position | Full company name |
|--|----------------|-----------------|--|
| 1 | 2 | 3 | 4 |
| February 16, 2011 | August 8, 2013 | Deputy Chairman | Central Bank of the Russian Federation |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **17. AHMET MAHFIEGILMEZ**
 Year of birth: 1950
 Education: Higher
 Ankara University (Turkey)
 Political Sciences Department (Economy and Finance)
 Gazi University
 Doctor of State Finance

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.

| | |
|---|---|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |

| | |
|--|------|
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

| | |
|-----------------|-------------------------------|
| Members: | Bank's Executive Board |
|-----------------|-------------------------------|

Full Name: **1. ALEXANDER V. BAZAROV**
 Year of birth: 1962
 Education: Higher
 1984
 Kiev State University
 Political Economy
 Economist, Political Economy lecturer
 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 held over the last five years, including part-time positions (in chronological order):

| From | to | Position | Full company name |
|--|-------------------|---|---|
| 1 | 2 | 3 | 4 |
| 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 Major Clients Department | Sberbank of Russia Open Joint-Stock Company |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **2. DENIS A. BUGROV**
 Year of birth: 1974
 Education: Higher
 1995
 London School of Economics and Political Science, Bachelor
 1997
 Moscow State Institute of International Relations
 (University) of the Ministry of Foreign Affairs of Russia
 International Economic Relations
 International economist with foreign language proficiency
 2000
 European Institute of Business Administration
 Master of Business Administration

Positions currently held in the issuing credit institution::

| From | Position | Full company name |
|------------------|-----------------------|---|
| 1 | 2 | 3 |
| February 5, 2008 | Senior Vice President | Sberbank of Russia Open Joint-Stock Company |

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

| | |
|--|---|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **3. SERGEY N. GORKOV**
 Year of birth: 1968
 Education: Higher
 1994
 Academy of the Federal Security Service of the Russian Federation
 Jurisprudence, lawyer with foreign language proficiency
 2002
 G.V. Plekhanov Russian Academy of Economics
 Finance and Banking, 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 held over the last five years, including part-time positions (in chronological order):

| From | to | 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 |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **4. HERMAN O. GREF**
 Year of birth: 1964
 Education: Higher
 1990
 Omsk F.M. Dostoevsky State University
 Jurisprudence, lawyer
 PhD in Economics

Positions currently held, including part-time positions:

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

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

| | |
|--|---------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **5. ANDREY M. DONSKIH**
 Year of birth: 1967
 Education: Higher
 1988
 G.V. Plekhanov Moscow Institute of the National Economy
 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 held over the last five years, including part-time positions (in chronological order):

| From | to | 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 OJSC |
| December 2009 | February 2010 | CEO | Uralsib Financial Corporation OJSC |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **6. BELLA I. ZLATKIS**
 Year of birth: 1948
 Education: Higher
 1970
 Moscow FinanceInstitute
 Finance and Banking, Economist
 1978
 Postgraduate Education in the All-Union Distance 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 held over the last five years, including part-time positions (in chronological order): no other positions held, besides those occupied for the last 5 years.

| | |
|--|---------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **7. OLGA N. KANOVICH**
 Year of birth: 1971
 Education: Higher
 1993
 G.V. Plekhanov Russian Academy of Economics
 Finance and Banking, 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 held over the last five years, including part-time positions (in chronological order): no other positions held, besides those occupied for the last 5 years.

| | |
|--|---|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **8. STANISLAV K. KUZNETSOV**
 Year of birth: 1962
 Education: Higher
 1984
 Military Red Banner Institute
 Military and Political Specialization, Foreign Languages
 officer with a higher military and political education, German language
 assistant, Czech translator
 2002
 Law Institute of the Ministry of Internal Affairs of Russia
 Jurisprudence, Lawyer
 PhD in Law

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

| From | to | Position | Full company name |
|--|-----------------|-----------------------|---|
| 1 | 2 | 3 | 4 |
| January 30, 2008 | October 8, 2010 | Senior Vice President | Sberbank of Russia Open Joint-Stock Company |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name:

9. VADIM V. KULIK

Year of birth:

1972

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

| From | to | Position | Full company name |
|--------------|--------------|--|---|
| 1 | 2 | 3 | 4 |
| May 22, 2008 | May 11, 2009 | Director for Creation of 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 |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |
| 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 | | None | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | | None | |

Full Name: **10. ALEXANDER V. MOROZOV**
 Year of birth: 1969
 Education: Higher
 1995
 Lomonosov Moscow State University
 Economics, 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 held over the last five years, including part-time positions (in chronological order):

| From | to | 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 |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |
| 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 | | None | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | | None | |

Full Name: **11. MAXIM V. POLETAEV**
Year of birth: 1971
Education: Higher
1993
Yaroslavl State University
Accounting, Control and Analysis of Economic
Activities, Economist

Positions currently held in the issuing credit institution:

| From | Position | Full company name |
|------|----------|-------------------|
| 1 | 2 | 3 |

| | | |
|---------------|--|---|
| June 10, 2013 | First Deputy Chairman of the Executive Board | Sberbank of Russia Open Joint-Stock Company |
|---------------|--|---|

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

| From | to | 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 Division | 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 |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |
| 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 | | None | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | | None | |

Full Name:
Year of birth:
Education:

12. ALEKSANDERYU. TORBAKHOV
1971
Higher
1994

S. Ordzhonikidze Moscow Aviation Institute
 Gyroscopic Devices and Systems for Orientation, Navigation and
 Stabilization, Electrical Engineer
 1997
 Moscow State Institute of International Relations (University)
 International economic relations, Economist with proficiency in foreign
 language
 2003-2005
 Executive MBA program at
 of 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 held over the last five years, including part-time positions (in chronological order):

| From | to | 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 | Vimpel-Communications OJSC |
| September 6, 2010 | October 8, 2010 | Advisor to CEO | Sberbank of Russia Open Joint-Stock Company |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | | None | |
| 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 | | None | |

| | |
|--|------|
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |
|--|------|

Full Name: **13. LEV A. KHASIS**
 Year of birth: 1966
 Education: Higher
 1989
 Academician S.P. Korolev Kuybyshev Aviation Institute, Aircraft Engineering, Mechanical Engineer
 1995
 Institute of Retraining and Advanced Training of the Finance Academy under the Government of the Russian Federation, Faculty of Banking, Expert in Banking and Economics
 1998
 S.P. Korolev Samara State Aerospace University, PhD in Engineering
 2001
 Saint Petersburg University of Ministry of Internal Affairs of Russia, Legal Studies, Lawyer
 2001
 Saint Petersburg University of Ministry of Internal Affairs of Russia, PhD in Law
 2007
 Institute for Systems Analysis of Russian Academy of Sciences, Doctor of Economics

Positions currently held in the issuing credit institution:

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

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

| From | to | Position | Full company name |
|--|-------------------|--------------------------------|--|
| 1 | 2 | 3 | 4 |
| July 3, 2006 | May 18, 2010 | CEO | X5 Retail Group Limited Liability Company |
| May 19, 2010 | June 1, 2011 | CEO | Trade House PEREKRESTOK Closed Joint-Stock Company |
| October 1, 2011 | September 1, 2013 | President and CEO, New Formats | Wal-Mart Stores, Inc. |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |

| | |
|--|------|
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of management bodies of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

Full Name: **14. NIKOLAYV. TSEKHOMSKIY**
 Year of birth: 1974
 Education: Higher
 Saint Petersburg State Academy of Engineering and Economics
 1995 – bachelor in Management
 1996 – specialist in Economics and Management for Mechanical Engineering
 1999 – Postgraduate Study, 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 held over the last five years, including part-time positions (in chronological order):

| From | to | 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 | December 7, 2011 | Chairman of the Board | Barclays Bank Limited Liability Company |
| November 12, 2012 | December 31, 2012 | Advisor to CEO | Sberbank of Russia Open Joint-Stock Company |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other persons who are members of corporate governance of the issuing credit institution and/or supervisory bodies exercising control over financial and business operations of the issuing credit institution | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |

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

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

Definition of the principles and criteria for determining the amount of remuneration payable to the Supervisory Board members is within the terms of reference of the Human Resources and Remuneration Committee of the Supervisory Board. Resolutions on payment of remuneration to members of the Supervisory Board of Sberbank of Russia with respect to their participation in this management body of the Bank are made 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, members of the Supervisory Board for 9 months of 2013 were paid remuneration for the year 2012 in the amount of 61.3 million rubles (55.8 million rubles for 2011) with respect to their participation in this management body of the Bank.

Payments charged to the members of the Executive Board for 9 months of 2013, exclusive of payments related to business trips, amounted to 353.2 million rubles (312.0 million rubles for 9 months of 2012).

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

5.4. Information on structure and terms of reference of supervisory bodies exercising control over financial and business operations of the issuing credit institution.

Description of the structure of the supervisory bodies exercising control over financial and business operations of the issuing credit institution and their terms of reference under the Charter (constituent documents) and internal documents of the issuing credit institution:

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

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

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

With respect to internal control over the organization of the Bank's activities, the terms of reference of the General Shareholders' Meeting includes the following: election of the Bank's Supervisory Board members, CEO, Chairman of the Board, and members of the Bank's Audit Commission; approval of the Bank's external auditor appointment; approval of 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.

With respect to the implementation of internal control over the organization of the Bank's activities, the Supervisory Board has the authority to: participate in the development of the internal control system by approving internal regulatory documents defining the basic principles of organizing the Bank's internal control; hear on a periodic basis the Committees of the Bank's Supervisory Board on specific issues pertaining to the Bank's activities and approve the Regulations on the Committees of the Bank's Supervisory Board; approve annual and quarterly audit plans of the Bank's Internal Control Service; examine on a regular basis at its meetings the internal control efficiency and discuss the issues of internal control organization and measures for its improvement with the Bank's executive bodies; hear on a periodic basis the reports of the CEO, 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 pre-examines materials and makes recommendations to the Supervisory Board for decision-making in the following areas: assessment of the Bank's potential auditors; preliminary review of 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 business operations, 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 the 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 nature, scale and conditions of the Bank's activities, and of measures for improving the efficiency thereof, etc.

With regard to the implementation of internal control, the Bank's Executive Board: holds responsibility for the execution of resolutions passed by the Bank's Supervisory Board, implementation of the Bank's Development Strategy and Internal Control Policy; discusses reports submitted by the heads of the central office units and the heads of regional branches on their performance for the respective periods and on work progress in specific business areas; defines the Bank's risk management policy, ensures its efficient implementation, organizes the risk management processes within the Bank, appoints the units responsible for managing specific risks; analyzes the situation with accounting, reporting and internal control within the Bank, hears reports of the heads of branches and other local units of the Bank pertaining to audits and inspections of their operations, passes resolutions on these issues, etc.;

CEO, Chairman of the Bank's Executive Board heads the Bank's Executive Board and organizes its work, in particular with regard to organizing the Bank's internal control; distributes the responsibilities 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 units 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 comprised of 7 members and exerting control over the Bank's financial and business operations that involves: conducting an audit (inspection) of the Bank's financial and business operations at the end of a financial year, and at any time as it sees fit, by a resolution of the General Shareholders' Meeting or 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 business operations, containing the key conclusions on the audit results and listing the violations revealed by the audit and proposals for their remedy; providing audit materials to the Bank's Supervisory Board and the CEO, Chairman of the Executive Board for review and adoption of appropriate 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 accurate accounting statements.

The Internal Control Service (ICS) is a complex of the Bank's structural units (Internal Control, Inspection and Audit Division of the Bank's central head office and respective internal control units of the Bank's branches) responsible for the inspection and assessment 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 compliance with the procedures of internal control over financial and business operations. 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 promptly identify and ensure appropriate response to possible errors, violations or omissions.

The Inspector of the Bank (branch) is a special officer responsible for exerting internal control to counteract the legitimization (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; the inspectors of branches are appointed by orders of heads of branches in consultation with the Bank's Inspector.

The inspector of the professional securities market participant is a designated responsible employee who monitors 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 unit by an order of the CEO, Chairman of the Bank's Executive Board.

Information on the organization of the system of internal control over the financial and business operations of the issuing credit institution (internal audit):

information on any internal audit service (other than the Audit Commission (auditor), a body exerting internal control over the financial and business operations of the issuing credit institution), its membership and term of work:

Since the Bank's establishment, the Internal Control Service of Sberbank of Russia OJSC has been in operation. 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 Division, Oleg V. Chistyakov. The ICS has about 3,000 employees.

Main functions of the internal audit service (other than the Audit Commission (auditor)), its accountability and interaction with the issuing credit institution's executive bodies and its Board of Directors (Supervisory Board):

Internal Control Service performs the following functions related to monitoring the compliance with the procedures of internal control over financial and business operations: inspection and evaluation of the Bank's internal control system, identification and analysis of problems related to its functioning, assessment of the efficiency of internal control processes and procedures in place; control of the extent and efficiency of the Bank's methodology used for assessing the Bank's risks and risk management procedures; operational reliability inspection of the system of internal control over the use of automated information systems; inspection of the accuracy, completeness, credibility and timeliness of accounting and reporting, and of the reliability and timeliness of information and reports collection and provision; inspection of the procedures (methods) used for 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 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 the CEO, Chairman of the Board.

