

Approved on 28 November 2017

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

QUARTERLY REPORT for Q3 2017

Sberbank of Russia

Code of the issuing credit institution: 01481-B

Address of the issuing credit institution:

**Russian Federation 117997, Moscow
19 Vavilova Street**

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

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

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

28 November 2017

signature **H. Gref**

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

28 November 2017

signature **M. Lukyanova**

**Seal of the issuing
credit institution**

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Oleg Tsvetkov**
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Address of the web page(s) where the information contained in this quarterly report is disclosed:
<http://www.e-disclosure.ru/portal/company.aspx?id=3043>; www.sberbank.com

TABLE OF CONTENTS

Number of section, subsection, schedule	Name of section, subsection, schedule	Page number
	Introduction	6
I	Information on the Bank Accounts, Auditor (Auditing Organization), Appraiser, Financial Adviser of the Issuing Credit Institution and the Signatories to the Quarterly Report	7
1.1	Information on the Issuing Credit Institution's Bank Accounts	7
1.2	Information on the Auditor (Auditing Organization) of the Issuing Credit Institution	8
1.3	Information on the Appraiser(s) of the Issuing Credit Institution	11
1.4	Information on the Advisers of the Issuing Credit Institution	11
1.5	Information on the Signatories to the Quarterly Report	11
II	Key Information on the Financial and Economic Condition of the Issuing Credit Institution	12
2.1	Financial and Economic Performance Data of the Issuing Credit Institution	12
2.2	Market Capitalization of the Issuing Credit Institution	12
2.3	Liabilities of the Issuing Credit Institution	13
2.3.1	Borrowed Funds and Accounts Payable	13
2.3.2	Credit History of the Issuing Credit Institution	14
2.3.3	Liabilities of the Issuing Credit Institution Arising out of the Security Provided by such Issuing Credit Institution	14
2.3.4	Other Liabilities of the Issuing Credit Institution	15
2.4	Risks Related to Acquisition of Securities being Placed (Securities Placed) (Bank Risks)	15
2.4.1	Credit Risk	15
2.4.2	Country Risk	18
2.4.3	Market Risk	18
a)	Interest rate risk for trading positions	19
b)	market credit spread risk	19
c)	stock market risk	19
d)	currency risk	19
e)	commodity risk	19
f)	volatility risk	19
g)	value-at-risk (VaR)	19
2.4.4	Liquidity Risk	20
2.4.5	Operational Risk	22
2.4.6	Legal Risk	22
2.4.7	Interest Rate and Currency Risks of the Banking Book	23
2.4.8	Market Credit Spread Risk of the Banking Book	24
III	Detailed Information on the Issuing Credit Institution	25
3.1	History of the Establishment and Development of the Issuing Credit Institution	25
3.1.1	Information on the Issuing Credit Institution's Company Name	25
3.1.2	Information on State Registration of the Issuing Credit Institution	25
3.1.3	Information on the Establishment and Development of the Issuing Credit Institution	26
3.1.4	Contact Information	30
3.1.5	INN Taxpayer Identification Number	31
3.1.6	Branches and Representative Offices of the Issuing Credit Institution	31
3.2	Principal Business Activity of the Issuing Credit Institution	32
3.2.1	Primary Types of Business Activity of the Issuing Credit Institution	32
3.2.2	Primary Business Activity of the Issuer	32

3.2.3	Materials, Goods (Raw Materials), and Suppliers of the Issuer	32
3.2.4	Sales Markets for the Issuer's Products (Works, Services)	32
3.2.5	Information on the Permits (Licenses) for Certain Types of Work that the Issuing Credit Institution Has	32
3.2.6	Information on the Activity of Certain Categories of Issuers. Information on the Activity of Issuing Credit Institutions	33
3.3	Issuing Credit Institution's Future Activity Plans	34
3.4	Participation of the Issuing Credit Institution in Industrial, Banking, and Financial Groups, Holding Companies, Concerns, and Associations	35
3.5	Entities Controlled by the Issuing Credit Institution and Having Material Importance for that Issuing Credit Institution (Controlled Entities)	36
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	37
IV	Information on the Financial and Business Activities of the Issuing Credit Institution	40
4.1	Financial and Business Performance of the Issuing Credit Institution	40
4.2	Liquidity of the Issuing Credit Institution, Equity (Capital) Adequacy	41
4.3	Financial Investments of the Issuing Credit Institution	43
4.4	Intangible Assets of the Issuing Credit Institution	43
4.5	Information on the Policy and Expenses of the Issuing Credit Institution in the Area of Scientific and Technical Development and in Relation to Licenses, Patents, New Research, and Development	43
4.6	Analysis of Development Trends in the Principal Area of Business of the Issuing Credit Institution	45
4.7	Analysis of Factors and Conditions Affecting the Activity of the Issuing Credit Institution	47
4.8	Competitors of the Issuing Credit Institution	49
V	Detailed Information on Persons Who Are Members of the Management Bodies of the Issuing Credit Institution, Bodies for Supervision of the Financial and Business Activity of the Issuing Credit Institution and Brief Information on the Employees (Workers) of the Issuing Credit Institution	51
5.1	Information on the Structure and Competences of the Management Bodies of the Issuing Credit Institution	51
5.2	Information on Members of the Management Bodies of the Issuing Credit Institution	56
5.3	Information on the Amount of Remuneration or Compensation of Expenses for Each Management Body of the Issuing Credit Institution	96
5.4	Information on the Structure and Competences of Bodies for Supervision of the Financial and Business Activity of the Issuing Credit Institution, as well as on the Organization of the Risk Management and Internal Control System	98
5.5	Information on the Members of the Bodies for Supervision of the Financial and Business Activity of the Issuing Credit Institution	104
5.6	Information on the Amount of Remuneration, Benefits, and/or Compensation of Expenses for the Body for Supervision of the Financial and Business Activity of the Issuing Credit Institution	117
5.7	Information on the Number and Generalized Information on the Composition of the Personnel (Employees) of the Issuing Credit Institution and on the Changes in the Number of Personnel (Employees) of the Issuing Credit Institution	118
5.8	Information on Any Liabilities of the Issuing Credit Institution to the Employees (Workers) Related to the Possibility of Their Participation in the Registered Capital of the Issuing Credit Institution	118
VI	Information on Members (Shareholders) of the Issuing Credit Institution and on Related-party Transactions Performed by the	119

	Issuing Credit Institution	
6.1	Information on the Total Number of Shareholders (Members) of the Issuing Credit Institution	119
6.2	Information on Members (Shareholders) of the Issuing Credit Institution Holding at Least 5 Percent of its Registered Capital or at Least 5 Percent of its Ordinary Shares and Information on the Persons Controlling Them of, if None, on Members (Shareholders) Holding at Least 20 Percent of its Registered Capital or at Least 20 Percent of Their Ordinary Shares	119
6.3	Information on the Share of Participation of a State or Municipal Entity in the Registered Capital of the Issuing Credit Institution	120
6.4	Information on Restrictions on Participation in the Registered Capital of the Issuing Credit Institution	129
6.5	Information on Changes in the Composition of Shareholders (Members) of the Issuing Credit Institution That Own at Least 5 Percent of its Registered Capital or at Least 5 Percent of its Ordinary Shares and Share of Their Interest in the Issuing Credit Institution	130
6.6	Information on Non-Arm's-Length Transactions Settled by the Issuing Credit Institution	131
6.7	Information on the Amount of Accounts Receivable	131
VII	Accounting (Financial) Statements of the Issuing Credit Institution and Other Financial Information	133
7.1	Annual Accounting (Financial) Statements of the Issuing Credit Institution	133
7.2	Interim Accounting (Financial) Statements of the Issuing Credit Institution	133
7.3	Consolidated Financial Statements of the Issuing Credit Institution	133
7.4	Information on the Accounting Policy of the Issuing Credit Institution	134
7.5	Information on the Total Value of Exports and on the Share of Exports in Total Sales	136
7.6	Information on Material Changes in the Property of the Issuing Credit Institution after the End of The Last Completed Reporting Year	136
7.7	Information on Participation of the Issuing Credit Institution in Legal Proceedings if Such a Participation Could Have a Significant Impact on the Financial and Business Activity of the Issuing Credit Institution	136
VIII	Additional Information on the Issuing Credit Institution and Issue-Grade Securities It Has Placed	137
8.1	Additional Information on the Issuing Credit Institution	137
8.1.1	Information on the Amount and Structure of the Registered Capital of the Issuing Credit Institution	137
8.1.2	Information on Changes in the Amount of the Registered Capital of the Issuing Credit Institution	138
8.1.3	Information on the Procedure for Convening a Meeting of the Highest Management Body of the Issuing Credit Institution	138
8.1.4	Information on Commercial Entities in Which the Issuing Credit Institution Owns at Least 5 Percent of the Registered Capital or at Least 5 Percent of Ordinary Shares	140
8.1.5	Information on Material Transactions Made by the Issuing Credit Institution	153
8.1.6	Information on the Credit Ratings of the Issuing Credit Institution	159
8.2	Information on Each Category (Type) of Shares of the Issuing Credit Institution	159
8.3	Information on Previous Offers of Issue-Grade Securities of the Issuing Credit Institution, Except For Shares of the Issuing Credit Institution	160
8.3.1	Information on the Issues Where All Securities Have Been Redeemed	160
8.3.2	Information on the Issues Where the Securities Have not Been Redeemed	161
8.4	Information on the Entity (Entities) That Have Provided Security for Secured Bonds of the Issuing Credit Institution and on the Security Provided for Secured Bonds of the Issuing Credit Institution	180

8.5	Information on the Organizations That Register Rights to the Issue-Grade Securities of the Issuing Credit Institution	180
8.6	Information on Legal Acts Regulating Matters of Capital Import and Export That Can Influence Payment of Dividends, Interest, and Other Payments to Nonresidents	181
8.7	Information on Declared (Accrued) and/or Paid Dividends on the Shares of the Issuing Credit Institution and on Income on Bonds of the Issuing Credit Institution	181
8.7.1	Information on Declared and Paid Dividends on the Shares of the Issuing Credit Institution	181
8.7.2	Information on Accrued and Paid Income on the Bonds of the Issuing Credit Institution	185
8.8	Other Information	190
8.9	Information on the Underlying Securities and the Issuer of the Underlying Securities the Ownership of Which is Certified by Russian Depository Receipts	190
8.9.1	Information on Underlying Securities	190
8.9.2	Information on the Issuer of the Underlying Securities	190
Schedule No.1	Interim Accounting (Financial) Statements of Sberbank under RAS for the 9 months of 2017	191
Schedule No. 2	Condensed Interim Consolidated Statements under IFRS for 6 months of 2017 (as of 30 June 2017) and the Review Audit Report	252
Schedule No. 3	Accounting Policy of Sberbank	345

Introduction

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

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

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

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

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

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

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

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

Full official name	Short name	Place of business	INN	BIC	No. of corr. account with Bank of Russia, name of Bank of Russia division	Account number in the records of the issuing credit institution	Account number in the records of the counterparty bank	Account type
1	2	3	4	5	6	7	8	9
Joint-Stock Commercial Bank BANK OF CHINA (Joint-Stock Company)	JSCB OF BANK CHINA (JSC)	Russia 129110, Moscow, pr-t Mira 72	7706027060	044525213	30101810700000000213 in the Main Directorate of Bank of Russia in the Central Federal District Moscow	30110156500000001105	30109156900000000015	NOSTRO corr. acc. in CNY

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

Full official name	Short name	Place of business	INN	BIC	Account No. in the records of the issuing credit institution	Account No. in the records of the counterparty bank	Account type
1	2	3	4	5	6	7	8
HSBC Bank plc.	-	London, UK	-	-	301148266000000001001	35582048	Nostro
J.P. Morgan AG ¹	-	Frankfurt, Germany	-	-	301149789000000001060	6231603371	Nostro
Deutsche Bank AG ²	-	Frankfurt, Germany	-	-	301149788000000001021	10094987261000	Nostro
ING Belgium NV/SA ²	-	Brussels, Belgium	-	-	301149782000000001139	301-0179125-47-EUR	Nostro
Commerzbank AG, Frankfurt am	-	Frankfurt, Germany	-	-	301149782000000001100	400886657600EUR	Nostro

¹ Main correspondent bank for treasury operations in EUR. Account **not used** for customer operations

² Main correspondent bank for customer operations in EUR

Main ³							
Danske Bank A/S	-	Copenhagen, Denmark	-	-	30114208000000001025	3996019055	Nostro
Canadian Imperial Bank of Commerce	CIBC	Toronto, Canada	-	-	30114124100000001038	1885014	Nostro
DNB Bank ASA	-	Oslo, Norway	-	-	301145789000000001017	7001.02.05032	Nostro
Bank Polska Kasa Opieki SA	Bank Pekao SA	Warsaw, Poland	-	-	301149852000000001009	PL21 1240 00013139 2051 1112 0301	Nostro
The Bank of New York Mellon ⁴	-	New York, USA	-	-	301148407000000001026	8900057610	Nostro
Nordea Bank AB (publ)	-	Stockholm, Sweden	-	-	301147526000000001036	39527900018	Nostro
UBS Switzerland AG		Zurich, Switzerland	-	-	301147568000000001023	02300000069099 050000X	Nostro
Mizuho Bank Ltd ⁵	-	Tokyo, Japan	-	-	301143929000000001112	5287010	Nostro
Oversea-Chinese Banking Corporation Limited	-	Singapore, Singapore	-	-	301147027000000001135	689-831857-001	Nostro
SB Sberbank JSC	-	Almaty, Kazakhstan	-	-	301143983000000001020	KZ83914398111 BC00006	Nostro
BPS-Sberbank OJSC	-	Minsk, Belarus	-	-	301149749000000001103	BY53BPSB1702 58123011993300 00	Nostro
SBERBANK PJSC	-	Kyiv, Ukraine	-	-	301149805000000001005	160060120016	Nostro
Bank of America N.A., Hong Kong Branch	-	Hong Kong, Hong Kong	-	-	301143447000000001030	96447 011	Nostro
Sberbank C.Z. a.s.	-	Prague, Czech Republic	-	-	301142038000000001107	CZ706800000000 6203000550	Nostro
Sberbank d.d.	-	Zagreb, Croatia	-	-	301141915000000001108	HR62250300711 00070080	Nostro
Sberbank Magyarorszag Zrt.	-	Budapest, Hungary	-	-	301143482000000001109	HU78141010180 10200490100003	Nostro
Sberbank Srbija A.D.	-	Belgrade, Serbia	-	-	301149414000000001128	28510016099800 4983	Nostro
Denizbank A.S.	-	Istanbul, Turkey	-	-	301149491000000001116	9159-441833-352	Nostro
JPMorgan Chase Bank ⁶	-	New York, USA	-	-	301148403000000001060	001 1 909256	Nostro
The Bank of New York Mellon	-	London, UK	-	-	301148269000000001141	9824578260	Nostro

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

Full official name	Joint-Stock Company PricewaterhouseCoopers Audit
Short name	PwC Audit JSC
INN (TIN)	7705051102
OGRN (Primary State Registration Number)	1027700148431
Place of business	Russia 125047, Moscow, ul. Butyrsky Val 10
Phone and fax number	Phone number (495) 967-60-00 Fax number (495) 967-60-01
E-mail address	evgeniy.kriventsev@ru.pwc.com
Full name of the self-regulating organization of auditors of which the auditor (auditing organization) of the issuing credit institution is	Self-regulating organization of auditors Russian Union of Auditors (Association)

³ Main correspondent bank for customer operations in EUR

⁴ Main correspondent bank for customer operations in USD

⁵ Main correspondent bank for customer operations in JPY

⁶ Main correspondent bank for treasury operations in USD. Account **not used** for customer operations

(was) a member	
Location of the self-regulating organization of auditors of which the auditor (auditing organization) of the issuing credit institution is (was) a member	Russia 107031, Moscow, Petrovsky pereulok 8/2
Reporting year(s) out of the last five reporting years and the current year for which the auditor (auditing organization) performed (will perform) the independent audit of statements of the issuing credit institution	<p>PwC Audit JSC was approved by the Annual General Shareholders' Meeting of Sberbank as the Bank's auditor for the following period:</p> <p>2016 and Q1 2017</p> <p>2017 and Q1 2018</p>

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

2016 and Q1 2017	Annual accounting (financial) statements for 2016 prepared in accordance with the laws of Russia; consolidated financial statements for 2016 prepared in accordance with IFRS.
2017 and Q1 2018	Annual accounting (financial) statements for 2017 prepared in accordance with the laws of Russia; consolidated financial statements for 2017 prepared in accordance with IFRS.

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

2016 and Q1 2017	Reviews of interim condensed consolidated financial statements for 6 and 9 months of 2016 and 3 months of 2017 prepared in accordance with IFRS; audit reviews of the interim accounting (financial) statements for 6 and 9 months of 2016 prepared in accordance with the requirements of the laws of Russia.
2017 and Q1 2018	Reviews of interim condensed consolidated financial statements for 6 and 9 months of 2017 and 3 months of 2018 prepared in accordance with IFRS; audit reviews of the interim accounting (financial) statements for 6 months of 2017 prepared in accordance with the requirements of the laws of Russia.

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

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

business activity of the issuing credit institution and at the same time holding positions in the management bodies and/or bodies for supervision of the financial and business activity of the auditing organization	
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Measures adopted by the issuing credit institution and the auditor (auditing organization) to reduce the impact of these factors:

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

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

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

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

In 2017, the tender documentation for the open tender to select the auditor was approved by the Tender Committee of Sberbank for procurement of goods, performance of works and provision of services and published on the official website of the Bank.

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

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

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

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

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

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

The PricewaterhouseCoopers audit for 2016 and the 1st quarter of 2017 amounted to RUB52,033,634 (including VAT 18%).

The PricewaterhouseCoopers audit for the year 2017 and 1 quarter of 2018 will be RUB76,376,789.74 (including VAT 18%).

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

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

None.