Based on the proposals of the head of the Bank's Internal Control Service, the Supervisory Board approves annual audit plans of the Bank's Internal Control Service and reports of the Bank's Internal Control Service on Bank audit plans implementation, and reviews the reports of the Bank's Internal Control Service on audit results.

Interaction of the internal audit service (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 any internal documents of the issuing credit institution setting the rules to prevent unauthorized use of confidential and insider information:

"Procedure for accessing insider information of Sberbank of Russia OJSC, rules of its confidentiality protection and ensuring compliance with Federal Law No. 224-FZ" No. 2106 dated January 27, 2011.

5.5 Information on members of the bodies of control over financial and business operations of the issuing credit institution.

Audit Commission

| | |
|----------------------|--|
| Full name | 1. VLADIMIR M. VOLKOV |
| Year of birth | 1957 |
| Education background | Higher 1989 Moscow Finance Institute Finance and Banking, Economist 2002 Moscow University of Consumer Cooperation Jurisprudence, Lawyer |

Positions currently held, including part-time positions:

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

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

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

| | |
|--|---|
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 2. NATALIA P. BORODINA |
| Year of birth | 1962 |
| Education background | Higher 1984 G.V. Plekhanov Moscow Institute of National Economy National Economy Planning, Economist |

Positions currently held, including part-time positions:

| From | Organization | Position |
|------------------|--|---|
| 1 | 2 | 3 |
| December 3, 2012 | Central Bank of the Russian Federation | Head of Moscow Region Units Audit Division of the Internal Audit Department |

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

| From | to | Organization | Position |
|---|------------------|--|--|
| 1 | 2 | 3 | 4 |
| January 1, 2007 | March 30, 2011 | Central Bank of the Russian Federation | Head of Division, Internal Audit and Inspection Department |
| April 1, 2011 | December 2, 2012 | Central Bank of the Russian Federation | Head of Audit Division for Credit Organizations, Internal Audit Department |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |

| | |
|--|---|
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 3. OLGA V. POLYAKOVA |
| Year of birth | 1970 |
| Education background | 1995 Ordzhonikidze State University of Management Accounting and Audit, Economist |

Positions currently held, including part-time positions:

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

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

| From | to | Organization | Position |
|---------------|---------------|---|---|
| 1 | 2 | 3 | 4 |
| July 25, 2005 | April 1, 2009 | Central Bank of the Russian Federation | Economic Adviser to the office of Deputy Chairpersons of the Bank of Russia, Adviser of the Chief Auditor of the Bank of Russia |
| April 1, 2009 | March 1, 2011 | Central Bank of the Russian Federation | Deputy Director of Internal Audit and Inspection Department |

| | |
|---|---|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |

| | |
|--|---|
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 4. MAXIM L. DOLZHIKOV |
| Year of birth | 1968 |
| Education background | Higher 1991 State Finance Academy under the Government of the Russian Federation Finance and Banking, Economist |

Positions currently held, 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 Division |

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

| | |
|---|--------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |

| | | |
|--|--|---|
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None | |
| 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 | None | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None | |
| Full name | 5. NATALIA V. REVINA | |
| Year of birth | 1969 | |
| Education background | Higher 1993 Moscow Institute of Physics and Technology Applied Mathematics and Physics 1999 G.V. Plekhanov Russian Academy of Economics Finance and Banking, Economist | |

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

| From | Organization | Position |
|---------------|---|---|
| 1 | 2 | 3 |
| June 24, 2013 | Sberbank of Russia Open Joint-Stock Company | Director of Methodology and Risk Control Department |

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

| From | to | 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 |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 6. ALEXEI E. MINENKO |
| Year of birth | 1968 |
| Education background | Higher 1993 Lomonosov State University of Moscow Physicist 1996 G.V. Plekhanov Russian Academy of Economics Finance and Banking, Economist |

Positions currently held, 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 Division |

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

| From | to | Organization | Position |
|-----------------|--------------|--|--|
| 1 | 2 | 3 | 4 |
| January 1, 2006 | May 27, 2010 | Sberbank of Russia Open Joint-Stock Company | Head of Contracts and Accounts Unit of Accounting |

| | | | |
|--|---|--|------------------------|
| | | | and Reporting Division |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 | | |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 | | |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 | | |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None | | |
| 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 | None | | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | None | | |
| Full name | 7. YULIA YU. ISAKHANOVA | | |
| Year of birth | 1968 | | |
| Education background | Higher 1990 Moscow Finance Institute Finance and Banking, Economist 2007 National Research University –Higher School of Economics, MBA (second degree) | | |

Positions currently held, including part-time positions:

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

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

| From | to | Organization | Position |
|--|---------------|---|--|
| 1 | 2 | 3 | 4 |
| November 8, 2000 | June 16, 2009 | Sberbank of Russia Open Joint-Stock Company | Deputy Director of Division for Work with Branches |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | | None | |
| 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 | | None | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | | None | |

Internal Control Service of the Bank

| | |
|----------------------|---|
| Full name | 1. OLEG V. CHISTYAKOV |
| Year of birth | 1964 |
| Education background | Higher 1986 S. Ordzhonikidze Moscow Institute of Management Planning Engineer |

Positions currently held, including part-time positions:

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

| | | | |
|--|--|--|--|
| | | | |
| Positions held over the last five years, including part-time positions (in chronological order): | | | |
| From | to | Organization | Position |
| 1 | 2 | 3 | 4 |
| July 28, 2004 | October 13, 2009 | Sberbank of Russia Open Joint-Stock Company | Deputy Director of Internal Control, Inspection and Audit Division |
| March 18, 2008 | October 13, 2009 | Sberbank of Russia Open Joint-Stock Company | Acting Director of Internal Control, Inspection and Audit Division |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | | None | |
| 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 | | None | |
| 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 Russian Federation legislation about insolvency (bankruptcy). | | None | |
| Full name | 2. MAXIM L. DOLZHIKOV | | |
| Year of birth | 1968 | | |
| Education background | Higher 1991 State Finance Academy under the Government of the Russian Federation, Finance and Banking, Economist | | |

| 1 | 2 | 3 |
|-------------------|---|--|
| December 25, 2003 | Sberbank of Russia Open Joint-Stock Company | Deputy Director of Internal Control, Inspection and Audit Division |

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

| | | |
|--|---|--------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | | None |
| 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 | | None |
| 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 Russian Federation legislation about insolvency (bankruptcy). | | None |
| Full name | 3. LYUDMILA S. ILYINA | |
| Year of birth | 1970 | |
| Education background | 1991 G.V. Plekhanov Russian Academy of Economics Finance and Banking, Economist | |

Positions currently held, 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 |

| | | |
|--|--|----------|
| | | Division |
| Positions held over the last five years, including part-time positions (in chronological order): no other positions held, besides those occupied for the last 5 years. | | |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None | |
| 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 | None | |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None | |
| Full name | 4. ELENA V. KONDRASHINA | |
| Year of birth | 1956 | |
| Education background | Higher 1979 Moscow Finance Institute, Finance and Banking, Economist | |

Positions currently held, 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 Division |

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

| | |
|--|----------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 5. OLEG N. SHCHEKOTOV |
| Year of birth | 1975 |
| Education background | Higher 1997 Finance Academy under the Government of the Russian Federation, Finance and Banking, Economist |

Positions currently held, 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 Division |

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

| From | to | Organization | Position |
|-----------------|---------------|---|---|
| 1 | 2 | 3 | 4 |
| October 1, 2007 | June 29, 2011 | Sberbank of Russia Open Joint-Stock Company | Head of Credit Transactions Control Unit of Internal Control, Inspection and Audit Division |
| June 30, 2011 | August 28, | | Head of Corporate Credit |

| | | | |
|--|--|---|--|
| | 2011 | Sberbank of Russia Open Joint-Stock Company | Transactions Audit Unit of Internal Control, Inspection and Audit Division |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 | | |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 | | |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution. | 0 | | |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None | | |
| 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 | None | | |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None | | |
| Full name | 6. ALEXEY V. ABRAMOV | | |
| Year of birth | 1982 | | |
| Education background | Higher 2005Moscow State Engineering Physics Institute (Technical University) System Engineer 2007 Moscow State Engineering Physics Institute (Technical University), Finance and Banking, Economist | | |

Positions currently held, including part-time positions:

| From | Organization | Position |
|---------------|---|--|
| 1 | 2 | 3 |
| July 24, 2013 | Sberbank of Russia Open Joint-Stock Company | Head of the Retail Business Audit Unit under the Internal Control, Inspection and Audit Department |

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

| From | to | Organization | Position |
|--|---|---|---|
| 1 | 2 | 3 | 4 |
| September 2, 2009 | July 23, 2013 | Sberbank of Russia Open Joint-Stock Company | Head of the Corporate Business Audit Unit under the Internal Control, Inspection and Audit Department |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | | Brother: Ilya V. Abramov, Leading Auditor of Internal Control, Inspection and Audit Division of Sberbank of Russia OJSC | |
| 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 | | | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | | | None |
| Full name | 7. ALEXANDER V. VORONTSOV | | |
| Year of birth | 1976 | | |
| Education background | Higher 1998 G.V. Plekhanov Russian Academy of Economics Economist | | |

Positions currently held, including part-time positions:

| From | Organization | Position |
|---------------|-------------------------------------|------------------------------|
| 1 | 2 | 3 |
| July 24, 2013 | Sberbank of Russia Open Joint-Stock | Head of the Corporate Credit |

| | | |
|--|---------|--|
| | Company | Transactions Audit Unit of Internal Control, Inspection and Audit Department |
|--|---------|--|

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

| From | to | Organization | Position |
|--|---------------|---|---|
| 1 | 2 | 3 | 4 |
| October 1, 2007 | June 29, 2011 | Sberbank of Russia Open Joint-Stock Company | Senior Leading Inspector of Moscow Branch Control Unit of Internal Control, Inspection and Audit Division |
| November 3, 2011 | July 23, 2013 | Sberbank of Russia Open Joint-Stock Company | Head of the Transactions Support Processes Unit under the Internal Control, Inspection and Audit Department |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | | None | |
| 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 | | | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | | | None |
| Full name | | 8. TATIANA A. DOMANSKAYA | |

| | |
|----------------------|---|
| Year of birth | 1974 |
| Education background | Higher 1995 G.V. Plekhanov Russian Academy of Economics Finance and Credit, Economist |

Positions currently held, 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 Division |

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

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

| | |
|--|------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |

| | |
|--|--|
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 9. ILYA V. TROFIMOV |
| Year of birth | 1982 |
| Education background | Higher 2003 Novosibirsk State University, Mathematician |

Positions currently held, 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 Division |

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

| From | to | Organization | Position |
|-----------------|--------------------|-----------------|---|
| 1 | 2 | 3 | 4 |
| October 8, 2007 | September 14, 2012 | EvrzHolding LLC | Head of Internal IT Audit Department, Internal Audit Direction, Presidential Unit |

| | |
|--|------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |

| | |
|--|---|
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 10. ALEXANDER S. PETROV |
| Year of birth | 1964 |
| Education background | Higher 1987 Moscow Engineering Physics Institute, Technical Physics |

Positions currently held, 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 Division |

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

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

| | |
|--|----------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |

| | |
|--|---|
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 11. OLGA I. ROMANTSOVA |
| Year of birth | 1970 |
| Education background | Higher 1992 Moscow State University of Economics, Statistics and Informatics Applied Mathematics 2001 State University of Management, Law |

Positions currently held, including part-time positions:

| From | Organization | Position |
|---------------|---|--|
| 1 | 2 | 3 |
| June 29, 2009 | Sberbank of Russia Open Joint-Stock Company | Head of Financial Markets Transactions Audit Unit of Internal Control, Inspection and Audit Division |

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

| From | to | Organization | Position |
|--|---------------|---|--|
| 1 | 2 | 3 | 4 |
| January 18, 2008 | June 28, 2009 | Sberbank of Russia Open Joint-Stock Company | Chief Accountant of Maryina Roshcha Branch of Sberbank of Russia |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | | | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | | | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | | | 0 |

| | |
|--|---|
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 12. ANDREY V. STUKALOV |
| Year of birth | 1972 |
| Education background | Higher 1994 State Academy of Management, Manager 2005 Moscow State Academy of Law, Lawyer |

Positions currently held, including part-time positions:

| From | Organization | Position |
|---------------|---|---|
| 1 | 2 | 3 |
| July 12, 2013 | Sberbank of Russia Open Joint-Stock Company | Head of the Corporate Noncredit Transactions Audit Unit |

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

| From | to | Organization | Position |
|-------------------|------------------|---|---|
| 1 | 2 | 3 | 4 |
| December 18, 2007 | February 2, 2010 | Sberbank of Russia Open Joint-Stock Company | Deputy Manager of Lyublino Branch of 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 Division |
| June 30, 2011 | July 11, 2013 | Sberbank of Russia Open Joint-Stock Company | Head of the Corporate Noncredit Transactions Audit Unit under the Internal Control, Inspection and Audit Department |

| | |
|---|----------|
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |

| | |
|--|---|
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |
| Full name | 13. KIRILL L. SHISHKIN |
| Year of birth | 1972 |
| Education background | Higher 1994 State Academy of Management, Management |

Positions currently held, including part-time positions:

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

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

| From | to | Organization | Position |
|--|--------------------|---|---|
| 1 | 2 | 3 | 4 |
| October 1, 2007 | June 29, 2011 | Sberbank of Russia Open Joint-Stock Company | Head of Regional Branches Control Unit of Internal Control, Inspection and Audit Division |
| 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 Division |
| Participatory interest in the authorized 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 authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution | 0 |
| Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution | 0 |
| Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution | 0 |
| Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business operations, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution or the person holding the position of the single executive body of the issuing credit institution. | None |
| 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 | None |
| Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations and/or one of the bankruptcy procedures was applied, as stipulated by Russian Federation legislation about insolvency (bankruptcy). | None |

5.6. Information on remuneration, benefits and/or compensation for expenses related to the management body of the issuing credit institution.

Resolutions on payment of remuneration to members of the Audit Commission of Sberbank of Russia OJSC with respect to their participation in this control body of the Bank are made at the Annual General Shareholders' Meeting of Sberbank of Russia OJSC.

According to the resolution of the Annual General Shareholders' Meeting held on May 31, 2013, members of the Audit Commission in for 9 months of 2013 were paid remuneration for the year 2012 in the amount of 3.3 million rubles (3.3 million rubles for 2011) with respect to their participation in this management body of the Bank.

Total payments charged for 9 months of 2013 to the members of the Audit Commission employed by the Bank, exclusive of payments related to business trips, amounted to 40.3 million rubles (20.5 million rubles for 9 months of 2012).

All payments charged to the heads of the Internal Control Service for 9 months of 2013, exclusive of payments related to business trips, totaled 64.4 million rubles (51.6 million rubles for 9 months of 2012).

5.7. Information on the number and summary data on education and composition of staff (employees) of the issuing credit institution and on changes to the number of staff (employees) of the issuing credit institution.

| Indicator | 9 months of 2013 |
|--|------------------|
| Average number of employees | 244 513 |
| Share of employees of the issuing credit institution with a higher professional education, % | 17.7 |

| | |
|---|-------------|
| Total payroll for the reporting period, RUB'000 | 101 237 323 |
| Social benefits paid to employees for the reporting period, RUB'000 | 2 708 602 |

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

Information on key employees is provided in Para. 5.2.

Employees have established a trade union body.

5.8. Information on any obligations of the issuing credit institution to its staff (employees) with respect to their participation in the share capital of the issuing credit institution.

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

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

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

As of October 01, 2013

| | |
|--|---------|
| Total number of persons with non-zero balance on personal accounts registered in the register of shareholders of the issuing credit institution as of the end date of the reporting quarter: | 123 652 |
| Total number of nominal holders of shares of the issuing credit institution (without a central depository): | 10 |

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

List of persons entitled to participate in the Annual General Shareholder's Meeting of Sberbank (holders of ordinary shares)

total number of persons included in the list: 108 527

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

List of persons entitled to dividends

(holders of ordinary and preference shares)

total number of persons included in the list: 226 764

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

6.2. Information on members (shareholders) of the issuing credit institution holding 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 none, on members (shareholders) of such persons holding at least 20 percent of its share (joint-stock) capital (mutual investment fund) or at least 20 percent of their ordinary shares.

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

As of October 01, 2013

| | | |
|--|--|---------|
| Full company name: | Central Bank of the Russian Federation | |
| 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 authorized 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 own at least 5 percent of its share capital or at least 5 percent of its ordinary shares, and if none, information on its members (shareholders) holding at least 20 percent of its authorized (share) capital (mutual investment fund) or at least 20 percent of its ordinary shares:

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

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

| | | |
|--|---|--|
| Full company name: | Non-bank credit institution National Settlement Depository Closed Joint-Stock Company | |
| Short company name: | NCINSD CJSC | |
| Address: | 1/13 Sredniy Kislovskiy Lane, b. 8 Moscow, 125009 | |
| INN: | 7702165310 | |
| OGRN: | 1027739132563 | |
| Tel.: | (495) 232-05-20 | |
| Fax: | (495) 956-09-38 | |
| E-mail: | reginfo@nsd.ru | |
| License: | | |
| No.: | № 177-12042-000100 | |
| Issue date: | February 19, 2009 | |
| Validity period of the license of a professional participant of securities market: | without limitation | |
| Name of the license issuing body: | 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: | 10,001,424,074 | |
| 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: | 854,160,388 | |
| 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 | 48.06% | |
| 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: | 46.33% | |

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

As of October 01, 2013

Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities: 0.029%

| | |
|--|---|
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.001% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Russian Federation represented by Federal Agency for State Property Management |
| Address | 9 Nikolskiy Lane, Moscow, 103685 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |

| | |
|--|---|
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.005% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Ministry of Land and Property Regulations of Ryazan Region |
| Address | 49 Svobody St., Ryazan, 390006 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0002% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Bryansk Region Property Fund |
| Address | 33 Lenina St., Bryansk, 241002 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0004% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Administration of Medyn municipal district |
| Address | 47 Lunacharskogo St., Medyn, Kaluga Region, 249950 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0009% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Municipal administration of Yelets, Lipetsk Region |
| Address | 127 Oktyabrskaya St., Yelets, Lipetsk Region, 399770 |

| | | |
|--|--|--|
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.00004% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Administration of Sereda Village Council | |
| Address | Tsentrlnaya St., Sereda village, Shakhovskiy District, Moscow Region, 143721 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0003% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Administration of Solnechnogorsk municipal district of Moscow Region | |
| Address | 124 Krasnaya St., Solnechnogorsk, Moscow Region, 141500 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.01% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Murom Municipal District Property Management Committee | |
| Address | 4 Moskovskaya St., Murom, Vladimir Region | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |

| | |
|---|--|
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0002% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Administration of Moskovskiy District of Nizhniy Novgorod |

| | |
|--|---|
| Address | 100 Beryozovskaya St., Nizhny Novgorod, 603950 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0005% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Financial Administration for Tyazhinskiy District |
| Address | 1-A Sovetskaya St., Tyazhinskiy settlement, Kemerovo Region, 652240 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.00001% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Yashkino District Administration |
| Address | 14 Suvorova St., Yashkino, Kemerovo Region, 652030 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.00001% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Administration of Mozhga Municipal District |

| | | |
|--|---|--|
| Address | 4 Vishurskaya St., Mozhga village, Mozhga District, Udmurtia, 427790 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.0001% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Architecture Department of Khlevnoye District Administration | |
| Address | 4 Leninskaya St., Khlevnoe, Lipetsk Region, 399230 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.002% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Lipetsk Municipal Administration represented by Lipetsk Municipal Economy Department | |
| Address | 1 Teatralnaya Sq., Lipetsk, 398019 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the share capital of the issuing credit institution of state (federal, Russian Federation constituent) entities or municipal entities | 0.000004% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Municipal Administration of Khadyzhensk, Apsheronsk District | |
| Address | 33 Shkolnaya St., Khadyzhensk, Apsheronsk District, Krasnodar Krai, 352681 | |

| | | |
|--|--|--|
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0007% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Municipal Property Department of Guryevsk Municipal District Administration | |
| Address | 15 Lenina St., Guryevsk, Kaliningrad Region, 238300 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.00005% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Administration of Porkhov District of Pskov Region | |
| Address | 14 Lenina St., Porkhov, Pskov Region, 182620 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.000004% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Property Management Committee of the Ministry of Land and Property Relations of the Republic of Bashkortostan for Zianchurinskiy District | |
| Address | 68 Oktyabrskoy Revolyutsii St., Isyngulovo, Zianchurinskiy District, Republic of Bashkortostan, 453880 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |

| | |
|--|---|
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.000004% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Bolsherechensky District Agriculture and Food Administration Department |
| Address | 1 Krasnoarmeyskaya St., Bolsherechye settlement,646420 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0007% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Municipal Property Management Committee of Oktyabrsky District Administration |
| Address | 42 Lenina St., Oktyabrskoe settlement, Tyumen region,628100 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0009% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Purovsk Municipal District represented by the Department of Property and Land Relations of the Purovsk District Administration |
| Address | 25 Respubliki St., Tarko-Sale, Purovsk District, YNAD, Tyumen region,629850 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0007% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Zavodoukovsk District Administration Property Relations Committee |

| | | |
|--|--|--|
| Address | 27 Beregovaya St., Apt. 355, Zavodoukovsk, Tyumen Region, 627140 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.004% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Nefteyugansk Municipal Administration Property and Land Relations Department | |
| Address | Microdistrict No. 5, b. 6, Room 73, Nefteyugansk, Khanty-Mansiysk Autonomous District, Tyumen Region, 628301 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0003% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Zvenigorod Municipal Administration | |
| Address | Moskovskaya St., Zvenigorod, Moscow Region, 143090 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.00002% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Economics and Property Relations Committee of Nerchinsk Municipal District Administration, Zabaykalsky Krai | |
| Address | 3 Shilova St., Nerchinsk, ZabaykalskyKrai, 673400 | |

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|--|---|----------|
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | | 0.00009% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Vvedenskoe Village Administration | |
| Address | Vvedenskoe village, Odintsovo District, Moscow Region, 149099 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | | 0.00009% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Ershovo Village Administration | |
| Address | Ershovo village, Odintsovo District, Moscow Region, 143095 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | | 0.00002% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Karinskoe Village Administration | |
| Address | Karinskoe village, Odintsovo District, Moscow Region, 143097 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |

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|--|---|
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0007% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Property Management Committee of Naro-Fominsk Municipal District Administration |
| Address | 5 Marshala Zhukova G.K. St., Naro-Fominsk, 143300 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.00004% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Novofedorovo Village People's Deputate Council |
| Address | N/A |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0002% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Resort city of Sochi Municipal District represented by Property Relations Department of Sochi Administration |
| Address | 26A Sovetskaya St., Sochi, 354061 |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.0001% |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Mari El Republic State Property Ministry |

| | | |
|--|--|--|
| Address | 39 Panfilova St., Yoshkar-Ola, Mari El Republic, 424003 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.00004% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Tyumen Region represented by Property Relations Department of Tyumen Region | |
| Address | 48 Volodarskogo St., Tyumen, 625004 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.00002% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Yugorsk Municipal District represented by the Municipal Property and Urban Planning Department of Yugorsk City Administration | |
| Address | 11, 40 Let Pobedy St, Yugorsk, KhMAD-Yugra, Tyumen Region, 628260 | |
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A | |
| Participation interest in the authorized capital of the issuing credit institution of state (federal, RF constituent) entities or municipal entities | 0.00004% | |
| Full company name(for profit-making legal entities)or Name(for non-profit legal entities) | Property Relations Department of Municipal DistrictAdministration of Gelendzhik Resort City | |
| Address | 1 Revolyutsionnaya St., Gelendzhik, KrasnodarskyKrai, 353461 | |

| | |
|--|-----|
| Full name (for an individual) of the manager of state or municipal owned stake and of the person performing the functions of the member (shareholder) of the issuing credit institution on behalf of the Russian Federation, constituent entity of the Russian Federation or municipal entity. | N/A |
|--|-----|

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

Pursuant to the Charter of the issuing credit institution, one shareholder may hold: No restrictions.

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

The Bank of Russia's interest in the share capital of Sberbank may be reduced or disposed of to less than 50% plus one voting share under the federal law.

Total par value of shares that may be held by one shareholder under the Charter of the issuing credit institution: No restrictions.

Maximum number of votes provided to one shareholder under the Charter of the issuing credit institution: No restrictions.

Restrictions on the participatory interest of foreign entities in the share capital of the issuing credit institution established by the laws of the Russian Federation and other regulatory legal acts of the Russian Federation: No restrictions.

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

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

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

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

The Charter of the Bank does not impose any other restrictions on participation in share capital of Sberbank of Russia OJSC.

6.5. Information on changes to the members and participation interest of shareholders (members) of the issuing credit institution holding at least 5 percent of its share capital or at least 5 percent of its ordinary shares.