1.4. Information on advisors of the issuing credit institution.

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

1.5. Information on signatories of the quarterly report

Full name	Marina Lukyanova
Year of Birth	1961
Main job Information	Sberbank
Position	Senior Managing Director, Chief Accountant-Director, accounting and Reporting Department

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

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

For 9 months of the current year and the similar period of the previous year:

Name of the indicator	9 months 2017	9 months 2016
Share capital, thous. rub.	67,760,844	67,760,844
Equity (capital) (BASEL III), thousand rubles (form 0409123)	3 546 197 597	2 933 298 489
net profit, thous. rubles	495, 841, 094	376, 649,546
Return on Average Assets (ROAA) %	3.0%	2.2%
Return on Assets Employed (ROAE), %	22.0%	20.1%
Raised funds (loans, deposits, customer accounts, etc.), thous. rubles	18 666 808 892	18 646 790 443

Methodology for calculating indicators:

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

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

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

Main results of the Bank's activities for 9 months of 2017 compared to 9 months of 2016:

- **Net assets** have increased by 2.6%, or by RUB3.6 tn to RUB22.3 tn since the beginning of the year due to the growth of the loan portfolio and securities portfolio.
- The Bank's liabilities have increased by 1.1%, or by RUB0.2 tn to RUB19.1 tn due to the growth of balances of funds due to individuals (+RUB0.2 tn).
- **The net profit** was RUB495.8 bn against RUB376.6 bn a year earlier.
- The Bank's **total capital** calculated based on Basel III requirements in accordance with Bank of Russia Regulation No. 395-P increased by RUB421.8 bn to RUB3,546.2 bn YTD. The increase in capital was mainly related to the revenue earned.
- **The return on average assets** increased from 2.2% to 3.0%, driven by the growth of the net profit volume.
- **The profitability of capital** has increased from 20.1% to 22.0% by increasing net profit.
- The financial result (including other total income, including the revaluation of securities available for sale) amounted to RUB 506.4 bn, which is RUB 61.6 bn or 13.9 % more than the same indicator last year.

2.2. Market capitalization of the issuing credit institution

Information on the market capitalization of the issuing credit institution as of the end date of the last completed reporting year and as of the end date of the reporting period consisting of the 9 months of the current year

Date	Trade organizer	Individual state registration number of securities	Quantity of shares Pcs.	Market price of the share, RUB	Market capitalization, RUB bn
1	2	3	4	5	6
01 January 17	PJSC Moscow Exchange	10301481B	21586948000	171.85	3 709,7
01 January	PJSC Moscow Exchange	20301481B	1000000000	130.19	130 2.

17					
Total capitalization:					3 839,9
01 October 17	PJSC Moscow Exchange	10301481B	21586948000	192.23	4 149,7.
01 October 17	PJSC Moscow Exchange	20301481B	10000000000	156.06	156.0
Total capitalization:					4 305,7

Method to determine the market price of a share:

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

2.3. Obligations of the issuing credit institution

2.3.1. Borrowed funds and accounts payable

Structure of borrowings of the issuing credit institution as of the end date of the reporting period consisting of the 9 months of the current year

01/10/2017			
Amounts by the term to maturity (demand), RUB thousand			
Main items of borrowings	Short-term**	Long-term***	total
CB Funds	16 134 756	579 947,197	596 081 953
Credit Organization Funds*	315 269,500	27 276,423	342 545 923
Customer Funds*	13 976 861 952	3 093 415 031	17 070 276 983
Issued debt obligations*	462 941,406	116,734 870	579,676,276.

*The information conforms to the Information on the assets and liabilities by the term to demand and maturity (OKUD (General Russian Classification of Management Documentation) form code 0409125)

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

***Long-term borrowings refer to the funds raised for a period left to maturity of over 1 year.

Structure of accounts payable of the issuing credit institution as of the end date of the reporting period (consisting of the 9 months of the current year)

Item No.	Name of the indicator	Indicator value, thous. RUB
		01/10/2017
1	2	3
1	Settlements with customers on factoring and forfeiting operations	0
2	Settlements with currency and stock exchanges	0
3	Including overdue	0
4	Settlements with respect to taxes and duties	2 929,945
5	Payable to staff, including settlement with employees related to labor remuneration and accountable amounts	54 114,292
6	Settlements with suppliers, contractors and buyers	5 897,165
7	Settlements related to trust management	0
8	Other accounts payable	70 963 061
9	Including overdue	116 048
10	Total	133 904,463
11	Including overdue	116 048

Reasons for failure to perform and consequences that have arisen or may arise in the future for the issuing credit institution as a result of failure to perform its obligations, including the penalties imposed on the issuing credit institution and period (anticipated period) for repayment of overdue accounts payable or arrears on borrowed funds:

The presence of outstanding accounts payable is due to the requirement of the compliance correspondent Bank. No sanctions for overdue payables repaid 03.10.2017

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

None.

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

Reporting period (month, year)	Amount of insufficient payment to obligatory reserves, RUB	Amount of unfulfilled obligation for averaging of obligatory reserves, RUB	Amount of penalty imposed for violation of reserve requirements, RUB
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
September 2017	0	0	0
October 2017	0	0	0
November 2017	0	0	0
December 2017	0	0	0
January 2018	0	0	0
February 2018	0	0	0
March 2018	0	0	0
April 2018	0	0	0
May 2018	0	0	0
June 2018	0	0	0
July 2018	0	0	0
August 2018	0	0	0

2.3.2. Credit history of the issuing credit institution

As of 1 January 2017, and as of 1 July 2017, there are no obligations with principal debt of 5 or more percent of the book value of assets.

(Description of how the issuing credit institution meets its obligations related to loan agreements including those concluded by issuing and selling bonds the principal on which was 5 and more percent of the book value of the credit institution's assets, that were valid for the last five completed financial years or from the date of state registration of the issuing credit institution if such an institution has operated for less than 5 years, and during the last completed reporting period before the date of approval of the prospectus for securities, as of the end date of the last completed reporting period (quarter, year) prior to concluding a relevant agreement for which the period for submitting accounting (financial) statements ended, and obligations related to other loan agreements which the issuing credit institution considers to be material)

2.3.3. Obligations of the issuing credit institution arising out of the security provided by such an issuing credit institution

Information on the total amount of security provided by the issuing credit institution as of the end of the last completed reporting period consisting of the 9 months of the current year:

No. Item	Name of the indicator	Indicator value, thous. RUB
		01/10/2017
1	Total amount of security (amount of outstanding obligations, in respect of which the Bank provided the security if the performance of relevant obligations is secured in full in accordance with the terms of the provided security)	1 227 007 891
	Amount of security provided for the obligations of third parties	1 227 007 891

2	Amount of security provided by the Bank in the form of a pledge	0
	Amount of security in the form of a pledge provided for obligations of third parties	0
3	Amount of security provided by the Bank in the form of a surety*	91 810,304
	Amount of security in the form of a surety provided for obligations of third parties	91 810,304
4	Amount of security provided by the Bank in the form of a bank guarantee**	1,135,197 587
	Amount of security in the form of a bank guarantee provided for obligations of third parties	1,135,197 587

* Sureties issued by the Bank under trade finance transactions (account 91315.02)

** Guarantees (sureties) issued by the Bank (account 91315.01)

Information on each instance of the provision of security, the amount of which is 5 percent of the book value of the assets of the issuer as of the date of the end of the reporting period
None.

2.3.4. Other obligations of the issuing credit institution

None.

2.4. Risks related to acquisition of placed securities (securities to be placed) (bank risks)

2.4.1. Credit risk.

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

The credit risk group includes the credit risk of migration, the risk of concentration, the risk of a counterparty in financial markets, the residual risk.

- **Migration credit risk** is the risk of losses due to the full or partial loss of value:
 - of a financial asset that is not subject to daily revaluation at current fair value (for example, credit, debt security held to maturity) due to a default or deterioration in the credit quality of the counterparty / issuer (migration)
 - of a security due to the default of an emitter
- Counterparty risk in financial market transactions is a risk associated with the counterparty's unwillingness or inability to perform liabilities under a transaction completely and in a timely manner. Counterparty risk is a two-side credit risk of forward transactions with values under exposure which may change with time as the basic market factors or basic asset prices change.

Counterparty risk has two components:

- Presettlement risk, which is the risk of incurring losses in connection with the possible failure of the counterparty to perform its contractual obligations during the period of the transaction
- settlement risk, which is a risk of losses in connection with a possible failure of the counterparty to perform its obligation after the Bank has fulfilled its obligation under the contract or agreement (by providing funds, securities and other assets) as of the date of mutual settlements.

- **Concentration risk (in the part of credit risk)** is the risk connected with:
 - providing large loans to a separate borrower or a group of related borrowers
 - the concentration of indebtedness in separate branches of economy, segments, portfolios, or geographical regions etc.
 - the concentration of Investments in securities belonging to separate branches or geographical regions
 - the presence of other liabilities which make them vulnerable to the same economic factors
- **Residual risk** is the risk that the risk mitigation measures employed by the Bank may not produce the desired effect in connection with the implementation concerning the legal risk, liquidity risk.

The purpose of credit risk management is to identify and ensure the level of risk required to ensure the sustainable development of the Group, as determined by the Banking Group development strategy and the macroeconomic parameters.

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, and 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 loan portfolios.

The Group applies the following methods of credit risk management:

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

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

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

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

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

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

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

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

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

The bank is in the process of monitoring major credit risks and forecasting compliance with the requirements of the Bank of Russia on H6 standards, N21 (maximum risk per borrower or group of related borrowers), H7, H22 (maximum size (large credit risks), N25 (the maximum risk per bank-related person (group of bank-related persons)). For these purposes, the List of Major and Related Borrowers of the Bank is maintained and monitored. The Bank's largest borrowers come from various sectors of the economy; therefore, the credit risk is adequately diversified.

The main instrument for reducing credit risk is collateral. The need to accept collateral and the volume of accepted collateral depends on the risk of the borrower/transaction and is fixed in the terms of the loan products.

In order to hedge credit risks, the Bank has developed and implemented a collateral policy defining the basic principles and elements of dealing with collateral in lending. The quality of collateral is determined by the probability of obtaining funds in the amount of the estimated collateral value upon foreclosing on the subject of the collateral or its sale. The quality of the collateral is indirectly characterized by the list and materiality of the risks associated with the collateral and is determined by a number of factors: liquidity, reliability of the determination of value, risk of impairment, exposure to risks of loss and damage, risks caused by legal reasons, and others.

Evaluation of the collateral value is made based on the internal expert evaluation of the Group's specialists, evaluation of independent evaluators or based on the cost of the collateral subject in the borrower's bookkeeping using the discount. The use of surety by solvent legal and natural persons and guarantees for the adjustment of credit risk indicators require the same risk assessment of the guarantor/guarantor as the borrower. The Bank performs regular monitoring of pledged assets to ensure control over quantitative, qualitative and cost parameters of the pledged assets, their legal affiliation, and conditions of storage and upkeep.

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

2.4.2. Country risk

Includes transfer risk and national economy risk.

Transfer risk is the risk of losses due to the inability of counterparties from a specific country (except sovereign counterparties) to fulfill their liabilities in a currency that differs from the currency of the counterparty's country, for reasons other than standard risks (for reasons that depend on the government of the country, not the counterparty).

Risk of national economies is a risk of losses due to the inability or unwillingness of a sovereign counterparty of a specific country, and the impossibility of other counterparties of this country to satisfy their liabilities in the national currency for reasons that differ from standard risks, for reasons that depend on the government of the country, not the counterparty.

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

Transfer risk is assessed and capitalized within the Bank's Capital Adequacy Assessment Process, thus ensuring that sufficient financial resources are available to the Bank to cover possible losses in the case of the realization of this risk.

2.4.3. Market risk

Market risk is the potential for the bank to have financial losses as a result of adverse changes in foreign exchange rates, stock quotes, interest rates, precious metals prices and other market indicators.

The market risk group includes interest risk, stock risk, foreign exchange risk, commodity risk, risk of market credit spread, risk of volatility.

- **Interest rate risk** is the risk of loss or reduction of profit resulting from the change in the interest rates.
- **Equity risk** is the risk of loss or reduction of profit resulting from the change in fair value of equity securities (e.g. common and preferred shares)
- **Foreign exchange risk** is the risk of loss or fall of profit resulting from the change in exchange rate and (or) precious metal prices
- **Commodity risk** is the risk of loss or reduction of profit resulting from the change in value of commodity assets (except precious metals)
- Market credit spread risk is a risk of losses due to unfavorable changes in the market prices of financial instruments, whose current fair value depends on the market appraisal of credit quality of a debt security issuer/transaction party (of a related name) with the deterioration of credit quality of the issuer/contractor, including their default
- Volatility risk as the risk of losses or profit reduction associated with changes in the price volatility regarding basic asset of the financial instrument

Market risk control operations on the financial markets is carried out organizational units beyond the units entering into transactions on financial markets. The process of risk monitoring involves continuous monitoring of trade transactions at all stages of the operating process.

Market risks of transactions in the financial markets of the group are managed through a system of authorized decision makers, depending on the level of risk and the hierarchy of portfolios. Such a system allows for the speed and flexibility of the decisions taken.

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

(a) Trading position risk The Group is exposed to the interest rate risk of the trading book due to the change in value of debt securities and derivative financial instruments when there is a change in interest rates.

In order to limit the interest risk on debt securities, limits are placed on the maturity structure of the securities portfolio, limits on the interest rate changes, maximum loss limits (stop-loss) and cost limits At risk (VaR) for debt securities transactions.

To limit the percentage risk of derivatives, the maximum loss (stop-loss), the cost Limits (VaR), the limits on interest rate changes, and the restrictions on the views and Maximum time frame for financial derivatives.

(b) Market credit spread risk. The Group assumes the risk of losses due to adverse change in market prices for debt securities, as well as derivative financial instruments whose current fair value depends on the market valuation of the credit quality of the issuer of the debt security / transaction counterparty (of a related name) The group manages the risk by setting limits on sensitivity to changing the market credit spread by the currency of the asset, the issuer's country and the maturity period. It also sets limits for maximum loss (stop-loss), cost limits at risk (VaR).

(c) Securities risk. The Group assumes the stock market risk which arises due to a change in fair value of equity securities of corporate issuers as well as their derivative financial instruments in which the Group has a position. For the purpose of limiting the stock risk, the limits for the cumulative position, the maximum loss limits (stop-loss), the cost Limits (VaR), and the limits of sensitivity are set.

(d) Currency risk. In order to limit the currency risk of transactions in financial markets, open currency limits are set for all portfolios of operations, maximum loss (stop-loss) limits that are sensitive to currency risk, as well as cost limits for Risk (VaR).

(e) Commodity risk. The commodity risk is limited through the limitation of the list of commodity products for trade in the portfolio, and limits are set for the amount of investment in specific goods, limits for maximum loss (stop-loss), and limits for the value at risk (VaR).

(f) Volatility risk. The risk arises due to the Group's position in options for basic assets: currencies, interest rates and commodities. The options set the stress test limits and the sensitivity factors based on the base asset. The second-order sensitivity is taken into account at risk limits (VaR).

(g) Cost at risk (value-at-Risk, VaR). The VaR method is used as one of the main ways to evaluate market risk. This metric is an estimate of the maximum portfolio Loss for a given time period with a specified probability (level of trust) on the "normal" market. The "normal" market is characterized by the dynamics of market forces (currency quotes/shares/goods, interest rates) in the absence of a systemic crisis in the economy/banking sector of a country or a group of countries, or negative facts/events, Capable of causing a significant change in market forces and, as a result, the cost of positions in financial instruments.

The VaR calculation is based on the following assumptions:

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

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

Although VaR allows you to obtain a risk assessment, you should also consider the drawbacks of this method, such as:

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

Taking into account the shortcomings of the VaR methodology the Group applies scenario analysis and stress- testing to have a better understanding of market risk exposure.

(Description of a risk of financial losses due to a negative change in interest rates on assets, liabilities and off-balance sheet instruments of the issuing credit institution)

2.4.4. Liquidity risk.

The risk of liquidity is the risk of the group's inability to finance its activities, that is, the growth of assets and/or the fulfilment of obligations as they occur, while complying with the requirements of local regulators, as in the normal business environment, and under stress.

In the matter of liquidity risk management, the bank differentiates the risks of regulatory, physical and structural liquidity.

Statutory liquidity risk is the risk of non-compliance with the mandatory liquidity ratios of the Bank of Russia (N2, N3, N4, N26, etc.⁷), as well as mandatory liquidity ratios established by local regulators in the countries of the Group members' operation.

Physical liquidity risk is the risk of default by the Bank/Group member on its liabilities to customers or counterparties in any currency or precious metal because of a shortage of cash or noncash funds (inability to make a payment, disburse a loan, etc.).

Structural liquidity risk (concentration risk) is the risk 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/Group member's liability base on one or more customers or funding sources in a certain currency or with a certain maturity.

The purpose of the Group liquidity risk management is to ensure that the Bank and all Group members are able to honor all and any of their obligations to customers and counterparties, both in business-as-usual and emergency modes, in an unconditional and timely manner and to comply with the requirements of the Bank of Russia and those of local regulators in the countries of Group members' operation as regards liquidity risk management.

The group is at risk of liquidity because it does not accumulate money in the event of the one-time performance of all existing obligations. Instead, on the basis of the current market environment, assumptions about the future evolution of the balance sheet and historical data are estimated to be an

⁷ If other liquidity ratios are included into mandatory ratios for credit institutions.

adequate level of cash and liquidity reserves needed to perform Obligations on different time horizons.

To reduce the risk of liquidity, the group:

- Maintains a stable and diversified liability structure that includes resources from different investor and customer groups, both for a fixed period and as a means of reclaiming
- invests in highly liquid/liquid financial assets, diversified by currency type and maturity, to quickly and efficiently close unexpected liquidity gaps
- Monitors the use of existing liquidity reserves and initiates an increase if necessary
- Maintains relations with counterparts in financial markets to ensure that, when liquidity is needed, funds are made available in the shortest possible time

The group's liquidity risk management is based on the legislative initiatives of the Bank of Russia, local regulators and recommendations of the Basle Committee on Banking Supervision in the field of liquidity risk assessment and management tools:

- Forecasting the main balances of the bank and members of the group, in terms of major currencies, to determine the amount of resources required to cover the liquidity deficit, to meet the mandatory standards set by the local Regulators, as well as analysis of the need for temporary free liquidity
- Forecasting the structure of assets and liabilities in different bank and group balance scenarios to determine the required level of liquid assets in the medium and long term as part of the development of the funding plans
- Monitoring and forecasting the values of key liquidity risk indicators
- Setting risk limits-metrics for both individual group members and the group as a whole, including but not limited to the group's appetite for risk
- Stress-Test the liquidity profile by analyzing different scenarios and phases of stress, and planning actions to maintain the necessary level of liquidity in the midst of a crisis

The Treasury of Sberbank analyses, forecasts and develops proposals for managing short-, medium-and long-term liquidity, taking into account the needs of all team members. The Risks granule develops the limits architecture and sets values for risk limits-liquidity metrics; Performs regular independent monitoring of compliance with established liquidity limits, validation of liquidity models and escalation of breaches of limits on CODE OF ADMINISTRATIVE OFFENCES OF THE RUSSIAN FEDERATION and GRC (Governance, Risk and Compliance). The organization of control over liquidity and liquidity management decisions is the responsibility of the asset and Liability management Committee. The bank controls the level of liquidity that the group takes, and manages the liquidity at the group level, including the coordination of all external involvement of the team, taking into account current macroeconomic conditions, market conditions and to Minimize the cost of the funding. The bank controls the level of liquidity that the group takes, and manages the liquidity at the group level, including the coordination of all external involvement of the team, taking into account current macroeconomic conditions, market conditions and to Minimize the cost of the funding.