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

| No | Full company name (full name) of the shareholder | Short company name of the shareholder | Address | OGRN (if appli- cable) | INN (if appli- cable) | Participatory interest in the authorized share capital of the issuing credit institution, % | Percentage of ordinary shares held in the issuing credit institution, % |
|--|--|--|--|---------------------------------|-----------------------------|--|--|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Date of the list of persons entitled to attend the General Shareholders' Meeting of Sberbank of Russia OJSC: 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% |
| Date of the list of persons entitled to attend the General Shareholders' Meeting of Sberbank of Russia OJSC: 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 on non arm's-length transactions completed by the issuing credit institution.

| Indicator | Reporting period: Q3 2013 | |
|---|---------------------------|---|
| | Total number, pcs | Total amount in monetary equivalent, RUB'000 |
| 1 | 2 | 3 |
| Non arm's-length transactions completed by the issuing credit institution in the reporting period requiring approval by the authorized management body of the issuing credit institution | 31 | 597 785 441,41 |
| Non arm's-length transactions completed by the issuing credit institution in the reporting period approved by the general meeting of members (shareholders) of the issuing credit institution | 0 | 0 |
| Non arm's-length transactions completed by the issuing credit institution in the reporting period approved by the board of directors (supervisory board) of the issuing credit institution | 31 | 597 785 441,41 |
| Non arm's-length transactions completed by the issuing credit institution in the reporting period requiring approval that were not approved by the authorized management body of the issuing credit institution | 0 | 0 |

6.7. Information on the amount of accounts receivable.

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

| No. | Indicator | Indicator value, RUB'000 As of October 01, 2013 |
|-----|-----------|--|
| 1 | 2 | 3 |

| | | |
|----|--|---------------|
| 1 | Deposits with the Bank of Russia | 0 |
| 2 | Including overdue deposits | 0 |
| 3 | Loans and deposits with credit institutions | 220 818 448 |
| 4 | Including overdue deposits | 0 |
| 5 | Loans and deposits with non-resident banks | 563 431 622 |
| 6 | Including overdue deposits | 0 |
| 7 | Settlements with customers in respect of factoring and forfeiting transactions | 289 |
| 8 | Settlements with currency and stock exchanges | 10 089 669 |
| 9 | Including overdue deposits | 0 |
| 10 | Investments in debt instruments | 1 714 395 091 |
| 11 | Including overdue deposits | 107 460 |
| 12 | Settlements in respect of taxes and levies | 499 752 |
| 13 | Payables to employees, including settlements with employees in respect of labor remuneration and imprest amounts | 913 544 |
| 14 | Settlements with suppliers, contractors and customers | 35 180 578 |
| 15 | Settlements in respect of trust management | 0 |
| 16 | Other accounts receivable | 58 447 407 |
| 17 | Including overdue receivables | 18 610 918 |
| 18 | Total | 2 603 776 400 |
| 19 | Including overdue receivables | 27 220 320 |

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

As of October 1, 2013

| | | |
|--|--|---------|
| Name: | Ministry of Finance of the Russian Federation | |
| Location: | 9 Ilyinka St., Moscow, 109097 | |
| INN (if applicable): | - | |
| OGRN (if applicable): | - | |
| Total debt | 967 004 873 | RUB'000 |
| Overdue debt amount and terms (interest rate, penalties, fines) | - | |

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

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

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

a) Statements prepared in accordance with the Russian law:

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|--|----------------------------------|
| 1 | 2 | 3 |
| - | Annual Accounting Report of Sberbank of Russia OJSC for 2012, prepared in compliance with the Instructions of the Bank of Russia No. 2089-U "On the procedure for preparing annual report by credit institutions" dated October 8, 2008, was included in the Quarterly Report for Q1 2013. | - |

b) Statements prepared in accordance with internationally accepted principles:

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|-------------------|----------------------------------|
| 1 | 2 | 3 |
| - | None | - |

7.2. Quarterly accounting statements of the issuing credit institution.

a) Statements prepared in accordance with the Russian law:

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|--|----------------------------------|
| 1 | 2 | 3 |
| 1 | Balance sheet (Form 0409101) "Turnover Balance Sheet of Accounts of the Credit Institution" for September 2013 | Annex No. 1 |
| 2 | Profit and loss statement (Form 0409102) of the credit institution as of October 1, 2013. | Annex No. 2 |

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

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|-------------------|----------------------------------|
| 1 | 2 | 3 |
| - | None | - |

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

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

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|--|----------------------------------|
| 1 | 2 | 3 |
| - | Due to inclusion of annual consolidated financial statements for 2012 prepared in compliance with IFRS into the Quarterly Report of Sberbank for the Q1 2013, the Bank's annual accounting statements for 2012 prepared in compliance with the Russian law are not included in the Quarterly Report. | - |

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

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|-------------------|----------------------------------|
|-----|-------------------|----------------------------------|

| 1 | 2 | 3 |
|---|---|---|
| - | Consolidated financial statements of Sberbank of Russia OJSC as of December 31, 2012 and independent auditor's report are included in the Quarterly Report for the Q1 2013. | - |

Standards (internationally accepted principles) under which financial statements are prepared:
International Financial Reporting Standards (IFRS)

Interim consolidated financial statements prepared according to internationally accepted principles:

| No. | Type of reporting | No. of Annex to Quarterly Report |
|-----|--|----------------------------------|
| 1 | 2 | 3 |
| 1 | Interim condensed consolidated financial statements prepared under IFRS as of June 30, 2013. | Annex No. 3 |

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

Basic provisions of the issuing credit institution's accounting policy independently developed by the issuing credit institution in accordance with Russian accounting laws and approved by an order or an instruction of the person responsible for the organization and status of the issuing credit institution's accounting operations:

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

The Accounting Policy of Sberbank of Russia OJSC is provided in Annex No. 4 to Quarterly Report.

The Accounting Policy of Sberbank of Russia OJSC defines the general accounting methodology in accordance with Federal Law No. 402-FZ "On accounting" dated December 6, 2011 with a view to ensure the preparation of accurate information on the Bank's performance.

In accordance with Article 57 of the Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002, the Bank of Russia establishes the rules of banking operations, accounting and reporting, internal controls, preparation and submission of financial and statistical reports, as well as other information required by federal laws, which are mandatory for credit institutions and banking groups.

The Bank is guided in its activities by Federal Law No. 395-1 "On banks and banking activities" dated December 2, 1990, as amended, Federal Law No. 402-FZ "On accounting" dated December 6, 2011, other laws and regulatory acts in effect in the Russian Federation, Instructions of the Bank of Russia, the Charter of the Bank, and the resolutions of the Executive Board of the Bank.

The Accounting Policy of the Bank is based on the Regulation of the Bank of Russia No. 385-P "On rules for maintaining accounting records at credit institutions operating in the Russian Federation" dated July 16, 2012 (hereinafter, the Regulation of the Bank of Russia No. 385-P), other documents of the Central Bank of the Russian Federation governing the matters pertaining to accounting and reporting and accounting rules (standards) ensuring the uniform recording of banking operations in balance sheet accounts.

The Accounting Policy of the Bank is mandatory for the Central Head Office, branches and internal structural units of the Bank.

The Accounting Policy of the Bank is applied consistently from year to year.

Changes to the Accounting Policy are introduced subject to the following:

- Changes to the requirements established by the Russian accounting laws, federal and/or industry standards;
- Development or choice of a new accounting method, the application of which results in better quality of information on accounting items;
- Substantial changes to the business environment of economic entity.

To ensure the comparability of the accounting (financial) statements prepared in different years, changes to the accounting policy are introduced at the beginning of the reporting year, unless otherwise determined by the cause of such change.

Accounting records and procedures must meet the following requirements:

- Complete reflection of all cash, settlement, lending and other banking transactions in the

accounting records for the reporting period;

- Rational and correct accounting, given the local conditions and the scope of works, based on comprehensive automated accounting system for banking and other transactions;
- Conformity of analytical accounting data with turnovers and balances on the accounts of synthetic accounting;
- Timely recording of income earned and expenses made, summing up the results of business activity in accordance with the applicable laws and the requirements of the Bank of Russia;
- Compliance of settlements on customers' instructions and in respect of economic and other operations of the Bank with the requirements of the Bank of Russia;
- Monitoring of compliance with regulations and instructions on the procedures for storage and transfer of cash, securities and bank valuables;
- All business transactions and inventory results are subject to timely recording in the accounts without any omissions or exclusions;
- Prudence (or conservatism), i.e., greater willingness to recognize expenses and liabilities in the accounting than possible income and assets to prevent establishment of hidden reserves (deliberate understatement of assets or income and deliberate overstatement of liabilities or expenses);
- Prevalence of substance over form (transactions recording according to their economic substance rather than legal form);
- Clarity (for expert user, reporting must contain all necessary explanations and itemization);
- Materiality (reporting must provide reliable recording of information that is material for executive decision-making);
- Congruence (comparability of data over various periods);
- Reliability (reporting must not contain material misstatements or mislead users). To be reliable, reporting must:

- Accurately reflect all transactions, assets, liabilities and financial results;
- Be prepared with prevalence of substance over form;
- Be neutral (free from subjective, biased approach);
- Be conservative;
- Be complete (omission of any fact may render reporting unreliable).

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

None

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

For the 12 months to the end date of Q3 2013, there were no material changes to the immovable property.

7.7. Information on involvement of the issuing credit institution in legal proceedings if such involvement may have material impact on financial and business operations of the issuing credit institution.

None

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

8.1. Additional information on the issuing credit institution.

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

As of October 1, 2013

| | | |
|---|------------|---------|
| Amount of authorized share capital of the issuing credit institution as of the end date of the reporting quarter: | 67 760 844 | RUB'000 |
|---|------------|---------|

| Shares comprising the authorized share capital of the issuing credit institution | Total par value, RUB'000 | Percentage of shares in authorized 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 of 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 of the Russian Federation:

Ordinary registered uncertified shares of Sberbank of Russia OJSC

| | |
|--|-----------|
| <i>Percentage of shares traded outside of the Russian Federation in the total number of shares of the respective category (type):</i> | up to 25% |
|--|-----------|

Brief description of the program (type of program) of foreign issuer's depositary securities certifying the rights to 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 whose depositary securities certify the rights to the shares of the issuing credit institution of the respective category (type):

| | |
|--------------------------------|--|
| Name: | The Bank of New York Mellon |
| Address of the foreign issuer: | One Wall Street, New York, NY 10286, USA |

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

Permit of the FFMS of Russia dated June 15, 2011 to trade ordinary registered uncertified shares of Sberbank of Russia OJSC outside of the Russian Federation in the amount not exceeding 25% of the total amount of the Bank's outstanding ordinary shares.

Name of foreign trading organizer(s) trading the shares of the issuing credit institution (depositary securities certifying rights to shares of the issuing credit institution) (if applicable):

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

Frankfurt Stock Exchange (Frankfurter Wertpapierbörse), address: Mergenthalerallee 61, 65760 Eschborn, Germany.

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

ADSs are traded on London Stock Exchange under the stock ticker "SBER", in the Entry Standard segment of Frankfurt Stock Exchange and on the U.S. OTC market.

8.1.2. Information on changes to the amount of the authorized share capital of the issuing credit institution.

Information on changes to the authorized 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 date of the current year to the end date of the reporting quarter:

In 2012 and in Q3 2013, there were no changes to the amount of authorized share capital.

The share capital remained unchanged in 2012, as well as in the period from January 1, 2013, to October 1, 2013.

8.1.3. Information on the procedure for convening and holding the meeting of the supreme management body of the issuing credit institution.

Name of the supreme management body of the issuing credit institution:

General Shareholders' Meeting of Sberbank of Russia OJSC

Procedure for notifying the shareholders (members) on the meeting of the supreme management body of the issuing credit institution:

The notice of the General Shareholders' Meeting is published in the Rossiyskaya Gazeta newspaper and posted on the Bank's official corporate website not later than 30 days prior to the date of the meeting.

Persons (bodies) entitled to convene (demand) an extraordinary meeting of the supreme management body of the issuing credit institution and the procedure for submitting (making) such demands:

An extraordinary General Shareholders' Meeting is held based on a resolution of the Bank's Supervisory Board made at its own initiative, at the request of the Bank's Audit Commission or auditor, and at the demand of shareholder(s) holding at least 10 percent of the Bank's voting shares at the date of such demand.

The proposal on submitting items to the agenda of the General Shareholders' Meeting and nomination of candidates are made in writing specifying the name of shareholders (shareholder) submitting them, amount and category of shares held by such shareholders, and must be signed by the shareholders.

The proposal for submitting items to the agenda of the General Shareholders' Meeting must contain the wording of each proposed item, and the proposal on nominating candidates must contain the information on the candidate as stipulated by federal law. A proposal for submitting items to the agenda of the General Shareholders' Meeting may contain the wording of resolutions on each item.

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 submit items to the agenda of the meeting of the supreme management body of the issuing credit institution, and the procedure for such submission:

Shareholder(s) holding in the aggregate at least 2% of voting shares may submit items to the agenda of the annual General Shareholders' Meeting and nominate candidates to the Bank's Supervisory Board and Audit Commission, whose number may not exceed the number of members of the respective body, and the candidate for the position of CEO, Chairman of the Board. Such proposals are submitted to the Bank within 75 days after the end of the Bank's financial year.

The proposal on submitting items to the agenda of the General Shareholders' Meeting and nomination of candidates are made in writing specifying the name of shareholders (shareholder) submitting them, amount and category of shares held by such shareholders, and must be signed by the shareholders.

The proposal for submitting items to the agenda of the General Shareholders' Meeting must contain the wording of each proposed item, and the proposal on nominating candidates must contain the information on the candidate as stipulated by federal law. A proposal for submitting items to the agenda of the General Shareholders' Meeting may contain the wording of resolutions on each item.