The authorities of the member banks of the Group are responsible for the effective management and control of liquidity of the banks concerned, as well as compliance with the limits and restrictions imposed by the Unit's internal regulations and Requirements of local regulators. Assessment, management and control of banking subsidiaries liquidity risk are performed in accordance with unified Group standards.

The approach to liquidity management during the 9 months of 2017 was largely determined by the existing macroeconomic situation and the state of the Russian financial sector (the sanctions imposed on Russia by the EU and USA, the volatility of the exchange rate of the ruble, and other factors). During the 9 months of 2017, the bank continued to support reserves, both in RUB and in foreign currencies, at a comfortable level to respond to a deteriorating liquidity situation.

As of 1 October, the Bank complies in excess of the limit with the maximum values of required liquidity ratios established by Bank of Russia and with the internal limits for liquidity risk metrics.

To ensure the necessary liquidity buffer, the bank carries out stress testing of the liquidity profile from time to time, analyzing various scenarios. As a result, the Bank's survival horizon is calculated in case of extraordinary but possible events.

2.4.5. Operational risk.

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

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

The operational risk management process includes the following basic phases:

- operational risk identification
- operational risk evaluation
- analysis of problem zones of processes, development and making of a decision on optimizing / changing the processes in order to reduce the level of operational risk.
- operational risk monitoring
- control and/or decrease of operational risk

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

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

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

Data related to risk assessment and incurred losses help identify risk concentration zones for further development of measures to mitigate the Bank's operational risks. Risk reduction activities are being introduced at the bank. These activities are intended both to change existing processes and technologies for operations and to improve the executive discipline of staff. The risks of theft from customers' accounts, the risks of theft of self-service devices and their cash flow are reduced, and the risk of employee error in analyzing the credit claims of corporate customers. The Bank regularly monitors measures implementation status and residual risks, both by business units and operational risk subdivisions and executives and collegial bodies of the Bank management and Group members.

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

2.4.6. Legal risk.

The legal risk conditioned by the possibility of losses arising due to violation of regulatory legal acts and conditions of concluded agreements, legal errors during banking activities, and imperfection of the legal system shall be regarded by the Bank as a constituent part of operational risks.

While performing statutory activity, Sberbank strictly observes the requirements of effective laws and by-laws. To manage the legal risk, the Bank monitors the lawmaking and changes in laws and by-laws in legal banking system regulation, taxation and financial laws; performs legal expert examination of compliance of internal regulatory administrative documents and agreements, concluded by the Bank, with laws and other regulatory legal acts; carries out regular analysis of the results of consideration of disputed issues with participation of Sberbank of Russia in judicial authorities; studies the arbitration practice.

2.4.7. Interest rate and currency risks of the banking book

Description of a risk of the Bank incurring financial losses under banking book positions due to a negative change in interest rates, foreign currency exchange rates and prices for precious metals.

Interest rate and currency risks of the banking book are the risks of the Bank incurring financial losses under banking book positions due to a negative change in interest rates, foreign currency

exchange rates and prices for precious metals. The main objectives of managing these types of risk are:

- risk-return ratio optimization
- minimization of potential losses from fluctuations in interest rates and exchange rates at a selected level of risk for each of the currencies⁸
- strengthening of the bank's interest margin regardless of market conditions
- compliance with the requirements of the Bank of Russia

Interest rate risk of the banking book The Bank assumes the interest rate risk associated with the effects of fluctuations in the market interest rates on cash flows. Interest rate risk of the banking book includes:

- interest rate risk arising due to maturity mismatches (repricing of interest rates) of assets and liabilities that are sensitive to changes in interest rates, when shifting in parallel, changing the slope and shape of the yield curve
- basis risk arising from a mismatch in the degree of change in interest rates of assets and liabilities that are sensitive to changes in the interest rates with similar remaining maturity (interest rate repricing period)
- prepayment (interest rate revision) risk regarding the assets and liabilities sensitive to changes in interest rates

As part of the interest rate risk management, since 2016 the Sberbank Group's business plan establishes a target position for interest rate risk in rubles and targets for the volume and structure of the maturity of key assets and liabilities that ensure the achievement of the target interest position.

Currency risk of the banking book The Group is exposed to foreign exchange risk on non-trading assets and liabilities, or currency risk of the banking book, due to the impact of banking book transactions on an open foreign exchange position. The main sources of currency risk are:

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

To limit currency risk for the bank's business units and individual subsidiaries, limits on the open foreign exchange position have been established.

The Treasury of the bank consolidates the group's total open currency position and takes steps to reduce the open currency position on the Bank book operations on a daily basis.

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

- Interest gap reflects the overall time structure of changes in interest rates for all balance-sheet and off balance-sheet items with a breakdown of the nominal volume of assets and liabilities as per preset time intervals based on the periods of changes in interest rates subject to the customers' behavior or contractual terms
- sensitivity of net interest income (NII) allows quantitative evaluation of possible influence of changes in interest rates on net interest income
- Regulatory OFEP (currency gap) reflects the structure of open positions broken down by individual currencies for the Group and Group members, which is calculated as per the requirements of the Bank of Russia
- Economic OFEP reflects the sensitivity of profits to taxation on exchange rate changes
- economic capital necessary for covering possible adverse impact of interest rates and exchange rates on the capital in a stress scenario

2.4.8. Market credit spread risk of the banking book

The market credit spread risk of the banking book is the risk of declining regulating capital due to the lowering of market prices for debt securities due to changes in the market assessment of the credit quality of issuers of debt securities, which are accounted for at fair value and are part of the Banking book.

⁸ In order to manage interest rate risk, various strategies for managing interest rates are approved based on the opportunities and cost of hedging and risk diversification in these currencies

III. Detailed information on the issuing credit institution

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

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

Full company name	Sberbank of Russia
introduced from August 4, 2015	

Short company name:	Sberbank
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introduced from 4 August 2015

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

None.

(name of the legal entity and clarifications to avoid confusion between the names)

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

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

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

Date of change	Full company name prior to the change	Short company name prior to the change	Reason for change
1	2	3	4
20 June 1991	Joint-Stock Commercial Savings Bank of RSFSR (Russian Soviet Federative Socialist Republic)	Sberbank of RSFSR (Russian Soviet Federative Socialist Republic)	Resolution of the General Shareholders' Meeting dated 22 March 1991 (Minutes No. 1)
20 May 1992	Joint-Stock Commercial Savings Bank of the Russian Federation	Sberbank of Russia	Resolution of the General Shareholders' Meeting dated 20 May 1992 (Minutes No. 2)
23 September 1996	Joint-Stock Commercial Savings Bank of the Russian Federation (Open Joint-Stock Company)	Unchanged	Resolution of the General Shareholders' Meeting dated 23 May 1996 (Minutes No. 8)
21 August 2002	Unchanged	Sberbank of Russia	Resolution of the General Shareholders' Meeting dated 21 June 2002 (Minutes No. 14)
6 August 2010	Open Joint-Stock Company "Sberbank of Russia"	OJSC "Sberbank of Russia"	Resolution of the General Shareholders' Meeting dated 4 June 2010 (Minutes No. 23)

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

OGRN (Primary State Registration Number)	1027700132195
Date of the record in the Uniform State Register of Legal Entities on the establishment of the issuing credit institution	16 August 2002
Registration authority that introduced a record on establishment of the issuing credit institution into the Uniform State Register of Legal Entities	Ministry of the Russian Federation for Taxes and Levies; Moscow Department of the Ministry of the Russian Federation for Taxes and Levies
Date of introduction of a record into the Uniform State Register of Legal Entities on the first submission of information on the issuing credit institution registered prior to enactment of the Federal Law "On State Registration of Legal Entities and Sole Traders"	16 August 2002
Name of the registration authority that introduced the record	Ministry of the Russian Federation for Taxes and Levies; Moscow Department of the Ministry of the Russian Federation for Taxes and Levies

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

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

The issuing credit institution was established for an indefinite period.

Brief description of the history and development of the issuing credit institution

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

The first savings bank was opened in Petersburg on 1 March 1842, in the building of the Board of Trustees at 7, Kazanskaya St. The Petersburg Savings Bank operated in this building 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 RUB426.5. The first savings bank customer was Nikolay A. Kristofari, Court Counselor, Assistant to Expedition Director of the Saint Petersburg Loan Treasury, whose 10-ruble deposit started the Russian savings business. He received savings book No. 1.

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

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

In the 1880s, a period of rampant development of the national savings banks started. 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 province and district treasuries (outlets of the Ministry of Finances), and also in any other town, suburb, or a large trade and industrial center, "where a great number of working and factory population is concentrated." As a result, while there were 42 outlets functioning under treasuries at the end of 1884, their number reached 206 in the next year, and there were 3,875 of them in a decade. The amount of deposits increased from RUB9.1 m to RUB367.9 m. 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 and becoming a reliable accumulator not only for small savings of the poor but also for the income of the middle class. As a result, savings banks occupied a leading place in the country's credit and banking system 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 Witte, a prominent Russian public figure of the turn of the 19-20 centuries, and the Minister of Finance of Russia. He regarded people's savings first of all through the prism of "state enterprise foundation." S. Witte brought to perfection the mechanism of using internal savings in state interests, and the type of the savings bank he created existed until 1917. The outlets were regarded by the Minister of Finances as "assistance to the government in financial and economic undertakings," first of all, during conversion operations and the issue of railway loans.

The huge increase in savings institutions at the turn of the 1880–1890s heralded the need for a reform of the 1862 Charter that did not satisfy the changed conditions. The new Charter was approved by Nikolai II on 1 June 1895. Article 1 read: "The state savings banks have the purpose of accepting deposits for interest accruals by giving ways of savings accumulation to the population." The government guaranteed the integrity of raised funds, and the 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 they transformed into a kind of credit institutions. The first and one of the most important transformations was the law dated 7 July 1915, about cancellation of the maximum deposit sum and giving customers the right to deposit their savings with the banks without limiting them with any norms. In July 1915, an instruction was given to introduce operations of funds acceptance for keeping in the savings banks and their management on a paid-for basis. During the World War, one more important reform in the savings business was prepared: introduction of check operations.

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

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

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

also in organization of cash and prize lotteries.

In the post-war period, a new Charter of the State Labor Savings Banks of the USSR was approved in 1948, thus replacing the previous Charter of 1929. The approval of the 1948 Charter was the next stage in the transition from the system of state savings banks to the Savings Bank (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 Decree of the USSR Council of Ministers No. 1061 dated 4 October 1962, the system of savings banks with all assets and liabilities as of 1 January 1963, passed from the jurisdiction of the USSR Ministry of Finances to that of the USSR State Bank. As a result, allocating the funds attracted by savings banks in the form of deposits for extending loans to the national economy, the State Bank concentrated up to 95 percent of all operations related to crediting of the national economy. The transfer of state labor savings banks to the system of the State Bank helped improve functioning of the cash service and cash collection service, introduce mechanical processing of reports, improve equipment of cash desks, and ensure their connection to cash management services provided to enterprises and institutions. In 1963, the savings banks started accepting utilities payments from the population. This decision played a substantially positive role in development of the savings system as now practically the entire population of the country numbered among its customers, which also made it possible to expect an increase in the number of depositors and the amount of deposits. It was followed by opening current accounts for schools, hospitals, children's institutions, and other organizations in savings banks with a small volume of settlement and cash services.

In 1977 the USSR Council of Ministers approved a new Savings Banks Charter, under which savings banks were determined as a "unified union credit institution". The savings banks were given monopoly rights to the organization of the savings business in the country: only savings banks had the right to issue a document called a "Savings Book" to the depositor. The government's further decisions envisaged a number of measures to expand the functions of savings banks and improve the culture of customer service. The savings banks received over 7 thousand new premises, and 600 more were built using own resources or in the procedure of share participation, and equipment of savings banks was also improved. A number of organizational measures were taken aimed at improving the savings banks' working hours and creation of additional conveniences for the population: by 1985 over 70% of the savings banks worked outside working hours and on general days off.

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

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

space. The savings banks in former Soviet republics either ceased to exist altogether or occupied a minor position in the financial system of their countries.

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

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

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

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

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

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

As part of optimizing the process of lending to 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 reduce decision-making terms for customer applications, reduce expenses on analyzing transactions and on document flow. In 2011, all regional banks were already connected to Credit Factory technology. Credit Factory's scoring technology is also available to small businesses.

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

Sberbank is actively offering its customers a wide range of insurance products sold jointly with partner insurance companies (life and health insurance and insurance against accidents and diseases for retail customers and employees of various companies, insurance of property used as collateral for loans, insurance against financial risks and civil liability of corporate customers, bank card protection, insurance when traveling abroad and in Russia, and others).

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

Sberbank has a unique network of branches; at present, it comprises 14 regional banks and over 2,000 branch offices in 16 constituent entities of the Russian Federation located across 83 time zones. The Bank's foreign network consists of subsidiary banks, branches and representative offices in the CIS, Central and Eastern Europe, Turkey, the UK, the United States, and other countries.

3.1.4. Contact information.

Address of the issuing credit institution specified in the Uniform State Register of Legal Entities	19 Vavilova Street, Moscow 117997
Mailing address:	19 Vavilova Street, Moscow 117997
Telephone and fax	(495) 500-55-50, (8 800) 555-55-50, (495) 957-57-31
Email address:	sberbank@sberbank.ru
Internet page(s) with available information on the	www.sberbank.com, http://www.e-

issuing credit institution and its placed (offered) securities	disclosure.ru/portal/company.aspx?id=3043
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Information about the special unit of the issuing credit institution (third party) for working with shareholders and investors of the issuing credit institution:

Corporate Secretary Service of Sberbank

Address	19 Vavilova Street, Moscow 117997
Telephone and fax	Telephone (495) 505-88-85 Fax (495) 505-88-84
Email address	scs@sberbank.ru
Internet address	www.sberbank.com

3.1.5. INN (Taxpayer Identification Number)

INN	7707083893
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3.1.6. Branches and Representative Offices of the Issuing Credit Institution.

Changes in the company details (address):

Name	South-Western Bank, Dagestan Branch Office No. 8590
Opening date	2 July 2001
Place of business	Russia 367013, Makhachkala, ul. Pushkina 37
Phone number	(8722) 68-34-34
Full name of the Director	Sultan Umakhanov
Effective period of the Director's power of attorney	3 years from the date of issue

Changes in the composition of branch directors:

Name	South-Western Bank, Stavropol Branch Office No. 5230
Opening date	20 May 1997
Place of business	Russia 355035, Stavropol Territory, Stavropol, ul. Lenina 361
Phone number	(8652) 30-82-12
Full name of the Director	Acting Manager of the Branch Pavel Nosinkov
Effective period of the Director's power of attorney	3 years from the date of issue

Name	Volgo-Vyatsky Bank, Mordovia Branch Office No. 8589
Opening date	20 June 1991
Place of business	Russia 430033, Republic of Mordovia, Saransk, prospekt 70 let Oktyabrya 86
Phone number	(8342) 291-200
Full name of the Director	Acting Manager of the Branch Andrei Shirkov
Effective period of the Director's power of attorney	3 years from the date of issue

Name	Zapadno-Uralsky Bank
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Opening date	20 June 1991
Place of business	Russia 614990, Perm Territory, Perm, ul. Kuibysheva 66/1
Phone number	(342) 210-210-0
Full name of the Director	Acting Chairman of the Bank Sergey Bezrodny
Effective period of the Director's power of attorney	3 years from the date of issue

Name	Northern Bank
Opening date	20 June 1991
Place of business	Russia 150028, Yaroslavl Region, Yaroslavl, ul. Sovetskaya 34
Phone number	(4852) 78-22-61
Full name of the Director	Acting Chairman of the Bank Alexander Zavaruyev
Effective period of the Director's power of attorney	3 years from the date of issue

Name	South-Western Bank, Rostov Branch Office No. 5221
Opening date	8 August 1997
Place of business	Russia 344082, Rostov Region, Rostov-on-Don, pereulok Bratsky 41
Phone number	(863) 267-18-22
Full name of the Director	Irina Tkachenko
Effective period of the Director's power of attorney	3 years from the date of issue

3.2. Principal Business Activity of the Issuing Credit Institution.

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

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

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

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

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

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

Type of license (activity, work)	General license for banking operations involving funds in rubles and foreign currency
Number of the license (permit) or the document certifying clearance for certain types of work	No. 1481
License (permit, clearance) date of issue	11 August 2015
Authority that issued the license (permit, clearance)	Central Bank of the Russian Federation
Validity term of the license (permit, clearance)	Unlimited
Type of license (activity, work)	Banking operations license for attracting precious metals as deposits, placing precious metals, and performing other operations with precious metals

Number of the license (permit) or the document certifying clearance for certain types of work	No. 1481
License (permit, clearance) date of issue	11 August 2015
Authority that issued the license (permit, clearance)	Central Bank of the Russian Federation
Validity term of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a broker
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-02894-100000
License (permit, clearance) date of issue	27 November 2000
Authority that issued the license (permit, clearance)	FCSM of Russia
Validity term of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a dealer
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-03004-010000
License (permit, clearance) date of issue	27 November 2000
Authority that issued the license (permit, clearance)	FCSM of Russia
Validity term of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a depository
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-02768-000100
License (permit, clearance) date of issue	8 November 2000
Authority that issued the license (permit, clearance)	FCSM of Russia
Validity term of the license (permit, clearance)	Unlimited

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

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

Sberbank's primary activity is banking operations:

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

The proportion of income of the issuing credit institution from its core business (activities, banking operations) in the total income in the reporting period of 9 months of this year and in the same period of the previous year:

The Bank refers the following kinds of income to income from its core business:

- interest and commission income from lending operations
- income from operations with securities and other financial instruments
- fee and commission income
- net income from operations with foreign currency and foreign currency revaluation

INDICATOR	9 months of 2016	9 months of 2017
Share of the Bank's income from core business	98.8%	98.1%

Changes in Bank's income from its core business (activities) by 10% or more compared to the same period of the previous year and reasons for such changes:

During the 9 months of 2017, the Bank's income from core business increased by 3.1%, or by RUB56.2 bn, compared to a similar period in 2016, and amounted to RUB1,865.9 bn.

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

Sberbank's medium-term plans have been defined by its Development Strategy for 2014–2018.