Persons entitled to review the information (materials) submitted for preparing and holding meetings of the supreme management body of the issuing credit institution and the procedure for reviewing such information (materials):

Shareholders of the Bank are entitled to review the materials related to preparing the General Shareholders' Meeting at the addresses specified in the notice of the General Shareholders' Meeting. Shareholders of the Bank may obtain copies of all materials related to the items in the agenda at the specified addresses in the period preceding the date of the General Shareholders' Meeting.

Not later than 20 days prior to the date of the General Shareholders' Meeting, materials related to such General Shareholders' Meeting are posted on the Bank's official corporate website at www.sberbank.ru.

The procedure for publishing (making available to shareholders (members) of the issuing credit institution) the resolutions made by the supreme management body of the issuing credit institution and voting results:

The resolutions passed by the General Shareholders' Meeting and the results of voting are announced at the General Shareholders' Meeting where such voting took place, or communicated to the persons included in the list of persons entitled to attend the General Shareholders' Meeting by publishing them in Rossiyskaya Gazeta newspaper and posting on the Bank's official corporate website within 10 days of the date of the minutes of the voting results.

8.1.4. Information on business entities in which the issuing credit institution holds at least 5 percent of the authorized (share) capital (mutual investment fund) or at least 5 percent of its ordinary shares.

| | | |
|---|---|------------|
| Full company name: | 1. Subsidiary Bank Sberbank of Russia Joint-Stock Company | |
| Short company name: | SB of SberbankJSC | |
| INN (not applicable): | - | |
| OGRN (not applicable): | - | |
| Location: | 30/26 Gogolya/Kaldayakova St., Almaty, Medeu District, 050010, Republic of Kazakhstan | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 99.997725% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | 99.997725% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

| | | |
|---|---|------|
| Full company name: | 2. SUBCIDIARY BANK SBERBANK OF RUSSIA PUBLIC JOINT-STOCK COMPANY | |
| Short company name: | SBERBANK OF RUSSIA JSC | |
| INN (not applicable): | - | |
| OGRN (not applicable): | - | |
| Location: | 46 Vladimirskaia St., Kiev, 01034, Ukraine | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

| | | |
|------------------------|---|--|
| Full company name: | 3. BPS-Sberbank Open Joint-Stock Company | |
| Short company name: | BPS-Sberbank OJSC | |
| INN: (not applicable): | - | |

| | |
|---|---|
| OGRN (not applicable): | - |
| Location: | 6 Mulyavina Boulevard, Minsk, 220005, Republic of Belarus |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 97.91% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 97.92% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|--|
| Full company name: | 4. Auktstyn Limited Liability Company |
| Short company name: | Auktsyon LLC |
| INN (if applicable): | 7710203590 |
| OGRN (if applicable): | 1027700256297 |
| Location: | 14 Entuziastov Highway, Moscow, 111024 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|--|
| Full company name: | 5. IKS Closed Joint-Stock Company |
| Short company name: | IKS CJSC |
| INN: (if applicable): | 5263023906 |
| OGRN (if applicable): | 1025203020424 |
| Location: | 33 Oktyabrskaya St., Nizhny Novgorod, 603005 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 6. Sberbank Leasing Closed Joint-Stock Company |
| Short company name: | Sberbank Leasing CJSC |
| INN (if applicable): | 7707009586 |
| OGRN (if applicable): | 1027739000728 |
| Location: | 21 Molodezhnaya St., Odintsovo, Moscow Region, 143002, Russian Federation |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | | |
|---|---|--|
| Full company name: | 7. Sovremennye Tekhnologii Limited Liability Company | |
| Short company name: | Sovremennye Tekhnologii LLC | |
| INN (if applicable): | 7708229993 | |
| OGRN (if applicable): | 1037708040468 | |
| Location: | 12A/1, bldg. 6, 2nd Yuzhnoportoviy Proyezd, Moscow, 115432 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |
| Full company name: | 8. Sberbank Capital Limited Liability Company | |
| Short company name: | Sberbank Capital LLC | |
| INN (if applicable): | 7736581290 | |
| OGRN (if applicable): | 1087746887678 | |
| Location: | 19 Vavilova St., Moscow, 117997 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

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|---|---|--|
| Full company name: | 9. Sberbank –Automated System for Trading Closed Joint-Stock Company | |
| Short company name: | Sberbank AST CJSC | |
| INN (if applicable): | 7707308480 | |
| OGRN (if applicable): | 102770700041 | |
| Location: | 24, bldg. 2, Novoslobodskaya St., Moscow, 127055 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|---|--|--|
| Full company name: | 10. Perspektivnye Investitsii Limited Liability Company | |
| Short company name: | Perspektivnye Investitsii LLC | |
| INN (if applicable): | 5032218680 | |
| OGRN (if applicable): | 1105032001458 | |
| Location: | 46 Molodezhnaya St., Odintsovo, Moscow Region, 143000 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - | |
| Participatory interest of the business entity in the share capital of | 0 | |

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

| | | |
|---|---|------|
| Full company name: | 11. Sberbank Finance Limited Liability Company | |
| Short company name: | Sberbank Finance LLC | |
| INN (if applicable): | 7736617998 | |
| OGRN (if applicable): | 1107746399903 | |
| Location: | 29/16 Sivtsev Vrazhek Lane, Moscow, 119002 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

| | | |
|---|--|------|
| Full company name: | 12. Spetsializirovannyi Depositariy Sberbanka Limited Liability Company | |
| Short company name: | Spetsdepositariy Sberbanka LLC | |
| INN (if applicable): | 7736618039 | |
| OGRN (if applicable): | 1107746400827 | |
| Location: | 3 Vavilova St., Moscow, 119334 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

| | | |
|---|---|------|
| Full company name: | 13. Sberbank Investments Limited Liability Company | |
| Short company name: | Sberbank Investments LLC | |
| INN (if applicable): | 5032229441 | |
| OGRN (if applicable): | 1105032007761 | |
| Location: | 46 Molodezhnaya St., Odintsovo, Moscow Region, 143000 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

| | | |
|-----------------------|---|--|
| Full company name: | 14. Sberbank Technologies Closed Joint-Stock Company | |
| Short company name: | SberTech CJSC | |
| INN (if applicable): | 7736632467 | |
| OGRN (if applicable): | 1117746533926 | |
| Location: | 10 Novodanilovskaya Embankment, Moscow, 117105 | |

| | |
|---|------|
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | | |
|---|---|--|
| Full company name: | 15. Loyalty Programs Center Closed Joint-Stock Company | |
| Short company name: | LP Center CJSC | |
| INN (if applicable): | 7702770003 | |
| OGRN (if applicable): | 1117746689840 | |
| Location: | 10, bldg. 1-2, Olympiyskiy Prospekt, Moscow, 129090 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|---|--|--|
| Full company name: | 16. Germes Closed Joint-Stock Company | |
| Short company name: | Germes CJSC | |
| INN (if applicable): | 7715851228 | |
| OGRN (if applicable): | 1117746090219 | |
| Location: | 14 Botanicheskaya St., Office 21, Moscow, 127276 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|---|---|--|
| Full company name: | 17. SB International S.a.r.l. | |
| Short company name: | None | |
| INN (not applicable): | - | |
| OGRN (not applicable): | - | |
| Location: | 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 business entity: | 100% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|-----------------------|-----------------------------------|--|
| Full company name: | 18. SB Luxembourg S.a.r.l. | |
| Short company name: | None | |
| INN (not applicable): | - | |

| | |
|---|--|
| OGRN (not applicable): | - |
| Location: | 22, rue Jean-Pierre Brasseur L-1258 Luxembourg |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|--|
| Full company name: | 19. Sberbank Europe AG |
| Short company name: | None |
| INN (not applicable): | - |
| OGRN (not applicable): | - |
| Location: | Schwarzenbergplatz 3, 1010 Vienna, Austria |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 20. Sberbank Insurance Limited Liability Company |
| Short company name: | Sberbank Insurance LLC |
| INN (if applicable): | 7744002123 |
| OGRN (if applicable): | 1037700051146 |
| Location: | 31G Shabolovka St., Moscow, 115162 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|--|
| Full company name: | 21. Delovaya Sreda Closed Joint-Stock Company |
| Short company name: | Delovaya Sreda CJSC |
| INN (if applicable): | 7736641983 |
| OGRN (if applicable): | 1127746271355 |
| Location: | 19 Vavilova St., Moscow, 117997 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---------------------|-------------------------------|
| Full company name: | 22. SB Securities S.A. |
| Short company name: | - |

| | |
|---|---|
| INN (if applicable): | not applicable |
| OGRN (if applicable): | not applicable |
| Location: | 2, boulevard Konrad Adenauer L-1115 Luxembourg |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 100% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 23. ActiveBusinessCollection Limited Liability Company |
| Short company name: | ActiveBusinessCollection LLC |
| INN (if applicable): | 7736659589 |
| OGRN (if applicable): | 1137746390572 |
| Location: | 19 Vavilova St., Moscow, 117997 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 24. Sberbank Service Limited Liability Company |
| Short company name: | Sberbank Service LLC |
| INN (if applicable): | 7736663049 |
| OGRN (if applicable): | 1137746703709 |
| Location: | 19 Vavilova St., Moscow, 117997 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 100% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 25. KORUS Consulting CIS Limited Liability Company |
| Short company name: | KORUS Consulting CIS LLC |
| INN (if applicable): | 7801392271 |
| OGRN (if applicable): | 1057812752502 |
| Location: | 68 let. N, Bolshoy Sampsonievskiy Prospekt, Office 1N, Saint Petersburg, 194100 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 90% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |

| | |
|--|---|
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |
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|---|--|
| Full company name: | 26. PS Yandex.Money Limited Liability Company |
| Short company name: | PS Yandex.Money LLC |
| INN (if applicable): | 7736554890 |
| OGRN (if applicable): | 1077746365113 |
| Location: | 16 Lva Tolstogo St., Moscow, 119021 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 75% minus 1 ruble |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 27. Strategy Partners Group Closed Joint-Stock Company |
| Short company name: | SPG CJSC |
| INN (if applicable): | 7736612855 |
| OGRN (if applicable): | 1107746025980 |
| Location: | 16/2 Kravchenko St., Moscow, 119331 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 74.75% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 74.75% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 28. Cetelem Bank Limited Liability Company |
| Short company name: | Cetelem Bank LLC |
| INN (if applicable): | 6452010742 |
| OGRN (if applicable): | 1027739664260 |
| Location: | 26 Pravdy St., Moscow, 125040 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 74% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 29. Regional Cash Management Center Open Joint-Stock Company |
| Short company name: | RCMC OJSC |
| INN (if applicable): | 3123100113 |
| OGRN (if applicable): | 1033107032859 |
| Location: | 160 Bogdana Khmel'nitskogo Avenue, Belgorod, 308010 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 50.0004% |

| | |
|---|----------|
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 50.0004% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | | |
|---|---|--|
| Full company name: | 30. Grand Baikal Limited Liability Company | |
| Short company name: | Grand Baikal LLC | |
| INN (if applicable): | 3808079832 | |
| OGRN (if applicable): | 1023801016821 | |
| Location: | 279 Baikalskaya St., Irkutsk, 664050 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 50% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | - | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|---|--|--|
| Full company name: | 31. United Credit Bureau Closed Joint-Stock Company | |
| Short company name: | UCB CJSC | |
| INN (if applicable): | 7710561081 | |
| OGRN (if applicable): | 1047796788819 | |
| Location: | 2/1, 1st Tverskaya-Yamskaya St., Moscow, 127006 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 50% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 50% | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|---|---|--|
| Full company name: | 32. Sotsialnye Garantii Open Joint-Stock Company | |
| Short company name: | Sotsialnye Garantii OJSC | |
| INN (if applicable): | 3017064696 | |
| OGRN (if applicable): | 1103017002120 | |
| Location: | 37 J. Reed St., Astrakhan, 414000 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 49.87% | |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 49.87% | |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 | |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 | |

| | | |
|-----------------------|---|--|
| Full company name: | 33. Universal Electronic Card Open Joint-Stock Company | |
| Short company name: | UEC OJSC | |
| INN (if applicable): | 7727718421 | |
| OGRN (if applicable): | 1107746390949 | |

| | |
|---|--|
| Location: | 11, bld. 15, Timura Frunze St., Moscow, 119021 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 45.05% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 45.05% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 34. Nitol Solar Limited |
| Short company name: | None |
| INN (not applicable): | - |
| OGRN (not applicable): | - |
| Location: | 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 business entity: | 25% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 25% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|--|
| Full company name: | 35. STATUS Registrar Society Closed Joint-Stock Company |
| Short company name: | STATUS CJSC |
| INN (if applicable): | 7707179242 |
| OGRN (if applicable): | 1027700003924 |
| Location: | 32, bldg. 1, Novorogozhskaya St., Moscow, 109544 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 20% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 20% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 36. Transport AMD-2 Limited |
| Short company name: | - |
| INN (if applicable): | not applicable |
| OGRN (if applicable): | not applicable |
| Location: | Lampousas 1, P.C. 1095, Nicosia, Cyprus |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 19.9999% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 0 |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|--------------------|--|
| Full company name: | 37. Krangormash Design and Engineering Institute Open Joint-Stock Company |
|--------------------|--|