In accordance with this Strategy, over the next five years, the Sberbank Group plans to double its net profits and assets, substantially improve the efficiency of cost management, improve its tier 1 capital adequacy ratio, and maintain the return on equity at a level higher than that of its global peers.

We are planning to achieve these results in the following key areas:

- ***Strengthening a competitive position*** by retaining or increasing the share of Sberbank in most markets. This will help ensure that the growth rate of the Bank's business exceeds the market average. The cash management services and servicing SME are particularly important for this purpose.
- ***Maintaining a net interest margin at a better level than competitors*** by improving the business model.
- ***Ensuring a faster growth rate of non-credit income*** by developing relationship with customers, expanding the product range, increasing the number of products per customer on average by 50-70%.
- ***Ensuring high efficiency of cost management*** by large-scale transformation of the sales and customer servicing functions, improving efficiency of operations and processes in order to substantially increase productivity.
- ***Maintaining high quality of assets*** by creating a balance between risk and return for lending operations.

The task of achieving financial goals set by the strategy closely depends on Bank's advance in its five key development/strategic directions which are also set forth by the Strategy:

1. ***With our customer for life:*** we will build up a very trusting relationship with our customers and become a useful, sometimes unnoticeable, yet integral part of their lives. Our goal is to exceed the expectations of our customers
2. ***Team and culture:*** we strive to make Sberbank's employees and its corporate culture one of the main sources of our competitive advantages
3. ***Technological breakthrough:*** we will complete technological modernization of the Bank and learn how to integrate the most advanced technologies and innovations into our business
4. ***Financial performance:*** we will improve financial returns of our business through more efficient cost control and a better risk to return ratio
5. ***Mature organization:*** we will develop organizational and management skills and create processes meeting the scale of the Sberbank Group and matching our ambitions

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

Organization: The Association of Regional Banks of Russia, a non-profit organization (since 19 October 2017, The Association of Russian Banks)

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

A member of the association

The year of joining the organization: 2017

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The FinTech Association

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

A member of the association

The year of joining the organization: 2017

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

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

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

A member of the alliance

The year of joining the organization: 2017

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The International Bank Security Association

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

A member of the association

The year of joining the organization: 1994

Membership has been suspended since 27 September 2016

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The International Capital Markets Association

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

A member of the association

The year of joining the organization: 1998

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

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

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

A member of the association (dealing and custody services)

An associate member (brokerage services)

The year of joining the organization: 1996

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The National Association of Stock Market Participants

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

A member of the association (brokerage services)

An associate member (dealing and custody services)

The year of joining the organization: 2009

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The Association of Promissory Notes Market Participants

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

A member of the association

The year of joining the organization: 1996

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

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

(The MasterCard Members Association)

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

A member of the association

The year of joining the organization: 1995

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The Russian National Association of SWIFT Members

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

A member of the association

The year of joining the organization: 1995

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

Organization: The Russian-American Business Cooperation Council, a non-profit organization

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

A member of the association

The year of joining the organization: 2001

How does issuing credit institution's performance depend on other members of the association? No dependence is observed.

3.5. Organizations controlled by the issuing credit institution and greatly important for it (organizations under control)

Full name:	DENIZBANK ANONİM ŞİRKETİ
Short name:	DenizBank A.Ş.
INN (if applicable)	not applicable
OGRN (if applicable):	not applicable
Registered:	Buyukdere Caddesi, No: 141, 34394 Esentepe Şişli/ Istanbul, Turkey

The type of control exercised over the organizations under control of the issuing credit institution:

Direct control.

The power of control exercised by the issuing credit institution over the organizations under control:

Over 50% of votes at the highest governing body of the organization under control.

A share in the charter capital of the organization under control:	99.8526%
A share of common stocks of the organization under control owned by the issuing credit institution:	99.8526%

Core business of the organization under control:

Banking services

Executives of the organization under control:

The Board of Directors (Supervisory Board) of the organization under control:

No.	Full name	Share in the charter capital of the issuing credit institution	Share of common stocks of the issuing credit institution
–			
1	2	3	4
	Chairman of the Board of Directors		
1	Herman Gref	0.0031%	0.003%
	Members of the Board of Directors		
2	Hakan Ateş	0	0
3	Deniz Ülkü Arıboğan	0	0
4	Nihat Sevinç	0	0
5	Timur Kozintsev	0	0
6	Alexander Titov	0	0
7	Igor Kolomeyskiy	0	0
8	Alexander Vedyakhin	0.00002%	0.00002%

9	Wouter Van Roste	0	0
10	Derya Kumru	0	0
11	Alexander Morozov	0.0014%	0.0009%
12	Pavel Barchugov	0	0

The Management Board of the of the organization under control:

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

Person holding a position (performing the functions) of the one-person executive body of the organization under control:

None.

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

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

No. .	Group of fixed assets	Initial (replacement) value, in thousand RUB	Accrued depreciation, – in thousand RUB
Reporting date: 1 October 2017			
1	Fixed Assets:	562,619,384	214,311,378
1.1.	incl. buildings	248,807,713	6,014,592
2	Land	4,468,662	-
3	Real estate (except land) temporarily unused in core business recognized at fair value	2,753,904	-
4	Land temporarily unused in core business recognized at fair value	232,626	-
5	Durable assets for sale	10,111,074	-

Depreciation calculation methods by groups of fixed assets

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

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

date of acquiring such assets.

- The linear method is applied for assets acquired after 1 January 2000 during their useful lifespan. Assets must be depreciated up to their book value and an annual depreciation must be calculated based on their initial or current (replacement) value (in case of revaluation) and a depreciation rate of assets calculated based on their useful lifespan

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

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

- Assets in the form of capital investments in facilities for rent are depreciated using the linear method at the depreciation rate calculated based on their useful lifespan. The useful lifespan is a period of Bank using such assets to obtain economic benefits

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

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

- Bank's standard class cars - 20%
- Bank's premium class cars - 35%
- armored special purpose vehicles - 8%

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

Impaired fixed assets are depreciated at some depreciation rate starting from the date following the date they recognized impaired until the end of their useful lifespan.

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

No revaluation of fixed assets was made in 2017.

Information about plans to buy, replace or write off fixed assets, the cost of which exceeds 10% of the cost of fixed assets of the issuing credit institution and other fixed assets decided on by the issuing credit institution:

In Q4 2017, Sberbank does not plan any transactions with real estate, the cost of which exceeds 10% of the cost of its fixed assets.

Information on all encumbrances on fixed assets as of 1 October 2017:

No.	Item	Document about encumbrance (restriction)	Summary of encumbrance (restriction)	Period of encumbrance (restriction)
Section I. Buildings (premises, structures)				
Quantity of buildings and premises rented out for a year or less				
1	3,513	lease agreements	renting out premises	1 year or less
Quantity of residential buildings and premises				
2	9 residential premises	agreements	renting out residential premises	lease agreement periods
Quantity of buildings and premises rented out for more than a year				
3	276 nonresidential premises	lease agreements	renting out premises	more than a year
Total for Section I: 3,798 premises				
Section II. Land plots				
4	61	Certificate of land title	restrictions on use	unlimited term
Section III. Engineering and technical equipment				

5	51	agreements	provision for use	lease agreement periods
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IV. Business activity of the issuing credit institution.

4.1. Business performance of the issuing credit institution

Trends in business performance of the issuing credit institution, including its profit or loss in the reporting 9M period of this year and in the same period of the previous year:

(RUB thousand)

No.	Item	9 months of 2016	9 months of 2017
1	2	3	4

Section 1. Profit and Loss

1	Total interest income, including:	1,513,665,816	1,562,612,296
1.1	From funds deposited with credit institutions	86,168,540	45,469,821
1.2	From loans granted to customers other than credit institutions	1,313,600,128	1,404,863,279
1.3	From provision of services related to financial leasing (leasing)	1	0
1.4	From investment in securities	113,897,147	112,279,196
2	Total interest expenses, including:	556,033,413	674,983,968
2.1	On deposits from credit institutions	39,366,514	50,247,277
2.2	On deposits from customers other than credit institutions	486,570,737	582,481,329
2.3	On issued debt obligations	30,096,162	42,255,362
3	Net interest income (negative interest margin)	957,632,403	887,628,328
4	Changes in the provisions for possible total losses from loans, loan debt and debt equivalents, funds in correspondent accounts, and accrued interest income, including:	-153,559,935	-131,592,200
4.1	Change in the provision for possible losses on interest income accrued	-11,689,727	-5,328,552
5	Net interest income (negative interest margin) less provisions for possible losses	804,072,468	756,036,128
6	Net income from operations with financial assets carried at fair value through profit or loss	15,359,956	-52,280,077
7	Net income from operations with financial liabilities carried at fair value through profit or loss	0	0
8	Net income from operations with securities available for sale	19,706,886	526,788
9	Net income from operations with securities held to maturity	-8,994	74,048
10	Net income from foreign currency operations	31,396,244	29,431,784
11	Net income from foreign currency revaluation	-15,832,284	6,161,821
12	Net income from operations with precious metals	260,618	71,834
13	Income from participation in the capital of other legal entities	8,321,805	8,611,085
14	Fee and commission income	293,057,282	254,444,103
15	Fee and commission expenses	41,241,141	30,268,262
16	Changes in the provisions for possible losses from securities available for sale	0	-7,234
17	Changes in the provisions for possible losses from securities held to maturity	304,471	5,072,430
18	Changes in the provisions for other losses	-47,212,131	-21,156,480
19	Other operating income	35,478,404	22,126,149
20	Net income (expenses)	1,103,663,584	978,844,117
21	Operating expenses	474,774,450	475,666,007
22	Pretax profit/loss	628,889,134	503,178,110
23	Tax compensation (expenses)	133,048,040	126,528,564
24	Profit (loss) from continued activity	495,819,018	376,540,443
25	Profit (loss) from discontinued activity	22,076	109,103
26	Profit (loss) for the reporting period	495,841,094	376,649,546

Section 2. Total income

No.	Item		
1	2	3	4
1	Profit (loss) for the reporting period	495,841,094	376,649,546
2	Other total income (loss)	0	0
3	Items that are not reclassified into profit or loss, total, including:	-2,655,476	-2,113,705
3.1	changes in the fixed asset revaluation fund	-2,749,386	-2,113,705
3.2	changes in the liability (claims) revaluation fund on pension provision of employees under programs with defined benefit	93,910	0
4	Profit tax on items that may not be reclassified into profit or loss	48,046	1,443,885
5	Other total income (loss) that may not be reclassified into profit or loss, less profit tax	-2,703,522	-3,557,590
6	Items that may be reclassified into profit or loss, total, including:	12,642,583	87,083,593
6.1	changes in the fund for revaluation of financial assets available for sale	12,642,583	87,083,593
6.2	changes in the cash flow hedge fund	0	0
7	Profit tax related to items that may be reclassified into profit or loss	-666,285	15,352,971
8	Other total income (loss) that may be reclassified into profit or loss, less profit tax	13,308,868	71,730,622
9	Other total income (loss), less profit tax	10,605,346	68,173,032
10	Financial performance for the reporting period	506,446,440	444,822,578

Economic analysis of financial results of the issuing credit institution based on trends in its performance:

9 months of 2017 compared to the 9 months of 2016:

The **net interest income** increased by 7.9%, or by RUB70.0 bn due to a decrease in interest rates on funds borrowed from customers and the growth of the loan portfolio.

The **net fee and commission income** added 12.3%, or RUB27.6 bn. The growth was related mainly to bank card transactions including acquiring.

Operating expenses decreased by 0.2%, or by RUB 0.9 bn, over the year.

Expenses on provisions totaled RUB200.5 bn against RUB147.7 bn a year earlier. The provisions created as of 1 October exceed overdue debt by a factor of 2.6.

The **net profit** for the 9 months of 2017 amounted to RUB495.8 bn, which is 31.6% more than in the same period in 2016 (RUB376.6 bn).

4.2. Liquidity of the issuing credit institution, capital adequacy

Symbol (number) of the ratio	Ratio	Allowable ratio value	Actual ratio value	
			As of 1 October 2017	As of 1 October 2016
N1.1	Core capital adequacy	Min 4.5%	11.01	8.89
N1.2	Main capital adequacy	Min 6%	11.01	8.89
N1.0	Total own capital adequacy	Min 8%	14.54	12.69
N2	Instant liquidity	Min 15%	191.38	144.71
N3	Current liquidity	Min 50%	316.18	219.96
N4	Long-term liquidity	Max 120%	57.34	57.51
N6	Maximum exposure to single borrower or groups of related borrowers	Max 25%	17.06	19.22
N7	Maximum amount of major credit risks	Max 800%	112.78	160.27
N9.1	Maximum amount of loans, bank guarantees and sureties provided to shareholders (participants)	Max 50%	0	0
N10.1	Aggregate exposure to the bank's insiders	Max 3%	0.42	0.60
N12	Use of bank's capital to acquire shares (participation interest) in other legal entities	Max 25%	15.69	15.74
N25 ⁹	Maximum credit exposure to bank's affiliate(s)	Max 20%	7.49	-

Economic analysis of the issuing credit institution's liquidity, solvency, and capital adequacy to fulfill its short-term obligations and to cover its current operating expenses based on the economic analysis of trends in the given indicators and description of factors which, in the opinion of the issuer's executives, most critically affect its liquidity and solvency:

During the first 9 months of 2017, the total amount of Sberbank's assets increased by RUB575 bn and in the end of the third quarter they amounted to RUB22,296 bn (compared to RUB21,721 bn at the beginning of the year). The main factors affecting trends in assets were:

- An increase in the net loans receivable (by RUB307 bn over 9 months of this year to RUB 16,528 bn)
- An increase in investments in securities and other financial assets available for sale (by RUB 263 bn over 9 months of this year)

⁹ The value of the ratio for Q3 2017 in accordance with the Procedure for compiling and submitting reporting forms based on the reporting form 0409813 (Bank of Russia Ordinance No. 4212-U, dated 24 November 2016, "On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation")

- A decrease in cash by RUB 146 bn due to lower demand for cash from customers

Customers' funds are the main source of the resource base. A notable change in liabilities occurred due to an increase in deposits of individual customers (by RUB 173 bn) and non-credit institution customers (by RUB 188 bn). A decrease in the amount of issued debt securities resulted from redeeming in February and March of 2017 a large amount of bonds by the Bank as they matured.

The Bank's instant liquidity ratio (N2) regulates the risk of intra-day loss of liquidity by the Bank (min 15%). The N2 ratio increased by 46.67 pp as compared to that of 1 October 2016 and on 1 October 2017 amounted to 191.38%.

The Bank's current liquidity ratio (N3) reflects the risk of loss of solvency by the Bank within 30 days (min 50 %). The N3 ratio increased by 96.22 pp and on 1 October 2017 amounted to 316.18%.

The Bank's long-term liquidity ratio (N4) reflects the risk of loss of liquidity by the Bank due to investments in long-term assets (max 120%). Since 1 October 2016, the N4 ratio has decreased by 0.17 pp and on 1 July 2017 amounted to 57.34%.

The N26 liquidity coverage ratio for a banking group evaluates the ability of a banking group to meet its financial and other obligations unconditionally, timely and fully amid instability within 30 calendar days from the date of calculating the ratio. This ratio is calculated for the Sberbank Group. Its minimal value for 2017 is 80% and it will be increased by 10 pp annually starting from 1 January 2019, until it reaches 100%. Since 1 January 2017, the N26 liquidity coverage ratio has increased by 12.07 pp and amounted to 113.73% in Q3 2017⁹.

On 1 January 2018, a new requirement introduced by the Bank of Russia – the net stable funding ratio (min 100%) becomes effective. This ratio has to be calculated for the Sberbank Group. The Sberbank's business plan requires that a limit for the net stable funding set by the Bank of Russia be observed throughout 2017 (until this requirement officially comes into force).

4.3. Financial investments of the issuing credit institution

As of 1 January and 1 October 2017, the Bank has no investments equal to over 5% of its total financial investments.

4.4. Intangible assets of the issuing credit institution

Intangible assets	Initial (replacement) cost, in thousand RUB	Accumulated depreciation, in thousand RUB
Reporting date: 1 October 2017		
IA	67,080,230	23,259,544

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

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

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

Sberbank successfully implements strategic initiatives aimed at creating a high-tech platform and becoming a high-tech company by the end of 2018.

Much has been done by Sberbank to ensure high reliability of its systems. Important milestones include creating backup facilities for the Bank's contact center, developing the core for a new reliable local computation network and customer applications for online stores, money transfers, providing loans, servicing through remote channels 24 hours a day, 7 days a week in case of network failure or

at the time of maintenance. Delays due to failure for critical data centers like the South Port Data Center do not exceed 1.6 hr per year. This data center is certified under the Tier Certification Operational Sustainability Program of the Uptime Institute at the GOLD level.

Highly critical data transmission services which connect Sberbank's automated systems are operated in the 99.999 % mode, i. e. they are idle for not more than 5 min per year. This helps to provide uninterrupted services to individual and corporate customers.

A developers' section was established within the Sberbank Online system to test new versions of the Sberbank Online application prior to their implementation to reduce risks and accelerate their implementation.

The end-to-end production and resource planning processes are set up at Sberbank that help to improve project development and implementation. An average project duration has decreased from 30 to 18 months. A new approach to solve unconventional tasks reduced the required time by 190%. Internal customers' satisfaction by the IT project component function has increased by 380% and by the unconventional task resolving function by 300%. Sberbank finished reorganization of its IT function. A platform for technological transformation has been developed.

An agile-transformation process intended for implementing a flexible development approach called Sbergile has been launched. Sbergile teams are provided with necessary tools and an iterative service development process is put in place.

A unified managerial process for operations and IT production, accidents and technical standards was implemented at Sberbank.

The number of bank tellers has been decreased by 13%. The regional centers to assist customers' transactions in Khabarovsk and Voronezh were reorganized. The IT operation support function is now operational in all time zones.

Technical innovations and advance technology implementation are prerequisites for successful development of a modern bank. Sberbank follows global trends and implements solutions to satisfy increasing needs of its customers.

A technological platform creating business operating environment and allowing its users to cooperate and create value should be a basis for Sberbank's IT development. Such technological platform will consist of infrastructure, data and tools to process and analyze it, applications, development tools, API.

Sberbank actively implements up-to-date technologies to develop innovative services. For example, Big Data processing techniques were applied to develop a chat platform to work with the Telegram and Facebook messengers. A pilot project on biometric identification through retinal scan for self-service devices was implemented. Blind testing of the fingerprint detection function among Sberbank employees was carried out when the "Using biometric data for making payments at Azbuka Vkusa retail chain stores" was launched. A pilot project was implemented devoted to developing a mathematical model for the cash collection and cash management control function embedded in Sberbank self-service terminals to decrease their idle time and the cost of storing cash.

The "Risk management automated system for financial markets" program started 4.5 years ago was successfully accomplished. Systems controlling market and credit risk limits and setting limits for financial institutions are developed. Systems assessing market conditions and verifying prices are implemented. This IT program is unique for Russia as this task has not been successfully resolved so far. This also resulted in decrease in the cost of risk infrastructure development by RUB 360 m.

Sberbank implemented an automated system to monitor customers' applications for loans to identify fraud by corporate customers. This system processes large amounts of data in memory, thus verification can be done in real time.

The system ensuring high quality for underwriting procedures was automated by Sberbank. Risk analysis tools, development of which is expected to be completed by the end of 2017 will improve the quality of the loan portfolio and ensure due expertise.

A pilot project on establishing an international card processing center was successfully accomplished. Belarusian BPS-Sberbank became its first participant.

A system for overdue debt collection at the late stage was implemented by Sberbank. This system can also work with mobile apps used by debt collectors.

Sberbank introduced a user profile section for investors where they can check their investment account balance, margin requirements, transactions, information on depositing/withdrawing funds and open positions on their accounts.

The database of the Mobile Bank SMS service was relocated to a new powerful facility that can handle 18 million incoming text messages from customers per day.

A prototype of a portal for Sberbank partners was developed, an application with open

application programming interface (API) was published and a tool for managing API life cycle was deployed to connect partners to the Sberbank Messenger, publish APIs of corporate applications and attract new partners.

A new channel to process multimedia messages - the Text Chat was created for the Contact Center in order to cut costs for phone traffic and decrease workload for phone operators.

The Direct Payment solution was implemented at Sberbank, so payments within the Sberbank payment system can be made in real time. Thus, the time required to execute a payment transaction between Sberbank customers has been reduced from 45 to 6 minutes.

A simplified procedure of processing claims from corporate customers was implemented by Sberbank, so now up to 50% of financial claims are resolved within a day and claims regarding self-service cash collection are settled within an hour. The maximum time for processing a claim does not exceed 2 days.

A policy of data quality management and training program on data processing are developed. 80 Sberbank top managers became first participants of the program.

A new business is established by Sberbank to monetize data. A basic product portfolio of aggregate data is developed. First contracts for data products have been signed with external customers, which can use them to develop purchase decision models or segment their customers to carry out targeted campaigns.

The Open Data portal, a digital solution based on Big Data is launched. Aggregated data on economic activity of individuals and companies is available on the portal.

Innovation labs are established at Sberbank to develop innovative products. An average time for creating prototypes by these labs does not exceed 5 months.

Key plans to develop Sberbank's technology landscape in 2017 include launching all services of the IT platform, as well as business services for individual customers, developing the Open API partnership environment, implementing AI and machine learning algorithms to address Bank's specific tasks, rolling out at least two business solutions within the environment.

Overall, Sberbank spent RUB 20.9 bn for banking service automation in Q3 of 2017.

4.6. Analysis of development trends in core business of the issuing credit institution

Major trends in the banking sector for the last completed reporting year and 9 months of the current year, main factors affecting the banking sector:

Summary for 2016:

In 2016, the number of existing credit institutions (credit institutions entitled to perform bank transactions) decreased from 733 (as of 1 January 2016) to 623 (as of 1 January 2017).

The RUB exchange rate was quite volatile during the year that resulted in a decrease in banking system assets by 0.4% in 2016 (there was an increase by 0.5% in Q4'16). Banking system assets increased by 6.9% in 2015.

In 2016, the loan portfolio of the banking system decreased by 4.2% compared to an increase by 5.6% in the previous year. At the same time, trends in different types of loans varied. While the amount of loans provided to the corporate sector decreased by 5.9% in 2016 (compared to a 13.4% increase in 2015), the amount of loans to individuals increased by 1.1% compared to a 5.7% decrease in the previous year. In Q4'17, these trends in loans continued – there were a 0.7% increase in loans to individuals and a 2.3% decrease in loans to businesses.

Credit risks to the banking system somewhat improved, but only due to the fact that overdue debts were written off in the end of the year. Overdue loans as of 1 July 2017 amounted to 6.4% (vs. 6.5% as of 1 January 2016 and 6.9% as of 1 October 2016). The amount of arrears decreased both for individual and corporate segments. The amount of overdue loans to individuals decreased from 8.1% to 7.9% (8.5% as of 1 October 2016) and arrears of the corporate sector decreased from 6.1% to 5.9% (6.4% as of 1 October 2016). The total amount of overdue loans (to individuals and businesses) decreased by 6.3% in 2016 and by 9.3% in Q4'16.

In 2016, a decrease in provisions for loans was less than a decrease in overdue loans and amounted to 2.3%. In 2015, banks' provisions grew almost 2 times slower than the amount of overdue loans – 29.0% vs. 51.2%. The loan provisions to loan amount ratio grew from 9.34% (as of 1 January 2016) to 9.52% (as of 1 January 2017).

From January to June 2016, investments in securities made by banks declined by 2.8%, compared to their 21.1% increase in the same period last year.

Corporate sector funds, including state budget funds attracted by banks decreased by 8.9% in

2016 and by 5.6% in September – December 2016. These funds increased by 14.1% in the same period of 2015. State budget funds decreased by 9.8% over this period compared to a 15.5% decline in 2015. Banks continued to pay off their debts to the Bank of Russia – their indebtedness decreased by 49.2% and by 42.3% in the previous year.

During the reporting period, deposits by individuals increased by 4.2%. Over the same period of the previous year, deposits by individuals increased by 25.2%. This increase almost entirely fell on Q4, in which it amounted to 3.8%.

In 2016, the balance sheet profit of the banking system amounted to RUB 929.7 bn, that is significantly higher than in the same period of the previous year (RUB 192.0 bn). A growth in profit in the 4th quarter of 2016 amounted to RUB 295 bn. 178 out of 623 currently operating banks (or 28.6% of their total amount) reported loss in 2016. As of 1 January 2016, 24.6% of credit institutions were unprofitable.

Summary for 9 months of 2017:

Over 9 months of 2017, the number of operating credit institutions (credit institutions entitled to perform bank transactions) decreased from 623 (as of 1 January 2017) to 574 (as of 1 October 2017).

Against the backdrop of stabilization in the banking sector, assets of banks increased by 2.7% over 9 months of 2017. In 2016, bank assets decreased by 4.0% over the same period.

During 9 months of 2017, the loan portfolio of the banking system increased by 3.0% compared to a 2.7% decrease a year earlier. At the same time, trends in different types of loans coincided. During three first quarters of 2017, the amount of loans to the corporate sector increased by 1.4% (as compared to a decrease by 3.7% in the same period of 2016). The amount of loans to individuals increased by 7.9% compared to a 0.4% increase a year earlier.

Credit risks in the banking system remained unchanged. The amount of overdue loans as of 1 October 2017 was 6.5% (vs. 6.4% as of 1 January 2017). At the same time, there was an increase in the amount of overdue loans to businesses, while overdue loans to individuals decreased. The amount of overdue loans to individuals decreased from 7.9% to 7.5%; overdue loans to the corporate sector increased from 5.9% to 6.1%. Over 9 months of 2017, the total amount of overdue loans (to individuals and businesses) increased by 4.3%.

During this period, an increase in provisions for loans accelerated compared to the first two quarters of 2017 and amounted to 10.8%. Provisions for loans increased by 6.7% over the same period in 2016, that is higher than a 3.4% increase in overdue loans. The loan provisions to loan amount ratio grew from 9.52% (as of 1 January 2017) to 9.67% (as of 1 October 2017).

From January to September 2017, the investments in securities made by banks increased by 4.9%, compared to a 4.0% decrease in the same period last year.

Corporate sector funds, including state budget funds attracted by banks increased by 8.8% over 9 months of 2017. These funds decreased by 3.4% in the same period of 2016. State budget funds increased by 241.8% over this period compared to a 158.5% increase over first three quarters of 2016. The funds due to the Bank of Russia were down by 32.8% compared to a decrease by 55.8% a year earlier.

During the reporting period, deposits by individuals increased by 2.3%. Over the same period of the previous year, the amount of deposits increased by 0.4%.

Following 9 months of 2017, the balance-sheet profit of the banking system amounted to RUB 674.7 bn, which is more or less in line with the figure for the same period of last year (RUB 632.0 bn). 168 out of 574 operating credit institutions (or 29.3% of their total amount) ended 9 months of 2017 with a loss. As of 1 October 2016, 33.0% of credit institutions were unprofitable.

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

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

As of 1 October 2017, Sberbank holds the following shares:

- **35.5%** in capital of the banking system (+2.0 pp compared to 1 January 2017)
- **28.8%** in assets of the banking system (-0.1 pp)
- **39.9%** in loans to individuals (-0.2 pp)
- **32.9%** in loans to businesses (+1.2 pp)
- **46.0%** in deposits by individuals (-0.6 pp)
- **20.9%** in deposits by businesses (including private entrepreneurs) (-1.2 pp)

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

(impact of inflation, changes in exchange rates, decisions of government agencies, other economic, financial, political, etc. factors)

Factors and conditions affecting performance of the issuing credit institution and its profit (loss) from core business:

Tense geopolitical situation. As the military conflict in Ukraine continues and Russia persists in its position and attitude toward it, the economic sanctions imposed by the US and EU are retained restricting access to international financial markets for large Russian companies and banks. This also restricts the ability of Russian banks to attract finance abroad, especially amid a weak growth in national markets.

Volatility in commodity and forex markets, decreasing margin. Banks' interest margin tends to decrease due to negative external factors, such as high volatility in commodity markets, a tense geopolitical situation and national currency instability. In spite of this, there is a more stable situation as compared to 2016 that encouraged the Bank of Russia to continue its policy of regulatory easing and lowering its key interest rate.

Strengthened government influence over economy and the banking system. As the economic crisis in Russia continues, the government becomes an important provider of resources to support both banks and the entire economy with various financial tools.

Stagnation in the economy and a decline in GDP. The economy grew at a slower pace, which led to lower demand for investments and loans by businesses. The rate of growth of personal income is also low that negatively affects consumer demand and demand for bank loans.

Policy aimed at liquidating unsustainable banks continues. Since the second half of 2013, the Bank of Russia has pursued a policy of revoking licenses from unsustainable banks and those not meeting regulatory requirements. Economic stagnation and high volatility of the national currency may intensify problems at some banks and cause changes in the deposit market structure.

Forecast for persistence of factors and conditions

Given the current global and national trends, the factors will remain in place at least in the medium term, while uncertainty in their change complicates long-term forecasting.

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

A balanced policy of asset and liability management pursued by Sberbank ensures a relatively flexible approach to the interest rate policy when interest margins are decreasing and volatility in the financial markets is growing.

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

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

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

Material events or factors that may have the most negative impact on performance of the issuing credit institution and the likelihood of such events (factors):

Geopolitical tension, economic sanctions imposed on major Russian companies and banks, as well as economic downturn may have an additional negative impact on the macroeconomic situation in the Russian Federation and its banking sector. The other markets serviced by Sberbank, such as CIS countries (Belarus, Kazakhstan), Central and Eastern Europe are expected to demonstrate moderate growth in the banking sector. There is a risk of instability in Turkey.

In the main for Sberbank market of Russia, a decrease in interest margin may be accompanied by a decrease in asset growth rate, increased competition and growing impact of troubled assets accumulated earlier on performance of the banking sector.

Moreover, stagnation in economy and high inflation expectations in short- and medium-term may negatively affect solvency of leading Russian companies. Decline in economic activity may

result in *higher unemployment, decreased income of employed individuals and reduction in consumption and savings*. Since global financial markets are virtually inaccessible, options for the Russian government, companies and banks to attract additional financing in international markets are limited, that imposes an additional burden on Bank of Russia to refinance the banking sector.

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

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

Improving the legal framework, system and tools for refinancing of banks, as well as ***legislation and institutions ensuring sustainability of commercial banks*** will have a positive impact on development of the bank's resource base, create new opportunities to increase the amount of loans, reduce risks and ultimately improve Bank's financial performance.

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

Strengthening the position in the investment banking market. Extending the range of investment banking products through integration with Sberbank CIB should result in a synergy-based growth of the customer base and income.

4.8. Competitors of the issuing credit institution.

Main existing and potential competitors of the issuing credit institution in its core businesses, including foreign competitors:

Main competitors of Sberbank in Russia are currently the largest state-owned and private banks and their banking groups – Top 10 Russian banks servicing the loan to businesses and deposit attracting markets.

Competitive features of the issuing credit institution and their impact on competitiveness of its products (works, services):

In recent years, Sberbank has done much to develop its competitive advantages, namely:

- ***Solid customer base.*** Sberbank is successfully services customers in all segments (ranging from individual customers and private entrepreneurs to large holding and multinational companies) throughout the country.
- ***Extensive market coverage.*** Sberbank has undisputed advantages both in terms of business scale (the amount of transactions, access to resources, international ranking) and in terms of size and quality of its material infrastructure (for example, it has a unique distribution network for individual and corporate customers comprising branches, ATMs, payment terminals and digital service channels).
- ***Wide range of financial products and services.*** Given availability of all possible services for any customer segment in each serviced country, Sberbank can provide a comprehensive package of services to any customer, both in Russia and abroad. The Bank has also a unique ability to service both individual and corporate customers.
- ***Commitment to innovations.*** Over the past 5 years, Sberbank succeeded in creating a solid foundation for further innovative development, as it built a risk management system, consolidated the operating function and substantially streamlined IT processes and systems.
- ***Powerful brand.*** The competitive advantage of Sberbank is based on trust by all its customers, that is supported by its high-quality services and positive customer experience. Over the past 5 years, the brand of Sberbank, along with our traditional attributes of reliability and stability, is increasingly associated with high technology and innovations as it becomes a symbol of success for the Bank.
- ***International presence.*** In recent years, Sberbank has significantly expanded its international presence and become a truly international group. Our presence in 22 countries enables us to replicate the best technologies and practices within the Group, diversify risks,

strengthen the brand in international markets and develop an international team of employees.

- *Team and management techniques.* Over the past 5 years, the team of the Group has been substantially renewed. It strengthened its skills and acquired unique experience of large-scale transformation. Sberbank has also devoted considerable attention to development and large-scale replication of modern management techniques, such as building the HR function, implementing tools for the Sberbank Production System and improving efficiency of operations management.

Since 2014, Sberbank has started to implement the Development Strategy for 2014–2018 approved by the Supervisory Board in November 2013.

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

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

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

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

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

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

The approaches to gaining a competitive edge for Sberbank in the midterm are analyzed in more detail in the Sberbank Development Strategy for 2014–2018 posted on the Bank's website.

V. Detailed information on the members of the management bodies of the issuing credit institution and supervision bodies in charge of financial and economic activities of the issuing credit institution, and brief information on employees (staff) of the issuing credit institution

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

Describe the structure and terms of reference of the management bodies of the issuing credit institution in accordance with the Articles of Association of the issuing credit institution

1. General Shareholders' Meeting

Terms of Reference

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

- 1) Making amendments to the Bank's Articles of Association or giving approval to the new version of the Articles of Association
- 2) Restructuring the Bank
- 3) Liquidating the Bank, appointing a liquidation committee, and approving intermediary and final liquidation balance sheets
- 4) Electing the Bank's Supervisory Board members and early terminating the powers of such members
- 5) Electing the Bank's CEO, the Chairman of the Executive Board and early terminating the powers of such officers
- 6) Electing the members of the Internal Audit Committee of the Bank and early terminating the powers of such members
- 7) Determining the quantity, nominal value, category (class) of the declared shares, and the rights vested in such shares
- 8) Increasing the authorized share capital by raising the par value of shares
- 9) Increasing the authorized share capital by offering additional shares through private placement
- 10) Increasing the authorized share capital by a public offering of additional shares if the number of shares in the additional public offering exceeds 25 percent of ordinary shares previously issued by the Bank
- 11) Increasing the authorized share capital by a public offering of additional shares if the number of shares in the additional public offering is equal to or below 25 percent of ordinary shares previously issued by the Bank, and the Bank's Supervisory Board has failed to reach unanimity on this matter
- 12) Making a private offering of bonds convertible into ordinary shares and other issue-grade securities convertible into ordinary shares
- 13) Making a public offering of bonds convertible into ordinary shares and other issue-grade securities convertible into ordinary shares exceeding 25 percent of ordinary shares previously issued by the Bank
- 14) Reducing the Bank's authorized share capital by lowering the par value of shares or through the Bank's acquiring a part of shares to diminish their number of shares or by redeeming the shares acquired or repurchased by the Bank
- 15) Appointing an auditing organization of the Bank
- 16) Paying out (declaring) dividends based on the performance of the first quarter, six months, and nine months of the financial year
- 17) Approving the annual reports, including the annual accounting (financial) statements of the Bank, and distribution of profit (including the payment (declaration) of dividends other than the profit distributed as dividends for the first quarter, six months, and nine months of the financial year) and losses of the Bank for the financial year
- 18) Setting out the procedure for the General Shareholders' Meeting
- 19) Splitting and consolidating shares, and offering issue-grade securities by conversion
- 20) Adopting resolutions to approve related-party transactions where required by the federal law
- 21) Adopting resolutions to approve major transactions where required by the federal law

22) Adopting resolutions to become members of associations and other alliances of commercial entities

23) Approving the Bank's internal documents: Regulations on the General Shareholders' Meeting; Regulations on the Supervisory Board of the Bank; Regulations on the Executive Board, Regulations on the Internal Audit Committee; Regulations on Remuneration and Compensation Payable to the Members of the Supervisory Board of the Bank

24) Making a decision to apply for the de-listing of the Bank's shares and (or) the Bank's issue-grade securities convertible into its shares

25) Resolving other matters stipulated by the federal law and this Charter

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

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 to the extent as required by the federal law.