| | |
|---|--|
| Short company name: | Krangormash DEI OJSC |
| INN (if applicable): | 7116011396 |
| OGRN (if applicable): | 1027101414163 |
| Location: | 83a, Metallurgov St., Room 314, Tula, 300031 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 19.9% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 19.9% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 38. BGS Beteiligungs GmbH |
| Short company name: | None |
| INN (not applicable): | - |
| OGRN (not applicable): | - |
| Location: | 131 Gersthofer Strasse, A-1180, Vienna, Austria |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 19.9% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 19.9% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|---|
| Full company name: | 39. Auction House of the Russian Federation Open Joint-Stock Company |
| Short company name: | AHRF OJSC |
| INN (if applicable): | 7838430413 |
| OGRN (if applicable): | 1097847233351 |
| Location: | 5 Grivtsova Lane, Saint Petersburg, 190000 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 19% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 19% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | |
|---|--|
| Full company name: | 40. Saint Petersburg Currency Exchange Closed Joint-Stock Company |
| Short company name: | SPCE CJSC |
| INN (if applicable): | 7825331045 |
| OGRN (if applicable): | 1037843013812 |
| Location: | 12/23 Sadovaya St., Saint Petersburg, 191023 |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | 10.97% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | 10.97% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | 0 |

| | | |
|---|---|--------|
| Full company name: | 41. Moscow Exchange MICEX-RTS Open Joint-Stock Company | |
| Short company name: | Moscow Exchange OJSC | |
| INN (if applicable): | 7702077840 | |
| OGRN (if applicable): | 1027739387411 | |
| Location: | 13, B. Kislovskiy Lane, Moscow, 125009 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 9.573% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | 9.573% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

| | | |
|---|--|----|
| Full company name: | 42. Non-bank Credit Institution Petersburg Settlement Center Closed Joint-Stock Company | |
| Short company name: | PSC CJSC | |
| INN (if applicable): | 7831001704 | |
| OGRN (if applicable): | 1027800000931 | |
| Location: | 12/23 Sadovaya St., Saint Petersburg, 191023 | |
| Participatory interest of the issuing credit institution in the share capital of the business entity: | | 9% |
| Percentage of ordinary shares of the business entity held by the issuing credit institution: | | 9% |
| Participatory interest of the business entity in the share capital of the issuing credit institution: | | 0 |
| Percentage of ordinary shares of the issuing credit institution held by the business entity: | | 0 |

8.1.5. Information on major transactions made by the issuing credit institution.

None

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

| | |
|----------------------------|-------------------------|
| Credit rating assigned to: | Sberbank of Russia OJSC |
|----------------------------|-------------------------|

Credit ratings as of October 1, 2013:

Long-Term Foreign Currency Deposit Rating:

| Moody's | Fitch Ratings | Rating criteria |
|---------------------------------------|---------------|---|
| Baa1 (upgraded in July 2008) | - | Investment grade rating denoting a bank with good credit quality. This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. The modifier "1" appended to the rating indicates positive changes in this respect and the bank's ranking in the higher end of this rating category. |

Long-Term Local Currency Deposit Rating:

| Moody's | Fitch Ratings | Rating criteria |
|---------|---------------|-----------------|
|---------|---------------|-----------------|

| | | |
|---|---|---|
| Baa1 (downgraded in July 2013) | - | Investment grade rating denoting a bank with good credit quality. This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. The modifier "1" appended to the rating indicates positive changes in this respect and the bank's ranking in the higher end of this rating category. |
|---|---|---|

Long-Term Foreign Currency Issuer Default Rating (renamed in February 2006, previously Long-Term Foreign Currency Rating):

| Moody's | Fitch Ratings | Rating criteria |
|---------|---|---|
| - | BBB (downgraded in February 2009) | Investment grade rating denoting a bank with good credit quality. This rating estimates the "probability of default" (without estimating possible losses in the event of default). This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. |

Long-term Local Currency Issuer Default Rating:

| Moody's | Fitch Ratings | Rating criteria |
|---------|-----------------------------------|---|
| - | BBB (assigned in January 2013) | Investment grade rating denoting a bank with good credit quality. This rating estimates the "probability of default" (without estimating possible losses in the event of default). This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. |

Short-Term Foreign Currency Deposit Rating:

| Moody's | Fitch Ratings | Rating criteria |
|---|---------------|--|
| Prime-2 (upgraded in October 2005) | - | Banks assigned this rating offer strong credit quality and a strong capacity for timely repayment of their short-term deposit obligations. |

Short-Term Local Currency Deposit Rating:

| Moody's | Fitch Ratings | Rating criteria |
|---|---------------|--|
| Prime-2 (downgraded in February 2009) | - | Banks assigned this rating offer strong credit quality and a strong capacity for timely repayment of their short-term deposit obligations. |

Short-Term Foreign Currency Issuer Default Rating (renamed in June 2007, previously – Short-Term Foreign Currency Rating):

| Moody's | Fitch Ratings | Rating criteria |
|---------|--|--|
| - | F3 (downgraded in February 2009) | This rating indicates the bank's fair short-term credit quality. The capacity for payment of financial commitments is considered adequate, but deterioration of economic conditions in the near term may result in adverse consequences and possible downgrade to speculative grade. |

Short-Term Local Currency Issuer Default Rating:

| Moody's | Fitch Ratings | Rating criteria |
|---------|---------------|-----------------|
|---------|---------------|-----------------|

| | | |
|---|----------------------------------|--|
| - | F3 (assigned in January 2013) | This rating indicates the bank's fair short-term credit quality. The capacity for payment of financial commitments is considered adequate, but deterioration of economic conditions in the near term may result in adverse consequences and possible downgrade to speculative grade. |
|---|----------------------------------|--|

Viability Rating:

| Fitch Ratings | Rating criteria |
|--------------------------------|---|
| bbb (assigned in July 2011) | This rating denotes the bank's prospects for ongoing viability without extraordinary support and the bank's individual credit quality. The bbb rating indicates that the bank's fundamentals are adequate, such that there is a low risk that it would have to rely on extraordinary support to avoid default. However, adverse business or economic conditions are more likely to increase the probability of default. Viability rating replaced Individual Rating discontinued by the agency on January 25, 2012. |

Support Rating Floor:

| Fitch Ratings | Rating criteria |
|--------------------------------------|--|
| BBB (downgraded in February 2009) | Support Rating Floor is directly derived from the Support Rating and indicates the level below which the agency would not expect to lower its Issuer Default Rating in the absence of any changes to the assumptions underpinning the bank's Support Rating. |

Support Rating:

| Fitch Ratings | Rating criteria |
|----------------------------------|---|
| 2 (upgraded in November 2004) | A bank for which, in the agency's opinion, state support may take place even if there is no legal guarantee. This may occur, for example, due to the bank's importance for the country's economy or due to traditionally close ties of the state with the bank. |

Financial Strength Rating:

| Moody's | Rating criteria |
|------------------------------|--|
| D+ (upgraded in May 2007) | The rating denotes modest intrinsic financial strength; a bank with this rating potentially requires some outside support at times. Such financial institutions may be limited by an unpredictable and unstable operating environment and financial fundamentals that are deficient in one or more respects. The "+" modifier appended to the rating indicates a number of positive changes in this respect. |

National Scale Rating:

| Moody's Interfax Rating Agency | Rating criteria |
|---------------------------------------|--|
| Aaa.ru (assigned in December 2005) | The Aaa.ru rating is the top national scale rating for Russian companies denoting the bank's highest credit quality. |

Long-term rating assigned to medium-term loan participation notes programs solely for financing loans provided to Sberbank of Russia (as part of MTN program):

| Moody's | Fitch Ratings | Rating criteria |
|---------|---------------|-----------------|
|---------|---------------|-----------------|

| | | |
|-----------------------------------|--------------------------------------|---|
| Baa1 (downgraded in July 2013) | BBB (downgraded in February 2009) | Investment grade rating denoting a bank with good credit quality. This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. The modifier "1" appended to Moody's rating indicates positive changes in this respect and the bank's ranking in the higher end of this rating category. |
|-----------------------------------|--------------------------------------|---|

Short-term rating assigned to medium-term loan participation notes programs solely for financing loans provided to Sberbank of Russia (as part of MTN program):

| Moody's | Fitch Ratings | Rating criteria |
|--|-------------------------------------|---|
| Prime-2 (downgraded in February 2009) | F3 (downgraded in February 2009) | Banks assigned this rating have medium to high credit quality and adequate capacity for timely payment of short-term commitments, but deterioration of economic conditions in the near term may result in adverse consequences and possible downgrade to speculative grade. |

Long-term ratings assigned to international medium-term loan participation notes programs solely for financing loans provided to Sberbank of Russia (as part of MTN program):

| Moody's | Fitch Ratings | Rating criteria |
|-----------------------------------|---------------|---|
| Baa1 (downgraded in July 2013) | BBB | Investment grade rating denoting a bank with good credit quality. This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. The modifier "1" appended to Moody's rating indicates positive changes in this respect and the bank's ranking in the higher end of this rating category. |

Long-term ratings assigned to subordinated international medium-term loan participation notes program solely for financing subordinated loan provided to Sberbank of Russia (Series 12 of MTN program):

| Moody's | Fitch Ratings | Rating criteria |
|-----------------------------------|------------------------------------|--|
| Baa3 (downgraded in July 2013) | BBB- (assigned in October 2012) | Investment grade rating denoting a bank with good credit quality. This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. The modifier "3" appended to Moody's rating indicates that this rating approaches the lower Ba ratings category. The modifier "-" appended to Fitch rating indicates negative changes in this characteristic. |

Long-term rating assigned to subordinated international medium-term loan participation notes program solely for financing subordinated loan provided to Sberbank of Russia (Series 16 of MTN program):

| Moody's | Fitch Ratings | Rating criteria |
|---------|--------------------------------|---|
| - | BBB- (assigned in May 2013) | Investment grade rating denoting a bank with good credit quality. This rating indicates that expectations of investment risk in respect of the bank's commitments are currently low. The capacity for payment of financial commitments is considered adequate, but adverse economic conditions or changing circumstances are more likely to lead to increased investment risk. The modifier "-" appended to Fitch rating indicates negative changes in this characteristic. |

Short-term rating assigned to Euro-Commercial Papers program (ECP program):

| Fitch Ratings | Rating criteria |
|---------------|-----------------|
|---------------|-----------------|

| | |
|--------------------------------------|--|
| F3 (assigned in November 2012) | This rating indicates the bank's fair short-term credit quality. The capacity for timely payment of short-term financial commitments is considered adequate, but deterioration of economic conditions in the near term may result in adverse consequences and possible downgrade to speculative grade. |
|--------------------------------------|--|

Information on agencies assigning credit ratings:

| | |
|---------------------|---|
| Full company name: | Fitch Ratings CIS Ltd. |
| Short company name: | Fitch Ratings |
| Location: | 30 North Colonnade, London E14 5GN, United Kingdom |

| | |
|---------------------|--|
| Full company name: | Moody's Investors Service Ltd. |
| Short company name: | Moody's |
| Location: | One Canada Square, London E14 5FA, United Kingdom |

| | |
|---------------------|---|
| Full company name: | Moody's Interfax Rating Agency CJSC |
| Short company name: | MIRA |
| Location: | 21, 1st Tverskaya-Yamskaya St., Moscow, Russian Federation |

Description of credit rating methods or address of the website where such information on the methodology used for credit rating is published for public access:

Descriptions of methods for assigning ratings used by internationally recognized rating agencies are publicly available on their websites at www.fitchratings.com and www.moodys.com. Description of a method for assigning national scale ratings used by Moody's Interfax Rating Agency is available on the agency's website at www.rating.interfax.ru.

(issuing credit institution, securities of the issuing credit institution)

8.2. Information on each category (type) of the issuing credit institution's shares.

| Individual State Registration Number of securities issue | Date of state registration | Category | Type (for preference shares) | Parvalue, RUB |
|--|-------------------------------|-------------------|---|------------------|
| 1 | 2 | 3 | 4 | 5 |
| 10301481B | July 11, 2007 | ordinary shares | - | 3 |
| 20301481B | July 11, 2007 | preference shares | with fixed dividend (not less than 15% of the nominal share value) | 3 |

Number of outstanding shares (number of shares that are not redeemed or canceled):

| Individual State Registration Number of securities issue | Number of outstanding shares, pcs |
|--|-----------------------------------|
| 1 | 2 |
| 10301481B | 21 586 948 000 |
| 20301481B | 1 000 000 000 |

Number of additionally offered shares (number of additionally issued shares the placement report in respect of which is not publicly registered or the notice thereof is not filed if, in accordance with the Federal Law "On the securities market", public registration of additional placement report is not required):

| Individual State Registration Number of securities issue | Number of offered shares, pcs |
|--|-------------------------------|
| 1 | 2 |
| 10301481B | 0 |

| | |
|-----------|---|
| 20301481B | 0 |
|-----------|---|

Number of authorized shares:

| Individual State Registration Number of securities issue | Number of authorized shares, pcs. |
|--|-----------------------------------|
| 1 | 2 |
| 10301481B | 15 000 000 000 |

Number of shares on the books of the issuing credit institution:

| Individual State Registration Number of securities issue | Number of shares transferred to the ownership (entered in the books) of the issuing credit institution, pcs: |
|--|--|
| 1 | 2 |
| 10301481B | 0 |
| 20301481B | 0 |

Number of additional shares that may be offered as a result of conversion of placed shares into stock or following performance of obligations with regard to the options of the issuing credit institution:

| Individual State Registration Number of securities issue | Number of shares that may be offered as a result of conversion, pcs |
|--|---|
| 1 | 2 |
| 10301481B | 0 |
| 20301481B | 0 |

Rights conferred by shares:

| Individual State Registration Number of securities issue | Rights conferred by shares: |
|--|--|
| 1 | 2 |
| 10301481B | Each ordinary share of the bank confers on its holder the same rights. Shareholders holding ordinary shares are entitled to attend the General Shareholders' Meeting with the right to vote on all matters within its competence, to receive dividends and, in case of the bank's liquidation, the right to receive a share of its property. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, and the bank Charter. |
| 20301481B | Preference shares confer on their holders the same rights. The holders of preference shares are entitled to dividends in the amount of at least 15 percent of the par value of a preference share. The holders of preferred shares have no right to vote at the General Shareholders' Meeting, unless otherwise established by the federal law. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, and the bank Charter. |

atashareholder's right to

8.3. Information on previous issues of issue-grade securities of the issuing credit institution, other than shares of the issuing credit institution.

8.3.1. Information on issues where all securities have been redeemed.

Information on each issue where all the securities have been redeemed during the last 5 completed financial years and the period from the start date of the current year to the end date of the reporting quarter:

Series No. 01-06 Bonds

| | |
|---|---|
| Class, series (type), form and other identifying characteristics of securities | Series No. 01 and 02 bearer certificated non-convertible interest-bearing unsecured bonds subject to mandatory centralized storage without early redemption, to be redeemed on the one thousand eight hundred twentieth (1,820th) day from the offering date Series No. 03 and 04 bearer certificated non-convertible interest-bearing unsecured bonds subject to mandatory centralized storage without early redemption, to be redeemed on the two thousand five hundred forty eighth (2,548th) day from the offering date Series No. 05 and 06 bearer certificated non-convertible interest-bearing unsecured bonds subject to mandatory centralized storage without early redemption, to be redeemed on the three thousand six hundred fortieth (3,640th) day from the offering date |
| State Registration Number of securities issue and date of state registration | State Registration Numbers of issues: 40101481B, 40201481B, 40301481B, 40401481B, 40501481B, 40601481B Date of state registration of issues: September 10, 2008 |
| Registering authority of state registration of securities issue | Department for Licensing and Financial Recovery of Credit Institutions of Bank of Russia |
| Number of securities in issue, pcs | Each issue of 10,000,000 shares |
| Volume of par value securities issue, RUB | Each issue of RUB 10,000,000,000 |
| Redemption date of the issue securities | Date of issue redemption: October 16, 2009 |
| Basis for redemption of the issue securities (fulfillment of commitments under securities, conversion as a result of placement of securities of another issue, recognition of the securities issue as null and void or invalid, etc.) | Recognition of securities issues as null and void (bonds were not placed due to adverse market conditions) |

8.3.2. Information on issues where securities have not been redeemed.

| No. | Type of securities | Total number of outstanding securities, pcs | Total par value, RUB |
|-----|--|--|---|
| 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 total par value |
| 2. | Exchange bonds of BO-01–BO-51 Series (51st issue)* | 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

Details of each securities issue that has undergone state registration and the securities of which are not redeemed (can be, are being, have been placed and/or are outstanding):

| | |
|---|---|
| Class, series (type), form and other identifying 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 securities issue and date of state registration | State Registration Number of the issue: 5-01-01481-B Date of state registration: December 7, 2010 |
| Registering authority of state registration of securities issue | Federal Service for Financial Markets |
| Number of securities in issue, pcs | 2 000 000 000 |
| Total par value of the securities issue or a reference to the fact that under the laws of the Russian Federation this type of securities has no par value | Russian laws provide for no par value of this type of securities |
| Status of the issue securities (not offered yet; offered; placed; outstanding) | Outstanding |
| Date of state registration of placement report | Placement report is not to be filed |
| Address of the website where the resolution to issue securities and the securities Prospectus (if any) are posted | www.sberbank.ru |

| | |
|---|---|
| Class, category (type) and form of proposed securities | Ordinary registered certified shares of United Company RUSAL Plc |
| Full and short company name and address of the issuer of underlying securities and other details identifying the issuer of underlying securities as a legal entity in accordance with the personal law of the issuer of underlying securities | Full company name: United Company RUSAL Plc Short company name: N/A Location: OgierHouse, The Esplanade, St. Helier, Jersey JE4 9WG |
| International Securities Identification Number (ISIN) of the underlying securities under foreign law | ISIN: JE00B5BCW814 |
| 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 |
| Address of the website providing information on the issuer of proposed securities (if any) | www.rusal.com |

Information on each issue of securities that underwent state registration (or 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, series (type), form and other identifying characteristics of securities | Certified interest-bearing non-convertible Exchange bonds of BO-01–BO-51 Series payable to bearer, with obligatory centralized keeping and |
|--|--|

| | |
|---|--|
| issue of securities was not required) | |
| <p>Number of the issue securities:</p> <p>Exchange bonds of BO-01 – BO-14 Series: each issue of 5,000,000 (five million) pcs; Exchange bonds of BO-15 – BO-24 Series: each issue of 10,000,000 (ten million) pcs; Exchange bonds of BO-25 – BO-26 Series: each issue of 15,000,000 (fifteen million) pcs; Exchange bonds of BO-27 – BO-31 Series: each issue of 5,000,000 (five million) pcs; Exchange bonds of BO-32 – BO-41 Series: each issue of 10,000,000 (ten million) pcs; Exchange bonds of BO-42 – BO-46 Series: each issue of 15,000,000 (fifteen million) pcs; Exchange bonds of BO-47 – BO-51 Series: each issue of 20,000,000 (twenty million) pcs;</p> | |
| <p>Total par value of the securities issue:</p> <p>Exchange bonds of BO-01 – BO-14 Series: each issue of RUB 5,000,000,000 (five billion); Exchange bonds of BO-15 – BO-24 Series: each issue of RUB 10,000,000,000 (ten billion); Exchange bonds of BO-25 – BO-26 Series: each issue of RUB 15,000,000,000 (fifteen billion); Exchange bonds of BO-27 – BO-31 Series: each issue of RUB 5,000,000,000 (five billion); Exchange bonds of BO-32 – BO-41 Series: each issue of RUB 10,000,000,000 (ten billion); Exchange bonds of BO-42 – BO-46 Series: each issue of RUB 15,000,000,000 (fifteen billion); Exchange bonds of BO-47 – BO-51 Series: each issue of RUB 20,000,000,000 (twenty billion).</p> | |
| Status of the issue securities (not offered yet; offered; placed; outstanding) | No issue was offered |
| The date of the filing the notice of the placement report | Not later than the next date after the last date of exchange-traded bonds placement |
| <p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange bonds of BO-01 – BO-26 Series have one (1) coupon. 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.</p> | |
| <p>Redemption date of the issue securities:</p> <p>Exchange bonds of BO-01 – BO-26 series are redeemed on the first (1st) anniversary of their placement. BO-01 – BO-26 exchange bonds may be redeemed early at the issuer's discretion and at the request of their holders. Exchange bonds of BO-27– BO-51 series are redeemed on the third(3rd) anniversary of their placement. BO-27– BO-51 exchange bonds may be redeemed early at the issuer's discretion and at the request of their holders.</p> | |
| Address of the website where the resolution to issue securities and the securities Prospectus (if any) are posted | www.sberbank.ru , http://www.e-disclosure.ru/portal/company.aspx?id=3043 |

8.4. Information on the entity (entities) providing security for secured bonds of the issuing credit institution and on the terms of security against performance of obligations under secured bonds of the issuing credit institution.

None

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

Entity in charge of maintaining the share register:

Registrar.

Information on the registrar in charge of maintaining the share register of the issuing credit institution:

| | |
|--------------------|--|
| Full company name: | STATUS Registrar Society Closed Joint-Stock Company |
|--------------------|--|

| | |
|---------------------|--|
| Short company name: | STATUS CJSC |
| Location: | 32, bldg. 1, Novorogozhskaya St., Moscow, 109544 |
| INN: | 7707179242 |
| OGRN: | 1027700003924 |

Information on the registrar's license to perform the activities related to maintaining the share register:

| | |
|---|---|
| No.: | № 10-000-1-00304 |
| Issue date: | March 12, 2004 |
| Validity period: | without limitation |
| Issuing authority: | Federal Financial Markets Service of Russia |
| Date from which the registrar maintains the share register of the issuing credit institution: | March 12, 1998 |

8.6. Information on regulations covering the import and export of capital that may affect the payment of dividends and interest and other payments to non-residents.

The regulations applicable to the import and export of capital that may affect the payment of dividends and interest and other payments to non-residents include Federal Law No. 173-FZ "On currency regulation and currency control" (as amended) dated December 10, 2003.

8.7. Description of the procedure for taxation of income derived from placed or offered issue-grade securities of the issuing credit institution.

A. Procedure for taxation of income derived from issue-grade securities issued by the bank:

Taxation of dividends paid by Sberbank of Russia OJSC:

Pursuant to the provisions of the tax law, when dividends are paid on the shares of a Russian issuer to natural and legal persons (tax residents and tax non-residents of the Russian Federation) and to foreign companies operating in the Russian Federation through a permanent representative office, such issuer qualifies as a withholding agent responsible for withholding and remitting tax to the budget of the Russian Federation. Tax liabilities are assessed under the procedure stipulated by Article 275 of the Tax Code of the Russian Federation (hereinafter RF TC).

According to general provisions of the Russian tax law, 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 persons (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 persons (tax non-residents) – 15% of the dividend amount.

Taxation features of dividend payment to foreign legal persons not operating in the Russian Federation through a permanent representative office:

If investor is a foreign company, reduced tax rates may be applied in compliance with 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 persons permanently residing in the countries with which Russia has international agreements providing for reduced withholding tax rate (or total tax exemption), the above tax benefits may apply after they confirm their tax residency in the said countries to the withholding 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 persons. If the foreign investor is a bank, its permanent residence in a country with which Russia has a double taxation agreement may be confirmed

⁵In accordance with the provisions of Russian tax law, natural persons are not recognized to be tax residents of the Russian Federation if they reside in the Russian Federation for less than 183 calendar days within 12 consecutive months.

by the information obtained from publicly available reference books without providing the certificate of tax residence of such foreign bank.

Taxation features of dividend payment to natural persons who are not tax residents of the Russian Federation:

When a Russian issuer distributes dividends to natural persons who are not tax residents of the Russian Federation, the issuer as a withholding agent does not apply in practice the reduced tax rates stipulated by the provisions of international agreements. In this case, the double taxation of such natural persons is avoided (by the issuer as a withholding agent in the Russian Federation, and at the place of tax residence of the foreign natural person) by reducing such natural persons' tax liabilities in the country of their actual residence. Double taxation is avoided according to the features provided for by the national tax law of the country of residence of the investor who is a foreign natural person. We recommend consulting external tax advisers on the features of tax law and the issues of tax administration with respect to the reduction of tax liabilities of investors who are non-resident natural persons of the Russian Federation, should they claim tax benefits in the country of their actual residence.

Taxation of sale of shares of Sberbank of Russia:

National law provides for taxation of income generated by investors from the sale of shares of Russian issuers. The taxation procedure depends on the investor category (natural or legal person) and its tax status (tax resident or non-resident of the Russian Federation).

Corporate tax residents of the Russian Federation:

In case of sale of shares by taxpayers who are tax residents of the Russian Federation, the tax base of such operations is defined as the difference between income generated from the sale of securities and expenses incurred on purchasing securities. Income and expenses of this taxpayer category are defined subject to the provisions of Art. 280 of the RF TC. Thus, the income taxpayers generated from the sale of securities is defined based on the selling price, and the expenses related to the sale of securities are defined based on the purchase price and the costs of their sale.

In this case, in accordance with the provisions of Art. 280 of the RF TC, taxpayers define the income generated 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 Russian tax law. If under the RF TC the securities are recognized as traded on the organized securities market, the actual price of the transaction is recognized as the market value if such price falls within the range between the minimum and maximum prices of transactions with such securities 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 is determined as the actual price of the transaction if it falls within the range 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 securities not traded on the organized securities market is defined by the federal executive authority for the securities market. This means that the actual taxable income is the positive difference between the income generated and expenses incurred by the taxpayers.

Taxpayers who are 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%.

This category of taxpayers is solely responsible for timely and correct payment of income tax on operations related to sale of shares of Sberbank of Russia OJSC. If a taxpayer is not classified as a professional securities market participant, the tax base of the taxpayer's transactions with securities is determined by the taxpayer separately from the general tax base. In this case, such taxpayers determine the tax base for transactions with securities traded on the organized securities market separately from the tax base for transactions with securities not traded on the organized securities market.