2. Bank's Supervisory Board.

Terms of Reference

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

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

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

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

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

3) Approving the agenda of the General Shareholders' Meeting

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

5) Increasing the Bank's authorized share capital by issuing additional shares at the expense of the Bank's property within the number of declared shares established by the Articles of Association;

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

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

8) Issuing bonds and other issue-grade securities other than shares where provided by the federal law

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

10) Acquiring shares, bonds, and other securities issued by the Bank where required by the federal law

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

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

13) Approving the bank's internal documents, including: the Regulations on the Internal Controls System, the Regulations on the Internal Audit Office, the Regulations on the Corporate Secretary, the Corporate Governance Code, the Code of Conduct, the Regulations on Dividend

Policy, the Regulations on the Reserve Fund, Funds for Payment of Dividends and Retained Earnings, and other internal documents of the Bank subject to approval by the Supervisory Board pursuant to the applicable legislation, the Bank's Articles of Association, or the Regulations on the Supervisory Board of the Bank

- 14) Opening and closing branches and representative offices of the Bank
- 15) Approving major transactions where required by the federal law
- 16) Approving related-party transactions where required by the federal law
- 17) Setting out the procedure for transactions with related parties
- 18) Approving the Bank's registrar and the terms of the registrar's engagement and termination of engagement
- 19) Adopting resolutions on the responsibilities assigned to the members of the Supervisory Board, including the establishment of committees of the Supervisory Board for specific issues of the Bank's activities; approving regulations on the committees of the Supervisory Board; hearing reports from the Chairmen of the committees of the Supervisory Board on the activities of their committees; assessing their own work and presenting work results to the General Shareholders' Meeting
- 20) Appointing and dismissing the Head of the Bank's Internal Audit Service; approving the Annual Inspection Plan of the Bank's Internal Audit Service; reviewing reports provided by the Internal Audit Service on the execution of the Inspection Plan and on the Bank inspection findings; evaluating, based on reports provided by the Internal Audit Service, the compliance by the Bank's executive bodies with strategies and procedures approved by the Bank's Supervisory Board
- 21) Approving the Bank's risk and capital management strategy, including the terms of ensuring the capital adequacy and liquidity to cover risks, approving the risk management procedure, and monitoring the implementation of this procedure
- 22) Approving the procedure for applying banking risk management methods and quantitative risk assessment models
- 23) Approving the procedure for preventing conflicts of interest, the Financial Stability Recovery Plan in case of substantial deterioration of the Bank's financial standing, a plan of actions intended to ensure continuous activities and/or recovery of the Bank's activities in case of abnormal or emergency situations
- 24) Hearing from time to time reports submitted by CEO, Chairman of the Board of the Bank, on the Bank's activities; the procedure for submitting reports by CEO, Chairman of the Board, on the Bank's activities is determined by the Supervisory Board
- 25) Approving the terms and conditions of agreements signed by the Bank and CEO, Chairman of the Board, the members of the Bank's Executive Board, including determining amounts of their remuneration and compensation, and approval of the Bank's HR Policy and the Bank's Labor Remuneration Policy
- 26) Deciding on the suspension of the powers of CEO, Chairman of the Board and setting up the Bank's temporary sole executive body; (A resolution to that effect is taken in the manner stipulated by the federal law.)
- 27) Appointing and dismissing the Bank's corporate secretary and monitoring of the Bank's corporate governance practice
- 28) Recommending the amount of fees and compensation payable to the members of the Bank's Internal Audit Committee
- 29) Submitting an application for the listing of the Bank's shares and/or issue grade securities convertible into the Bank's shares
- 30) Handling other matters provided by the federal law and the Articles of Association

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

Terms of Reference

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

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

- 1) discusses in advance the issues to be reviewed by the General Shareholders' Meeting and the Supervisory Board of the Bank, in particular, annual reports, including the Bank's annual accounting (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 reports submitted by the heads of business units in the Bank's Head Office and heads of regional banks on their activities for relevant periods and work in the specific areas of banking activities
- 3) determines the risk management policy of the Bank, ensures the conditions for its effective implementation, organizes the risk management process in the Bank, and determines the units responsible for management of specific types of risks
- 4) arranges for the most advanced banking technologies to be put in place at the bank's business units, runs comprehensive automation projects for banking operations, and ensures the creation of modern banking infrastructure
- 5) duly organizes and carries out work to improve the branch network of other standalone business units of the Bank, adopts resolutions on the change of the status and name of the branch
- 6) reviews and resolves issues regarding the participation and termination of participation of the Bank in other entities, except for resolutions on the membership in associations and other alliances of commercial entities
- 7) approves interest rates on deposits of natural persons
- 8) reviews the state of accounting, reporting, and internal controls in the Bank, hears the reports submitted by the heads of branches and other standalone business units of the Bank on audits and inspections of their activities, and adopts resolutions on these matters
- 9) controls compliance of the Bank's business units with relevant federal laws and other regulatory legal acts
- 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 subject to approval by the General Shareholders' Meeting and the Supervisory Board of the Bank
- 13) sets up collective working bodies, including panels and bank committees, approves provisions and establishes the terms of reference for such bodies, including those 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 the structural units of the bank's head office and its affiliates
- 14) approves the regulations on the Bank's branches and representative offices
- 15) adopts a resolution on appointment of temporary administration or the authorized representative of the Bank to manage the branch (regional bank and branch office)
- 16) reviews and resolves other matters relating to the Bank's activity

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

Terms of Reference:

The competence of CEO, Chairman of the Executive Board of the Bank includes all matters related to the Bank's daily activities, including:

- 1) Ensuring the implementation of resolutions adopted by the General Shareholders' Meetings and the Supervisory Board of the Bank
- 2) Presenting proposals to the Supervisory Board of the Bank on the members of the Executive Board of the Bank, including on the candidates to the vice deputy chairmen of the Executive Board, deputy chairmen of the Executive Board
- 3) Organizing the work of the Bank's Executive Board
- 4) Presiding at meetings of the Bank's Executive Board, signing minutes of the meetings and resolutions adopted by the Bank's Executive Board
- 5) Distributing responsibilities between the vice deputy chairmen and deputy chairmen of the Executive Board, and the members of the Bank's Executive Board
- 6) Representing the Bank without a power of attorney in all institutions, enterprises, and organizations within the Russian Federation and abroad
- 7) Effecting transactions and other legal acts on the Bank's behalf without a power of attorney;
- 8) Approving the Bank's internal documents that do not come under the terms of reference of the General Shareholders' Meeting, the Supervisory Board, and Executive Board of the Bank
- 9) Exercising the employer's rights and obligations envisaged by labor laws in respect of the Bank's employees

- 10) Entering into, amending, and terminating employment agreements with workers of the Head Office, heads of branches, representative offices of the Bank under the established nomenclature
 - 11) Paying incentives to the Bank's employees for diligent and efficient work, and bringing employees to pecuniary and disciplinary liability
 - 12) Approving the organizational structure, staff schedule and arrangement of official salaries, provisions on structural business units of the Bank's head office, and the staff schedule of the Bank's representative offices
 - 13) Approving of the quarterly report on securities
 - 14) Approving a summary report on the issue (additional issue) of issue-grade securities
 - 15) Deciding on the starting date of bond placement, the acquisition of bonds upon demand of owners and/or upon agreement with their owners, on determining the bond yield, and on other matters related to the circulation of bonds that are not included in the terms of reference of other bank management bodies by law
 - 16) Determining the procedure handling information classified as the bank's commercial secret and the liability for non-compliance with the procedure
 - 17) Addressing other matters pertaining to the bank's current activities that do not come under the terms of reference of the General Meeting of Shareholders, the Supervisory Board, or Executive Board of the Bank
- CEO, Chairman of the Board of the Bank has the right to delegate other separate official powers, and also entrust the temporary execution of his obligations to his subordinates
- The person acting as CEO, Chairman of the Board shall act on the basis of the Articles of Association and a relevant order of CEO, Chairman of the Board.

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

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

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

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

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

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

In the reporting period, no amendments were made to the Articles of Association or the internal documents of the Bank.

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

Members of the Supervisory Board:

Full Name	1. ESKO TAPANI AHO
Year of birth:	1954
Education background:	Higher 1980 — University of Helsinki (Finland), Political History, Master's Degree in Social Sciences
Information on the	

contribution to the work of the committees of the Supervisory Board along with the name of the committee (the member of the committee and the chairman of the committee):	Member of the Strategic Planning Committee Member of the Risk Management Committee
Information on the members of the Supervisory Board regarded as independent by the issuing credit institution:	Independent Director

Currently held positions:

C	Position title	Full corporate name of the organization
1	2	3
11 April 2013	Executive Chairman of the Board of Directors	East Office of the Finnish Industries

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

From	to	Position title	Full corporate name of the organization
1	2	3	4
01/01/2009	31/08/2012	Vice-President – Member of the Executive Board	Nokia Corporation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
27/05/2016	Member of the Supervisory Board	Sberbank of Russia
20 September 2012	Chairman of the Board of Directors	Verbatim
27 April 2010	Yegor Gaidar Heritage Foundation	Member of the Board of Trustees

Other information:

Equity share 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
Equity share in the authorized share capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
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 rights under options owned by a subsidiary or affiliate of the issuing credit institution	0

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

Full Name	2. Leonid Boguslavskiy
Year of birth:	1951
Education background:	Higher 1973 Moscow State University of Railway Engineering, "Applied Mathematics, Engineer/Mathematician 1996 1995 — Doctor of Sciences
Information on the contribution to the work of the committees of the Supervisory Board along with the name of the committee (the member of the committee and the chairman of the committee):	Member of the Strategic Planning Committee
Information on the members of the Supervisory Board regarded as independent by the issuing credit institution:	Independent Director

Positions currently held: none.

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

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
26/05/2017	Member of the Supervisory Board	Sberbank of Russia
06 June 2012	Chairman of the Board of Directors	Limited Liability Company Ivi.ru:
14 June 2016	Member of the Board of Directors	Super League Holdings Pte. LTD
18 October 2013	Member of the Advisory Board:	Ozon Holdings Limited

Other information:

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

Full Name:	3. MARTIN GRANT GILMAN
Year of Birth:	1948
Information on education:	<p>Higher 1970 University of Pennsylvania (USA), Bachelor of Science (BS) in Economics (Wharton School), Bachelor of Arts (BA) in Political Science (College of Liberal Arts)</p> <p>1971 Certificate of International Studies at the School of International Studies at Johns Hopkins University in Bologna</p> <p>1972 London School of Economics, M.Sc. (Econ)</p> <p>1981 London School of Economics, Ph.D. in Economics</p>
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	<p>Member of the Strategic Planning Committee</p> <p>Member of the Risk Management Committee</p>
Information on members of	

the Supervisory Board considered independent by the issuing credit institution	Independent Director
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Positions held at present:

From	Position title	Full company name of the organization
1	2	3
05/01/2015	Advisor to the Rector	Higher School of Economics – National Research University (Moscow, Russia)
01/09/2005	Professor of the Faculty of Economic Sciences	Higher School of Economics – National Research University (Moscow, Russia)

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

From	until	Position title	Full company name of the organization
1	2	3	4
18/02/2012	30/04/2015	Director	Institute of Fundamental Interdisciplinary Research at Higher School of Economics (Moscow, Russia)

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
20/02/2006	Member of the Board of Directors	PJSC "ROSBANK"
06/06/2014	Member of the Supervisory Board	Sberbank of Russia

Other information:

Participatory interest in the charter capital of the issuing credit institution	0.00018%
Percentage of ordinary shares held in the issuing credit institution	0.00019%
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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no

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

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

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
28/11/2007	CEO, Chairman of the Executive Board	Sberbank of Russia

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
24/06/2005	Member of the Supervisory Board	Sberbank of Russia
28/11/2007	Chairman of the Executive Board	Sberbank of Russia
21/05/2014	Member of the Board of Directors	Yandex N.V.
from 06/03/2008 until 06/09/2016	Chairman of the Board	Sberbank PJSC (Ukraine)
28/12/2012	Chairman of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
01/03/2012	Chairman of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
27/06/2014	Member of the Supervisory Board	Autonomous nonprofit organization

		Center for Expert Reviews on Issues of World Trade Organization
28/05/2011	Member of the Supervisory Board	National Research University "Higher School of Economics"
27/04/2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
16/07/2010	Member of the Board of Trustees	Yegor Gaidar Foundation for Economic Policy
11/08/2011	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
13/09/2017	Chairman of the Board of the Association	Association of Regional Banks of Russia/ Association "Russia" (from 19/10/2017 Association of Banks of Russia)

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	5. NADEZHDA IVANOVA
Year of Birth:	1953
Information on education:	Higher

	1975 Moscow Financial Institute Finance and Credit, Economist
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Audit Committee Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
01/02/2017	Adviser to the Chairman	Central Bank of the Russian Federation

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

From	until	Position title	Full company name of the organization
1	2	3	4
22/04/1995	25/06/2013	Director of the General Economic Department	Central Bank of the Russian Federation
26/06/2013	31/01/2017	Deputy Chairperson, Director of the General Economic Department	Central Bank of the Russian Federation

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
21/06/2002	Member of the Supervisory Board	Sberbank of Russia
24/04/2002	Member of the Board of Directors	Central Bank of the Russian Federation
from 20/05/2004 until 26/06/2014	Member of the Supervisory Board	Moscow Exchange PJSC

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

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

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
24/06/2013	Adviser to the Chairman	Central Bank of the Russian Federation

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

From	until	Position title	Full company name of the organization
1	2	3	4
20/03/2002	23/06/2013	Chairman	Central Bank of the Russian Federation

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
30/06/2000 21/06/2002	Member of the Supervisory Board Chairman of the Supervisory Board	Sberbank of Russia
18/10/2013	Member of the Board of Directors	Central Bank of the Russian Federation
06/01/2004	Member of the Board of Directors	State Corporation Deposit Insurance Agency
03/08/2016	Member of the Supervisory Board	Russian National Reinsurance Company Joint-Stock Company

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:

7. ALEXEI KUDRIN

Year of Birth:	1960
Information on education:	<p>Higher 1983 A.A. Zhdanov Leningrad State University Political Economics, Economist, Political Economics Lecturer</p> <p>1988 Institute of Economics of the USSR Academy of Sciences candidate of sciences (Ph.D.) in economics</p>
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-
Other Information	Deputy Chairman of the Supervisory Board

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
13/05/2011	Dean of the Liberal Arts and Sciences Department	Saint Petersburg State University
01/12/2011	Chief Researcher	Yegor Gaidar Foundation for Economic Policy
29/12/2011	Chief Researcher	ICSER Leontief Center
30/03/2012	Chairman of the Executive Board of the Fund	Kudrin Foundation for Support of Civil Initiatives
05/05/2017	Chairman of the Board of the Foundation	Kudrin Foundation for Support of Civil Initiatives
28/05/2011	Chairman of the Board of Trustees	Federal State Autonomous Educational Institution of Higher Professional Education Lomonosov Northern (Arctic) Federal University
10/04/2012	Chairman of the Expert Council	Noncommercial Foundation for Enterprise Restructuring and Financial Institutions Development
15/02/2008	Member of the Board of Trustees	Endowment of the European University in Saint Petersburg (EUSP Endowment)
24/05/2003	Founder, Member of the Board of Trustees	Autonomous Nonprofit Educational Institution of Higher Professional Education European University at St. Petersburg
13/05/2005	Member of the Board of Trustees	Autonomous Nonprofit Educational Institution of Higher Professional Education International Banking Institute
26/05/2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation

15/12/2011	Chairman of the Board of Trustees	Yegor Gaidar Foundation for Economic Policy
03/05/2011	Member of the Board of Trustees	State Hermitage Federal State Budgetary Cultural Institution
23/11/2012	Member of the Board of Trustees	Calvert22 Foundation
12/12/2013	Member of the Board of Trustees	Russian Science Foundation (RSF)
03/05/2011	Member of the Board of Trustees	Nonprofit organization "Specialized Endowment Management Foundation for the Development of the State Hermitage"
07/11/2013	Member of the Board of Trustees	Regional Charitable Public Foundation "Friends of the Saint Petersburg Academic Maly Theater under the direction of Lev Dodin"
01/10/2013	Member of the Board of Trustees	Foundation for the Support of Liberal Education
26/11/2014	Chairman of the Board	Foundation for Media Research and Development of Journalism Standards
12/05/2014	Member of the Board of Trustees	All-Russian Noncommercial Association Russian Chess Federation
25/08/2015	Chairman of the Board of the Foundation	Foundation for Support of National Award "Civil Initiative"
20/04/2016	Chairman of the Board of the Foundation	Foundation "Center for Strategic Research"
19/07/2012	Chairman of the Executive Board of the Fund	Special-purpose Foundation for Social and Economical Research

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

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
31/05/2013	Member of the Supervisory Board	Sberbank of Russia
06/26/2014	Chairman of the Supervisory Board	"Moscow Exchange MICEX-RTS" Public Joint-Stock Company
01/12/2014	Chairman of the Board of Directors	Medicine Open Joint-Stock Company
25/05/2015	Chairman of the Board of Directors	Future Non-State Pension Fund Joint-Stock Company
04/12/2015	Member of the Board of Directors	Private Educational Institution of Higher Education "Russian School of Economics"

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	8. GEORGY LUNTOVSKIY
Year of Birth:	1950
Information on education:	Higher 1978 All-Union Correspondence Financial and Economic Institute Finance and Credit, Economist 1997 Russian Governmental Academy of National Economy Management in Market Conditions, Manager 1998 Candidate of Sciences (Ph.D.) in Economics; Moscow State University of Economics, Statistics, and Informatics
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the HR and Remunerations Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-
Other Information	Deputy Chairman of the Supervisory Board

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
13/09/2017	President	Association of Regional Banks of Russia/ Association "Russia" (from

		19/10/2017 Association of Banks of Russia)
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Positions held in the past five years (in chronological order):

From	until	Position title	Full company name of the organization
1	2	3	4
16/03/2005	31/08/2017	First Deputy Chairman,	Central Bank of the Russian Federation

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
30/06/2000	Member of the Supervisory Board	Sberbank of Russia
25/06/1999	Member of the Board of Directors	Central Bank of the Russian Federation
03/10/2003	Chairman of the Supervisory Board	Russian Association of Cash Collection Services (ROSINKAS) of the Central Bank of the Russian Federation
from 29/08/2014 until 26/09/2017	Chairman of the Supervisory Board	Sberbank Technology "National Payment Card System"
17/09/2013 04/12/2015	Member of the Board Chairman of the Board	Interstate Bank
08/04/2016	Member of the Board of Directors	Gosznak Joint-Stock Company

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no

Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no
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Full Name:	9. VLADIMIR MAU
Year of Birth:	1959
Information on education:	Higher 1981 G.V. Plekhanov Moscow National Economy Institute General Economics Faculty, Economist, National Economy Planning 1987 Institute of Economics of the USSR Academy of Sciences Candidate of Sciences (PhD) in Economics 1994, 1996 Doctor of Economics, Professor 1999 Universite Pierre-Mendes-France (Grenoble, France) Ph.D. (Economics)
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the Audit Committee Member of the HR and Remuneration Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
20/05/2002	Rector	Russian Presidential Academy of National Economy and Public Administration

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

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
27/06/2008	Member of the Supervisory Board	Sberbank of Russia
24/06/2013	Member of the Board of Directors	Transkapitalbank Public Joint-Stock Company
30/06/2011	Member of the Board of Directors	Gazprom Neft Public Joint-Stock Company
25/05/2015	Member of the Board of Directors	Severstal Public Joint-Stock Company
20/04/2016	Member of the Board of the Foundation	Foundation "Center for Strategic Research"
27/04/2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
09/11/1993	Member of the Academic Council	Yegor Gaidar Foundation for

		Economic Policy
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Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	10. GENNADY MELIKYAN
Year of Birth:	1947
Information on education:	Higher 1974 Lomonosov Moscow State University Economics Faculty (Political Economy), Economist, Political Economy Lecturer 1978 Lomonosov Moscow State University Postgraduate Education (Department of Political Economy) Candidate of Sciences (Ph.D.) in Economics
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Chairman of the Risk Management Committee: Member of the Strategic Planning Committee Member of the HR and Remuneration Committee

Information on members of the Supervisory Board considered independent by the issuing credit institution	Senior Independent Director
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Positions currently held: none.