Corporate tax non-residents of the Russian Federation:

If shares of Sberbank of Russia OJSC are sold by foreign legal persons, foreign corporation income tax is not withheld in the Russian Federation.

The exception to the above provision is the case when foreign legal persons sell to Russian companies shares of Russian issuers which have more than 50% of their assets as real estate located in the Russian Federation. If the above criterion is met, income generated by foreign companies from the sale of shares of such Russian issuers is subject to withholding tax in the Russian Federation at the rate of 20% (which rate may be reduced by applying the provisions of intergovernmental double taxation agreements).

Natural persons:

According to the RF TC, natural persons determine the tax base as the difference between the amounts generated from the sale of shares and the actual expenses incurred for the acquisition of securities (as per Art. 214.1 of the RF TC).

For natural persons who are tax residents of the Russian Federation, the income tax rate is 13%.

For natural persons who are not tax residents of the Russian Federation, the income tax rate is 30%.

Natural persons are solely responsible for paying personal income tax in the Russian Federation (as per Art. 228 of the RF TC).

If natural persons selling securities are represented by a broker, a trust manager or another person operating under an agency agreement, a commission agreement or another agreement for the benefit of the taxpayer, such person acts as a tax agent determining the tax base of the taxpayer in respect of any income from transactions carried out by the tax agent for the benefit of the taxpayer under the agreement, net of relevant expenses, and withholds tax (as per Art. 214.1 of the RF TC).

Taxation of foreign companies operating in the Russian Federation through a permanent representative office:

Russian tax law (Art. 306–309 of the RF TC) provides for the features of foreign corporation income tax for foreign companies operating in the Russian Federation through a permanent representative office established for taxation purposes. In this way, if a foreign company operates through a permanent representative office in the Russian Federation, any income related to such permanent representative office (net of expenses) is subject to taxation in the Russian Federation. In this case, foreign companies operating in the Russian Federation through a permanent representative office are solely responsible for paying taxes on income generated from the activity related to the company's permanent representative office in the Russian Federation.

In this way, when a foreign company's permanent representative office in the Russian Federation carries out transactions related to the sale (or other disposal) of Sberbank shares, such representative office is solely responsible for paying income tax to the budget of the Russian Federation in accordance with the features provided in Art. 280 of the RF TC.

Please note that if a foreign company holds securities or equity stakes of Russian companies but has no signs of a permanent representative office, as required by Art. 306 of the Russian Tax Code, this may not by itself be considered as a fact resulting in the establishment of a permanent representative office of such foreign company in the Russian Federation.

B. Procedure for taxation in the Russian Federation of income derived from transactions with Russian Depositary Receipts (representing shares of an issuer that is not registered as a taxpayer by Russian tax authorities)

Taxation of RDR dividend income:

When a foreign issuer pays dividends and Sberbank of Russia OJSC further transfers them to natural persons holding RDR representing such shares of the foreign issuer, the issuer of underlying securities is considered as the source of income in the form of dividends on Russian Depositary Receipts. In this regard, Sberbank of Russia OJSC has no obligation to act as a withholding agent in respect of such dividends. However, the issuer of shares for which Sberbank of Russia OJSC issued RDR may withhold tax on the amount of dividends due to the investor.

- (1) Natural persons who are tax residents of the Russian Federation

Dividend income paid to individual holders of Russian Depositary Receipts who are tax residents of the Russian Federation is taxable in the Russian Federation at the rate of 9%. In accordance with Article 214 of the RF TC, the amount of tax on dividends received from sources outside of the Russian Federation is determined by individual taxpayers independently in accordance with the procedure set forth by Article 228 of the RF TC.

(2) Natural persons who are tax non-residents of the Russian Federation

Individual investors, who are not tax residents of the Russian Federation, do 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 individuals, 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 is considered as the source of dividend income.

Legal persons that are tax residents of the Russian Federation

Dividend income gained by an RDR holder, which is a Russian legal entity or a foreign company holding 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%.

Holders of Russian Depositary Receipts, which are Russian companies and foreign companies operating in the Russian Federation through a permanent representative office independently assess and remit to the budget the amount of tax on dividends, since in accordance with Art. 275 of the RF TC, if the source of income is a foreign company, the amount of tax on dividends received by the taxpayer is independently determined by the taxpayer based on the amount of received dividends and corresponding tax rate provided by the Russian Tax Code.

Legal persons that are not tax residents of the Russian Federation

Foreign corporate investors not operating in the Russian Federation through a permanent representative office do not bear tax consequences in the Russian Federation in respect of income in the form of dividends on Russian Depositary Receipts.

Taxation of income from the sale of RDR:

Natural persons who are tax residents of the Russian Federation

Income from the sale of Russian Depositary Receipts generated by an individual investor who is a tax resident of the Russian Federation is taxable in the Russian Federation at the rate of 13% (taxpayers may reduce the amount of income generated from the sale of RDRs by the amount of documented and actual expenses incurred for the purchase of such receipt)⁶. The responsibility for assessing, withholding and remitting to the budget personal income tax in respect of income generated from the sale of Russian Depositary Receipts lies with the broker or other person acting as a withholding agent in accordance with the Tax Code of the Russian Federation. Such tax agent is responsible for assessing, withholding and remitting the tax withheld from the taxpayer no later than one month from the end of the tax period or the date of funds payment. If the withholding agent fails to withhold tax, the natural person pays the tax independently under the procedure set forth by the RF TC (as per Art. 228 of the RF TC).

Natural persons who are tax non-residents of the Russian Federation

Income from the sale of Russian Depositary Receipts gained by a natural person who is not a tax resident of the Russian Federation may be subject to taxation in the Russian Federation at the rate of 30% if this income was received by such natural person from sources in the Russian Federation (such

⁶ In accordance with clarifications of the Russian Ministry of Finance No. 03-03-05/255 dated November 19, 2010, if Russian Depositary Receipts were obtained by converting underlying securities into Russian Depositary Receipts, it is possible to reduce the amount of taxable income from the sale of Russian Depositary Receipts by the amount of documented and actually incurred expenses of the taxpayer related to the purchase of underlying securities, to receipt and sell of Russian Depositary Receipts, and other expenses stipulated by Article 214.1 of the Russian Tax Code.

taxpayers may reduce the amount of income gained by the amount of expenses incurred for the purchase of such Russian Depositary Receipts)⁷. The responsibility for assessing, withholding and remitting to the budget personal income tax in respect of income gained by a natural person who is not a tax resident of the Russian Federation from sources in the Russian Federation from the sale of Russian Depositary Receipts lies with a Russian company or a foreign company operating in the Russian Federation through a permanent representative office, when the income is paid by such company, a broker or other person acting as a withholding agent in accordance with the Russian Tax Code.

Legal persons that are tax residents of the Russian Federation

Income from the sale of Russian Depositary Receipts gained by investors which are Russian companies and foreign companies operating the Russian Federation through a permanent representative office are taxable in the Russian Federation at a rate of 20%. In this case, taxable income tax may be reduced by the amount of economically sound and documented expenses incurred for the purchase of Russian Depositary Receipts⁸.

Legal persons that are not tax residents of the Russian Federation

In accordance with Para.1, Art. 309 of the RF TC, the income from the sale of shares (interests) of Russian companies which have more than 50 percent of their assets as real estate located in the Russian Federation and as financial instruments derived from such shares (interests) shall be subject to tax withheld at the source of income. However, in accordance with Para.2, Art. 309 of the RF TC, income from the sale of other securities and equity stakes of Russian and foreign companies generated by foreign companies not operating in the Russian Federation through a permanent representative office is not subject to taxation in the Russian Federation. In this way, income from the sale of RDR gained 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 on stated (accrued) and paid dividends on shares of the issuing credit institution and on yield on bonds of the issuing credit institution.

8.8.1. Information on stated and paid dividends on shares of the issuing credit institution.

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

| Indicator | Ordinary shares |
|---|--|
| Management body of the issuer that adopted the resolution to state dividends, | General Shareholders' Meeting of Sberbank of Russia OJSC |
| date of such resolution, | |
| 2009 | June 26, 2009 |
| 2010 | June 4, 2010 |
| 2011 | June 3, 2011 |
| 2012 | June 1, 2012 |
| 2013 | May 31, 2013 |

⁷ In accordance with clarifications of the Russian Ministry of Finance No. 03-03-05/255 dated November 19, 2010, if Russian Depositary Receipts were obtained by converting underlying securities into Russian Depositary Receipts, it is possible to reduce the amount of taxable income from the sale of Russian Depositary Receipts by the amount of documented and actually incurred expenses of the taxpayer related to the purchase of underlying securities, to receipt and sell of Russian Depositary Receipts, and other expenses stipulated by Article 214.1 of the Russian Tax Code.

⁸ In accordance with the clarifications of the Russian Ministry of Finance No. 03-03-05/255 of November 19, 2010, if the Russian Depositary Receipt was acquired by conversion of represented securities into the Russian Depositary Receipt, it is possible to reduce the amount of taxable income from the sale of Russian Depositary Receipt by the amount of documented actual expenses associated with the acquisition of represented securities based on the rules in the Article 280 of the Russian Tax Code and expenses related to the payment of brokerage and depository services and other expenses provided by the Article 280 of the Russian Tax Code.

| | |
|---|--|
| the date and number of the minutes of the meeting of the issuer's management body that adopted such resolution | |
| 2009 | July 1, 2009 No. 22 |
| 2010 | June 6, 2010 No. 23 |
| 2011 | June 7, 2011 No. 24 |
| 2012 | June 6, 2012 No. 25 |
| 2013 | June 3, 2013 No. 26 |
| Declared dividends per one share, RUB | |
| 2009 | 0.48 |
| 2010 | 0.08 |
| 2011 | 0.92 |
| 2012 | 2.08 |
| 2013 | 2.57 |
| Total declared dividends for all shares of this category (type), RUB'000 | |
| 2009 | 10,361,636.6 |
| 2010 | 1,726,955.8 |
| 2011 | 19,859,992.2 |
| 2012 | 44,900,851.8 |
| 2013 | 55,478,456.4 |
| Date of the list of persons entitled to dividends | |
| 2009 | May 8, 2009 |
| 2010 | April 16, 2010 |
| 2011 | April 15, 2011 |
| 2012 | April 12, 2012 |
| 2013 | April 11, 2013 |
| Reporting period (year, quarter) for (at the close of) which stated dividends are (were) paid | |
| 2009 | For 2008 |
| 2010 | For 2009 |
| 2011 | For 2010 |
| 2012 | For 2011 |
| 2013 | For 2012 |
| Established period (date) of stated dividend payment | Dividends are paid within 30 days from the date of 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 |
| Form of payment of stated dividends (monetary funds, other assets) | Monetary funds |
| Source of payment of stated dividends (net profits of the reporting year, retained net profits of previous years, special fund) | Net profits of the reporting year |
| Share of stated 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 shares of this category (type), RUB'000 As of October 1, 2013 | |
| For 2008 | 10,361,636.6 |

| | | |
|--|--|---|
| Reporting period (year, quarter) for (at the close of) which stated dividends are (were) paid | 2009 2010 2011 2012 2013 | For 2008 For 2009 For 2010 For 2011 For 2012 |
| Established period (date) of stated dividend payment | 2009 2010 2011 2012 2013 | Dividends are paid within 30 days from the date of resolution on payment thereof. Expiry dates: July 27, 2009 July 5, 2010 July 4, 2011 July 2, 2012 July 1, 2013 |
| Form of payment of stated dividends (monetary funds, other assets) | | Monetary funds |
| Source of payment of stated dividends (net profits of the reporting year, retained net profits of previous years, special fund) | | Net profits of the reporting year |
| Share of stated dividends in the net profits of the reporting year, % | In 2009 (for 2008) In 2010 (for 2009) In 2011 (for 2010) In 2012 (for 2011) In 2013 (for 2012) | 0.6% 2.1% 0.7% 0.8% 0.9% |
| Total dividends paid on shares of this category (type), RUB'000 As of October 1, 2013 | For 2008 For 2009 For 2010 For 2011 For 2012 | 630,000.0 450,000.0 1,132,155.5 2,544,896.4 3,143,294.1 |
| Share of paid dividends in total stated dividends on shares of this category (type), % | 2009 2010 2011 2012 2013 | 100% 100% 98.4% 98.3% 98.2% |
| If stated dividends were not paid or were not paid in full by the issuer, specify the reasons of the failure to pay stated dividends | | The reason for failing to pay the dividends in full was incorrect indication of banking details by shareholders. |
| Other information on stated 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.

None

8.9. Other information.

None

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

8.10.1. Information on underlying securities.

8.10.2. Information on the issuer of underlying securities.

In accordance with Para. 11.4.3 of the “Provision on information disclosure by issue-grade securities issuer” approved by the Order No. 11-46/pz-n of the Federal Financial Markets Service of Russia dated October 4, 2011, the quarterly report of Sberbank of Russia OJSC, 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 IFRS-compliant consolidated interim abridged financial statements of United Company RUSAL Plc for 3 and 6 months ending on June 30, 2013 (the Russian translation of the document is provided in Annex 5 to the quarterly report).