Positions held in the past five years (in chronological order): none.

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
06/06/2014	Member of the Supervisory Board	Sberbank of Russia
18/06/2014	Member of the Board of Directors	Commercial bank Energotransbank Sberbank Technology
28/01/2015	Member of the Board of Directors	SoyuzNefteGaz Interstate Oil Company Closed Joint-Stock Company
from 08/06/2012 until 19/06/2014	Member of the Supervisory Board	VTB Bank (PJSC)

Other information:

Participatory interest in the charter capital of the issuing credit institution	0.0001%
Percentage of ordinary shares held in the issuing credit institution	0.0001%
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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy	no

procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	
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Full Name:	11. MAKSIM ORESHKIN
Year of Birth:	1982
Information on education:	Higher 2004 Higher School of Economics, Economics, Master of Economics
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
30/11/2016	Minister	Ministry of Economic Development of the Russian Federation

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

From	until	Position title	Full company name of the organization
1	2	3	4
04/06/2012	30/08/2013	Chief economist	VTB Capital CSJC
02/09/2013	18/03/2015	Director of Long-Term Strategic Planning Department	Ministry of Finance of the Russian Federation
19/03/2015	29/11/2016	Deputy Minister of Finance	Ministry of Finance of the Russian Federation

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
26/05/2017	Member of the Supervisory Board	Sberbank of Russia
15/12/2016	Chairman of the Board of Directors	“Federal Corporation for the Development of Small and Medium-sized Entrepreneurship” Joint-Stock Company
17/01/2017	Member of the Supervisory Board	Asset Management Company Russian Direct Investment Fund Joint-Stock Company
19/12/2016	Member of the Board of Directors	Russian Export Center Joint-Stock Company
15/12/2016	Member of the Supervisory Board	State Corporation Bank for Development and Foreign Economic Affairs (Vneshekonombank)
18/02/2017	Member of the National Financial Board of the Bank of Russia	

28/04/2017	Member of the Board of Directors	GLONASS Joint-Stock Company
07/04/2017	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
31/03/2017	Member of the Supervisory Board	Autonomous Nonprofit Organization Expertise Center for World Trade Organization Issues
13/02/2017	Member of the Board of governors of the Russian Federation	Asian Infrastructure Investment Bank
20/07/2017	Member of the Board of governors of the Russian Federation	IBRD (World Bank)
20/07/2017	Member of the Board of governors of the Russian Federation	Multilateral Investment Guarantee Agency

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	12. OLGA SKOROBOGATOVA
Year of Birth:	1969
Information on education:	Higher 1990 Moscow Plekhanov Institute of National Economy, Economics and

	Logistics Planning, Economist 1995 University of California, MBA in Management in Economics Management
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
01/09/2017	First Deputy Chairman	Central Bank of the Russian Federation

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

From	until	Position title	Full company name of the organization
1	2	3	4
23/11/2007	07/04/2014	Deputy Chairman of the Executive Board	ROSBANK Public Joint-Stock Company
07/04/2014	31/08/2017	Deputy Chairman	Central Bank of the Russian Federation

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
26/05/2017	Member of the Supervisory Board	Sberbank of Russia
02/12/2016	Member of the Board of Directors	Central Bank of the Russian Federation
20/08/2014	Member of the Supervisory Board	National Payment Card System Joint-Stock Company
28/02/2017	Chairman of the Supervisory Board	The FinTech Association
2009-2014	Chairman of the Board of Directors	Nonbanking credit institution United Settlement System (Joint-Stock Company)

Other information:

Participatory interest in the charter 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

Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	13. NADIA WELLS
Year of Birth:	1970
Information on education:	Higher 1993 University of Oxford (UK), MA in Modern History, Modern Languages (with honors) 2000 INSEAD Business School (France), MBA
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Audit Committee Member of the Strategic Planning Committee Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

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

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

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

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
06/06/2014	Member of the Supervisory Board	Sberbank of Russia
25/09/2015	Member of the Board of Directors	Baring Emerging Europe Plc
09/06/2016	Member of the Board of Directors	Eastnine AB (former name – East Capital Explorer AB)
09/06/2016	Member of the Board of Directors	responsAbility Investments AG

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	14. SERGEI SHVETSOV
Year of Birth:	1970
Information on education:	Higher 1993 Lomonosov Moscow State University Economic Cybernetics, Mathematician-Economist
Information on the	

participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
03/03/2014	First Deputy Chairman	Central Bank of the Russian Federation

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

From	until	Position title	Full company name of the organization
1	2	3	4
16/02/2011	31/08/2013	Deputy Chairman	Central Bank of the Russian Federation
01/09/2013	02/03/2014	First Deputy Chairman – Head of the Financial Markets Service, Bank of Russia	Central Bank of the Russian Federation

Participation in management bodies of other legal entities:

From	Management body / status in the management body	Name of the legal entity
1	2	3
04/06/2010	Member of the Supervisory Board	Sberbank of Russia
11/02/2009	Member of the Board of Directors	Central Bank of the Russian Federation
03/08/2016	Chairman of the Supervisory Board	Russian National Reinsurance Company Joint-Stock Company
31/07/2017	Member of the Board of Directors	State Corporation "Deposit Insurance Agency"
from 19/04/2001 until 26/06/2014	Member of the Supervisory Board	"Moscow Exchange MICEX-RTS" Public Joint-Stock Company
from 21/05/2009 until 05/06/2014	Member of the Exchange Board	St. Petersburg Currency Exchange Closed Joint-Stock Company

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Members of the Executive Board:

Full Name:	1. ALEXANDER BAZAROV
Year of Birth:	1962
Information on education:	Higher 1984 T.G. Shevchenko Kiev State University Political Economy, Economist, Political Economy Lecturer 1987 Postgraduate Education at Ph.D. in Economics. 1995 University of Pennsylvania (USA), MBA program

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
01/01/2013	Senior Vice-President	Sberbank of Russia

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

From	until	Position title	Full company name of the organization
1	2	3	4
12/05/2009	31/12/2012	Vice-President – Director of Major Customer Relations Department	Sberbank of Russia

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
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1	2	3
03/06/2008	Member of the Executive Board	Sberbank of Russia
14/04/2014	Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
from 18/02/2010 until 27/04/2017	Member of the Board	Sberbank PJSC (Ukraine)
from 23/12/2011 until 15/04/2016	Member of the Board of Directors	Sberbank (Switzerland) AG

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	2. OLEG GANEEV
Year of Birth:	1972
Information on education:	Higher 1995 Ufa State Aviation Technical University, Automated Design Systems, Engineer and Systems Analyst 1997 Bashkir State University, Economic and Social Planning, Economist 2010 National Economy Academy under the Government of the Russian Federation

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
29/11/2014	Deputy Chairman of the Executive Board	Sberbank of Russia

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

From	until	Position title	Full company name of the organization
1	2	3	4
21/09/2012	29/08/2013	Vice-President	Sberbank of Russia
30/08/2013	28/11/2014	Senior Vice-President	Sberbank of Russia

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
29/11/2014	Member of the Executive Board	Sberbank of Russia
27/01/2014 22/08/2016	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no

Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no
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Full Name:	3. HERMAN GREF
Year of Birth:	1964
Information on education:	Higher 1990 Dostoevsky Omsk State University Law, Lawyer 1993 St. Petersburg State University Postgraduate studies, Faculty of Law 2011 Candidate of Sciences (PhD) in Economics

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
28/11/2007	CEO, Chairman of the Executive Board	Sberbank of Russia

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
24/06/2005	Member of the Supervisory Board	Sberbank of Russia
28/11/2007	Chairman of the Executive Board	Sberbank of Russia
21/05/2014	Member of the Board of Directors	Yandex N.V.
from 06/03/2008 until 06/09/2016	Chairman of the Board	Sberbank PJSC (Ukraine)
28/12/2012	Chairman of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
01/03/2012	Chairman of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
27/06/2014	Member of the Supervisory Board	Autonomous nonprofit organization Center for Expert Reviews on Issues of World Trade Organization
28/05/2011	Member of the Supervisory Board	National Research University "Higher School of Economics"
27/04/2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
16/07/2010	Member of the Board of Trustees	Yegor Gaidar Foundation for Economic Policy
11/08/2011	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
13/09/2017	Chairman of the Board of the Association	Association of Regional Banks of Russia/ Association "Russia" (from 19/10/2017 Association of Banks of Russia)

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	4. BELLA ZLATKIS
Year of Birth:	1948
Information on education:	Higher 1970 Moscow Financial Institute Finance and Credit, Economist 1978 Postgraduate Education at the All-Union Correspondence Financial and Economic Institute; Candidate of Sciences (Ph.D.) in Economics

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
28/05/2004	Deputy Chairman of the Executive Board	Sberbank of Russia

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
08/07/2005	Member of the Executive Board	Sberbank of Russia
from 30/06/2000 until 28/05/2015	Member of the Supervisory Board	Sberbank of Russia
24/06/2014	Chairman of the Supervisory Board	Nonbanking credit institution Joint-Stock Company "National Settlement Depository"
06/26/2014	Member of the Supervisory Board	Sberbank "Moscow Exchange MICEX-RTS"
02/09/2015	Member of the Presidium of Partnership	Noncommercial Partnership National Council on Corporate Governance

Other information:

Participatory interest in the charter 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 owned in the issuing credit institution	0
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	5. STANISLAV KUZNETSOV
Year of Birth:	1962
Information on education:	Higher 1984

	Military Institute, Military and Political Specialty, Foreign Languages Officer with a Higher Military and Political Education, German Language Translator-Assistant, Czech Language Translator 2002 Law Institute of the Ministry of Internal Affairs of the Russian Federation, Jurisprudence, Lawyer 2004 Moscow Academy of Finance and Law, Legal Framework for the Development of State Economy 2005 Candidate of Legal Sciences 2007 State University – Higher School of Economics, Global Trends and New Management Solutions
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Positions held at present:

From	Position title	Full company name of the organization
1	2	3
08/10/2010	Deputy Chairman of the Executive Board	Sberbank of Russia

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
29/01/2008	Member of the Executive Board	Sberbank of Russia
19/05/2017	Member of the Supervisory Board	Sberbank Europe AG
30/06/2014	Member of the Board of Directors	Sberbank – Automated Trading System Closed Joint-Stock Company
25/06/2014	Chairman of the Board of Directors	Sberbank Technology "Rublyovo – Arkhangelskoe"
from 27/06/2014 until 16/01/2016	Chairman of the Board of Directors	Nonpublic Joint-Stock Company "Krasnaya Polyana"
from 28/04/2014 until 19/09/2016	Chairman of the Board of Directors	Savings Capital Limited Liability Company
15/03/2016 30/03/2016	Member of the Board of Directors Chairman of the Board of Directors	SAFE INFORMATION ZONE Limited Liability Company
30/09/2015	Member of the Board	Charity Foundation "Contribution to the Future"

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	6. ALEXANDER MOROZOV
Year of Birth:	1969
Information on education:	Higher 1995 Economic Theory, Economist 2004 Harvard Business School, MBA Program

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
01/01/2013	Deputy Chairman of the Executive Board	Sberbank of Russia

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

From	until	Position title	Full company name of the organization
1	2	3	4
12/05/2009	31/12/2012	Vice-President – Director of Finance Department	Sberbank of Russia

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
19/05/2008	Member of the Executive Board	Sberbank of Russia
01/09/2012	Member of the Board of Directors	Cetelem Bank Limited Liability Company
from 07/17/2009 until 27/04/2017	Member of the Board	Sberbank PJSC (Ukraine)

18/07/2013	Member of the Supervisory Board	Sberbank Europe AG
28/12/2012	Member of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
12/10/2012	Member of the Board of Directors	Sberbank (Switzerland) AG
10/03/2016	Member of the Board of Directors	Sberbank Private Pension Fund Joint-Stock Company

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	7. MAXIM POLETAEV
Year of Birth:	1971
Information on education:	Higher 1993 Yaroslavl State University Accounting, Control, and Analysis of Economic Activities, Economist

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
10/06/2013	First Deputy Chairman of the	Sberbank of Russia

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

From	until	Position title	Full company name of the organization
1	2	3	4
15/10/2009	09/06/2013	Vice-President, Chairman of Moscow Bank	Sberbank of Russia

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
01/03/2013	Member of the Executive Board	Sberbank of Russia
30/04/2014	Chairman of the Board of Directors	Limited Liability Company "Sberbank Capital"
from 29/04/2014 until 26/01/2016	Member of the Board of Directors	Grand Baikal Limited Liability Company
19/05/2017	Member of the Supervisory Board	Sberbank Europe AG
17/06/2015	Chairman of the Supervisory Board	Sberbank Technology Sberbank Asset Management
14/10/2013	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
06/07/2015	Chairman of the Board of Directors	Sberbank Real Estate Center LLC
24/04/2015	Chairman of the Board of Directors	The Auction House of the Russian Federation, JSC

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties,	no

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

Full Name:	8. ALEXANDER TORBAKHOV
Year of Birth:	1971
Information on education:	Higher 1994 Ordzhonikidze Moscow Aviation Institute Gyroscopic Devices and Systems for Orientation, Navigation, and Stabilization, Electrical Engineer 1997 Moscow State Institute of International Relations (University), International Economic Relations, Economist with Foreign Language Proficiency 2005 The University of Chicago (USA), MBA Program

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
08/10/2010	Deputy Chairman of the Executive Board	Sberbank of Russia

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
08/10/2010	Member of the Executive Board	Sberbank of Russia
05/06/2014	Chairman of the Board of Directors	Sberbank Technology Universal Electronic Card
30/06/2014	Chairman of the Board of Directors	Sberbank Technology "Loyalty Programs Center"
14/03/2013	Chairman of the Board of Directors	Cetelem Bank Limited Liability Company
from 30/04/2014 until 20/03/2017	Chairman of the Board of Directors	Limited Liability Company "PS Yandex.Money"
01/03/2012 14/04/2014	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
06/07/2015	Deputy Chairman of the Board of Directors	Sberbank Real Estate Center LLC
30/06/2017	Member of the Board of Directors	Sberbank Technology Sberbank Technologies

Other information:

Participatory interest in the charter capital of the issuing credit institution	0
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Percentage of ordinary shares held in the issuing credit institution	0
Number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	9. LEV KHASIS
Year of Birth:	1966
Information on education:	<p>Higher 1989 S.P. Korolev Kuibyshev Aviation Institute, Aircraft Engineering, Mechanical Engineer</p> <p>1995 Institute of Retraining and Advanced Training of the Finance Academy under the Government of the Russian Federation, Faculty of Banking, Economist in Banking</p> <p>1998 S.P. Korolev Samara University, Candidate of Technical Sciences</p> <p>2001 Saint Petersburg University of the Ministry of Internal Affairs of Russia, Law, Lawyer</p> <p>2001 Saint Petersburg University of the Ministry of Internal Affairs of Russia, Candidate of Legal Sciences</p> <p>2007 Systems Analysis Institute of the Russian Academy of Sciences Doctor of Economic Sciences</p>

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
02/09/2013	First Deputy Chairman of the Executive Board,	Sberbank of Russia

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

From	until	Position title	Full company name of the organization
1	2	3	4
01/10/2011	31/08/2013	Senior Vice-President	Wal-Mart Stores, Inc.

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
02/09/2013	Member of the Executive Board	Sberbank of Russia
06/09/2016	Chairman of the Board	Sberbank PJSC (Ukraine)
from 26/06/2015 until 10/07/2016	Chairman of the Board of Directors	Sberbank Technology "Loyalty Programs Center"
14/10/2013	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
14/07/2015	Chairman of the Board of Directors	Closed Joint-Stock Company "Sberbank – Automated Trading System"
20/04/2017	Chairman of the Board of Directors	Limited Liability Company "PS Yandex.Money"
from 24/11/2015 until October 2016	Deputy Chairman of the Board of Directors	Jet.com.Inc (USA)
February, 2017	Member of the Board of Directors	LendingHome Corporation (USA)
February, 2017	Member of the Board of Directors	Giddy Inc (USA)
30/06/2017	Chairman of the Board of Directors	Sberbank Technology Sberbank Technologies
21/03/2017	Chairman of the Board of Directors	Evotor LLC
20/08/2017	Chairman of the Board of Directors	DokDok Limited Liability Company
From 2017	Member of the Board of Directors	Space Apprentices Enterprise Inc

Other information:

Participatory interest in the charter 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 owned in the issuing credit institution	0
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

Full Name:	10. YULIA CHUPINA
Year of Birth:	1970
Information on education:	Higher 1993 Moscow State Linguistics University, foreign languages, translator-reviewer (Spanish and English) 1997 1995 - 1997 - Higher School of Company Management and Administration (ESADE), Spain (MBA, Finance and International Management) 1997 Leonard N. Stern School of Business, New York University, US (MBA, Finance and International Management)

Positions held at present:

From	Position title	Full company name of the organization
1	2	3
29/07/2016	Deputy Chairman of the Executive Board	Sberbank of Russia

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

From	until	Position title	Full company name of the organization
1	2	3	4
01/09/2014	31/03/2015	Adviser to CEO	Sberbank of Russia
01/04/2015	28/07/2016	Senior Vice-President	Sberbank of Russia

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
29/07/2016	Member of the Executive Board	Sberbank of Russia
06/04/2015	Member of the Board of Directors	Sberbank Technology

		Sberbank Technologies
06/04/2015 17/09/2015	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
30/09/2015	Chairman of the Board of the Foundation	Charity Foundation "Contribution to the Future"
from 17/12/2015 until 29/04/2016	Member of the Supervisory Board	Sberbank Europe AG
from 21/07/2015 until 15/07/2016	Member of the Board of Directors	Cetelem Bank Limited Liability Company

Other information:

Participatory interest in the charter 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
Interest in the charter capital of subsidiaries and dependent companies 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 persons who are members of management bodies of the issuing credit institution and/or bodies of control over financial and economic activities of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no

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

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

Supervisory Board

Payment of remuneration to members of the Supervisory Board of the Bank and compensation of expenses connected with their participation in work of the Supervisory Board shall be made according to the procedure established by the Bank's internal document — that is, Regulation on Remuneration and Compensation to the Members of the Supervisory Board

(hereinafter, the Regulation) approved by annual General Shareholders' Meeting of Sberbank on 31/05/2013, taking into account the changes approved by annual General Shareholders' Meeting of Sberbank on 27/05/2016.

Remuneration consists of a basic part, which is paid to a member of the Supervisory Board provided that he or she participated in at least a half of the Supervisory Board meetings held in the billing period, and additional remuneration for work in the Committees, for chairing the Committees and performance of duties of the senior independent director, and for chairing the Supervisory Board:

Type of remuneration	Prior to 2016	From 2016
Basic remuneration	RUB4.2 m	RUB5.9 m
Additional remuneration for the performance of duties of a member of any of the Committees of the Supervisory Board	+10% of the basic remuneration	+20% of the basic remuneration
Additional remuneration for the performance of duties of the Chairman of any of the Committees of the Supervisory Board and the Senior Independent Director	+20% of the basic remuneration	+30% of the basic remuneration
Additional remuneration for the performance of duties of Chairman of the Supervisory Board	+30% of the basic remuneration	+50% of the basic remuneration

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

The total amount of remuneration paid to the members of the Supervisory Board for 9 months 2017 for their participation in this Bank management body was RUB74.4 m, including:

- RUB53.1 m as the base remuneration
- RUB7.1 m for performing the duties of the Committees of the Supervisory Board and the Senior Independent Director (RUB1,770 thousand to each chairperson)
- RUB14.2 m for performing the duties of Committee members (RUB1,180 thousand to each member)

Information on the remuneration specified for members of the Supervisory Board who gave during 9 months 2017 their written consent to receive remuneration.

Also, the Regulation provides the possibility of compensation to members of the Supervisory Board of target expenses related to the performance of their duties as Board members. During the 9 months of 2017, one member of the Supervisory Board was compensated for the special expenses related to the performance of the functions of the member of the Supervisory Board, and it amounted to RUB12.1 thousand.

Overall, in 2014 the remuneration paid to the Supervisory Board members in relation to their membership in this management body amounted to RUB53.0 m:

- RUB46.2 m as basic remuneration (11 persons)
- RUB1.7 m for performing the duties of two (2) Committee Chairmen (RUB840,000 each)
- RUB4.2 m for performing the duties of Committee members (10 persons, RUB420,000 each)
- as reimbursement for costs related to performing the duties of Board members, RUB879,000 to three (3) Supervisory Board members

Information on the remuneration and reimbursement for costs in 2014 is provided regarding Supervisory Board members who gave their written consent to receive remuneration and submitted written applications for the reimbursement for costs to the Bank in 2014.

Executive Board

Sberbank's Policy for the remuneration of Executive Board members provides for the dependence of remuneration on the results of the bank's performance and each Board member's personal contribution to the achievement of such a result through the use of tools for regular

performance evaluations through a system of balanced performance indicators. The wage structure includes fixed and variable components. The variable remuneration is directly linked to key performance indicators and fulfillment of a number of key efficiency indicators, including individual and team, financial and non-financial indicators. The basic elements of the variable component of remuneration are quarterly bonuses and remuneration depending on performance results for the year.

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

The program is based on the following parameters:

- 40% of the variable part of the annual remuneration is deferred and will be paid in future in three annual payments
- Payments to the program participants depend on the positive results of the Bank's activities (i.e., if the Bank's activities were unprofitable during any of three years following the year when the program participants became entitled to such payments, they will lose the right for such remuneration in the year when the loss was recorded)
- The program participant may be deprived of the right to receive remuneration in part or in full, for example, upon failure to comply with their official duties (including breach of job description) upon the dismissal of the employee for this reason, or as a result of the negative personal contribution to the Bank's results

For 9 months of 2017, RUB1,028.1 m was paid to the Executive Board members of the Bank, including:

- Fixed remuneration (official salary, paid leave, payment of average earnings during business trips) to the amount of RUB909.8 m
- variable remuneration (bonuses, remuneration based on the results of work for the year, other non-recurring fees received for the results of work in 2017) - RUB111.2 m, including an adjustment of the amounts paid in 2016, paid during 9 months 2017 year, amounted to RUB4.9 m
- RUB7.1 m paid to the Executive Board members for performing the functions of the Supervisory Board members

As of 30/09/2017, the Bank's liabilities for deferred compensation to the members of the Management Board amounted to RUB3 bn.

Long-term remuneration based on shares shall be paid in cash and shall be subject to revaluation at its fair value as of each reporting date based on the average price of the Bank's ordinary shares for the last 6 months. The respective liabilities shall be included in other financial liabilities in the consolidated statement of financial standing before payment is made.

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

5.4. Information on the structure and terms of reference of bodies of control over financial and economic activities of the issuing credit institution, and the organization of the risk management and internal control system

Describe the structure of bodies of control over financial and economic activities of the issuing credit institution and their terms of reference in accordance with the Articles of Association (constituent documents) and internal documents of the issuing credit institution:

Control over financial and economic activity of the Bank is carried out by the Internal Audit Committee; External Auditor; the management bodies of the Bank (General Shareholders' Meeting, Supervisory Board, Executive Board, CEO, Chairman of the Board) in accordance with their powers defined by the Bank's Articles of Association and specified in the internal documents of the Bank; as well as the internal structural units and special officers of the Bank in charge of internal control in accordance with the powers defined by the internal documents of the Bank.

The Internal Audit Committee shall conduct the audit (inspection) of financial and economic activities of the Bank for the year and for any other period at the initiative of the bodies and persons

specified in Federal Law No. 208-FZ as of 26/12/1995 "On Joint-Stock Companies", the Articles of Association of the Bank and the Regulations on the Internal Audit Committee of the Bank; assess the accuracy of information included in the annual report and annual financial (accounting) statements of the Bank; and have the right to request the convening of an Extraordinary General Shareholders' Meeting and the meetings of the Supervisory Board in cases when the irregularities in the financial and economic activities revealed by the audit, or a real threat to the interests of the Bank (its depositors) requires resolutions on matters within the terms of reference of these bodies of the Bank.

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

The competence of the General Shareholders' Meeting in terms of the internal controls over the activities of the Bank includes the following issues: electing the members of the Supervisory Board of the Bank, CEO and Chairman of the Board, members of the Audit Commission of the Bank; approving the external auditor of the Bank; approving annual reports, including the annual financial statements of the Bank; adopting resolutions on approval of major transactions and interested party transactions in cases provided by the federal law.

In terms of the internal controls over the activities of the Bank, the Supervisory Board has the following authority: participating in the establishment of internal control system by adopting the internal regulatory documents of the Bank, including the regulation on the internal control system, the regulation on the Internal Controls Office; appointing and dismissing the Head of the Bank's Internal Audit Office; approving the Annual Inspection Plan of the Bank's Internal Audit Office; reviewing reports provided by the Internal Audit Office on implementation of the Inspection Plan and Bank inspection findings; evaluating, based on reports provided by the Internal Audit Office, compliance by the Bank's executive bodies with strategies and procedures approved by the Bank's Supervisory Board; approving the risk management procedure, and monitoring implementation of the procedure specified; approving the procedure for preventing conflicts of interest, Financial Stability Recovery Plan in case of considerable worsening of the Bank's financial standing, plan of actions intended to ensure continuous activity and/or recovery of the Bank's activities in case of abnormal or emergency situations.

In terms of the internal controls, the Executive Board of the Bank is bearing responsibility for implementing the decisions of the Supervisory Board of the Bank, implementing the Development Strategy of the Bank and policy in the area of internal controls in the Bank; discussing the reports by the heads of units in head office and heads of the regional banks on the results of activities in the corresponding periods and results of activities in specific areas; defining the policy of the Bank in the area of risk management; ensuring the conditions for its effective implementation, organizing the risk management process in the Bank, determining the units responsible for managing the individual types of risk; reviewing the state of accounting, reporting and internal controls in the Bank; holding the hearings of reports by the heads of branches and other separate units of the Bank on the results of the audits and inspections of their activities, adopting resolutions on these issues and other issues within its competence.

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

Internal structural units of the Bank in charge of internal control:

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

The Internal Audit Service of the Bank is a group of structural units of the Bank that have been assigned the functions of inspecting and assessing the effectiveness of internal controls, risk management systems, information security systems, reliability of accounting and reporting, and some other controlling functions, including the functions of controlling compliance with the procedures established for the internal controls over financial and business activities of the Bank.

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

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

- Ensuring sustainable development of the Bank and controlled companies as part of implementation of the development strategy approved by the Supervisory Board
- Ensuring and protecting the interests of shareholders, creditors, and others, given that these persons are interested in the continuation of sustainable activities of the Bank, to prevent the risks accepted by the Bank and its controlled companies from posing a threat to the existence of the Bank
- Strengthening the competitive advantages of the Bank

To ensure the effective planning and control of accepted risks, the risk management functions are distributed among the Supervisory Board, the Chairman of the Executive Board, CEO, Chairman of the Board, the supervisor of the Risks Block (Head of the Risk Management Office of the Bank), specialized committees of the Executive Board, Risks Block, and other business units of the Bank and members of the Group. The distribution of authority in the risk management system meets the requirements and recommendations of Bank of Russia and the practice of international financial institutions.

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

- Effective and efficient financial and economic activities when performing banking operations and other transactions, efficient management of both assets and liabilities, including asset integrity and bank risk management
- The accuracy, completeness, objectivity, and timeliness in preparing and submitting the financial, accounting, statistical, and other reports (for internal and external users) as well as the information security (protection of the interests (goals) of the Bank in the information area, which is an aggregate of information, information infrastructure, entities that collect, prepare, distribute, and use information, and the systems for regulating the relations arising in this process)
- Compliance with regulatory legal acts, standards of self-regulating organizations, the Articles of Association, and internal documents of the Bank
- Prevention of involvement of the Bank or its employees in unlawful activities, including legitimization (laundering) of proceeds from criminal activities and financing of terrorism, and timely submission of appropriate details to governmental authorities and Bank of Russia in accordance with the laws of the Russian Federation

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

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

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

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

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

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

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

The Supervisory Board has established an Audit Committee consisting of 3 members.

Composition of the Audit Committee:

Chairman: V. Mau

Members of the Committee: N. Ivanova, N. Wells

The Audit committee is responsible for:

In the area of accounting (financial) statements:

- Control over ensuring the completeness, accuracy, and reliability of the Bank's accounting (financial) statements, including preliminary review of the Bank's annual accounting (financial) statements submitted for approval at the Bank's General Shareholders' Meeting
- Analysis of substantive issues of the accounting policy used by the Bank for preparation of accounting (financial) statements
- Participation in consideration of substantive issues regarding the accounting (financial) statements

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

- Control over the reliability and effectiveness of functioning of the risk management and internal control system, including:
- a) Evaluation of completeness of control over the procedure for preparation and submission of accounting (financial) statements, compliance with the requirements of the current legislation of the Russian Federation, regulatory acts, the Bank's internal documents, effectiveness of the operations performed and other transactions, and the protection of assets;
- b) Evaluation of effectiveness of the Bank's internal control and risk management procedures, their compliance with the nature and scope of the operations performed, level and combination of the risks assumed, and preparation of proposals related to their improvement;
- Control over reliability and effectiveness of the corporate management system, including evaluation of the corporate management practices, and preparation of proposals related to their improvement
- Evaluation of execution of the Bank's policy in risk management and internal control
- Control of procedures ensuring the Bank's compliance with the requirements of legislation and the Bank's ethical standards, rules, procedures, and requirements of stock exchanges
- Evaluation of execution of the policy for managing a conflict of interests

In the area of internal and external audit:

- Ensuring the independence and objectivity of implementation of the external and internal audits
- preliminary review and approval of changes introduced into the Regulations on the Internal Control System, Regulations on the Internal Audit Service, Annual Inspection Plans of the Internal Audit Service and reports of their implementation and results of the audits of the Bank
- Consideration of issues regarding appointment (termination of appointment) of the head of the Internal Audit Office and the amount of their remuneration, evaluation of the effectiveness of the Internal Audit Office head's performance of their functions;
- Review of existing limitations of authorities or budget for implementation of the internal audit function that could have a negative impact on effective exercise of the internal audit function
- Monitoring the effectiveness of the activities of the Internal Audit Office
- Evaluation of independence, objectivity, and no conflict of interests of the Bank's auditor, including evaluation of candidates for auditors, preparation of recommendations to the Supervisory Board as to the selection of auditors for approval by the Bank's Shareholders' Meeting based on the terms of the agreement concluded with the auditor and to reelection of the Bank's auditor
- Control over performing the external audit, evaluation of the quality of performing the audit and auditor's opinions, including preliminary review of auditor's opinions, and provision of

results of their review (evaluation) as the information (materials) to be provided for review to the persons entitled to participate in the Bank's Annual General Shareholders' Meeting

- Ensuring effective interaction between the Internal Audit Office and the Bank's auditor
- Preparation of recommendations for taking actions on prompt elimination of defects in the internal control system and violations of the requirements of the current legislation of the Russian Federation, the Bank's internal documents, and other defects detected by the regulator, other competent authorities, the external auditor, and the Internal Audit Office
- Performing evaluation of compliance by the Bank's executive bodies with the strategies and procedures approved by the Bank's Supervisory Board based on the Internal Audit Office reports
- Control over compliance by the auditor with the principles of the provision and combination of the services of an audit and nonaudit nature

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

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

Moreover, the Audit Committee:

- considers the Bank's Internal Audit Committee's opinion on the results of the Bank's financial and economic activities and other information and documents provided by the Internal Audit Committee not related to the results of the annual audit of the financial and economic activities of the Bank
- reviews the information in cases where the management of the Bank has assumed increased risks
- elaborates recommendations on changes and amendments to the Bank's internal documents regulating the activities of the Internal Audit Committee
- interacts with the Internal Audit Committee, companies that provide auditing services to the Bank, Internal Controls Office of the Bank for elaboration of joint recommendations on material issues of financial and economic activities of the Bank

The Supervisory Board may resolve to submit other issues for review by the Audit Committee.

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

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

The risk management process includes five main stages:

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

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

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

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

To implement internal controls, assist the management bodies of the Bank in ensuring the compliance of the Bank's activities to the laws, regulation, and best practices, as well as to create and apply effective methods and mechanisms for managing the risk of losses incurred by the Bank as a result of noncompliance with the laws of the Russian Federation, internal documents of the Bank, standards of self-regulatory organizations, and/or sanctions and/or other enforcement measures on the part of the supervisory authorities, the Bank established its Internal Controls Office that includes the aggregate of structural business units and employees of the Bank acting in accordance with the legislation of the Russian Federation, Bank's Articles of Association and Regulations on the Internal Controls Office.

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

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

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

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

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

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

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

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

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

Basic principles of the Bank's risk management policy:

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

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

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

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

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

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

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

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

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

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

The policy of the Bank in risk management and internal control is defined by the internal regulatory documents of the Bank, including Policy for Integrated Risk Management No. 2430 as of 29/02/2012.

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

"Procedure for Accessing the Insider Information of Sberbank, Rules for Protecting Its Confidentiality and Controlling the Implementation of Federal Law No. 224-FZ" No. 2106-3 as of 25/08/ 2014.

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

Audit Commission

Full name	1. NATALYA BORODINA	
Year of Birth	1962	
Education	Higher 1984 Plekhanov Moscow Institute of National Economy National Economy Planning, Economist	

Positions held at present:

From	organization	position
1	2	3
09/04/2015	Central Bank	Deputy Director of the Internal

	of the Russian Federation	Audit Department
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Positions held in the past five years (in chronological order):

From	until	organization	position
1	2	3	4
01/04/2011	02/12/2012	Central Bank of the Russian Federation	Head of Audit Division for Credit Institutions of Internal Audit Department
03/12/2012	31/10/2013	Central Bank of the Russian Federation	Head of Moscow Region Business Unit Audit Department of the Internal Audit Department
01/11/2013	08/04/2015	Central Bank of the Russian Federation	Head of Division for Audit Operations on Financial Markets and Work with Credit Institutions, Internal Audit Department
Participatory interest in the charter capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state		no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).		no	

Full name	2. IRINA LITVINOVA
Year of Birth	1968
Education	Higher 1991 Khabarovsk Institute of National Economy, Economic and Social Planning, Economist

Positions held at present:

From	organization	position
1	2	3
28/07/2016	Central Bank of the Russian Federation	Deputy Director of the Internal Audit Department

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

From	until	organization	position
1	2	3	4
11/03/2011	06/11/2012	Central Bank of the Russian Federation	Head of Division for Audit Operations on Financial Markets and Work with Credit Institutions, Internal Audit Department
07/11/2012	17/11/2013	Central Bank of the Russian Federation	Deputy Director of the Internal Audit Department
18/11/2013	19/01/2014	Central Bank of the Russian Federation	Head of Moscow Region Business Unit Audit Department of the Internal Audit Department
20/01/2014	27/07/2016	Central Bank of the Russian Federation	Head of the Audit of Accounting and Financial and Economic Activities Division of the Department of the Internal Audit
Participatory interest in the charter capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no
Full name	3. MARIA VOLOSHINA
Year of Birth	1984
Education	Higher 2006 Financial Academy under the Government of the Russian Federation, "State and Municipal Administration", Manager

Positions held at present:

From	organization	position
1	2	3
23/11/2015	Central Bank of the Russian Federation	Head of the Division for Development of Industry Standards for Accounting and Preparation of Accounting (Financial) Statements for Credit Institutions and Non- Bank Financial Institutions of the Department of Accounting and Reporting of the Bank of Russia

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

From	until	organization	position
1	2	3	4
17/10/2011	23/07/2015	PricewaterhouseCoopers Audit (Primary)	Group Senior Manager, Manager
07/09/2015	20/11/2015	Base Element Company JSC	Head of Division for Insurance and Lease
Participatory interest in the charter capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0

Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	no	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no	
Full name	4. NATALYA REVINA	
Year of Birth	1969	
Education	Higher 1993 Moscow Institute of Physics and Technology Applied Mathematics and Physics 1999 G.V. Plekhanov Russian Economic Academy Finance and Credit, Economist	

Positions currently held: none.

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

From	until	organization	position
1	2	3	4
02/04/2010	23/06/2013	Sberbank of Russia	Head of Retail Risk Management of the Risk Department
24/06/2013	12/07/2015	Sberbank of Russia	Director of the Methodology and Risk Control Department
13/07/2015	14/09/2017	Sberbank of Russia	Senior Managing Director – Director of the Integrated Risk Management Department
Participatory interest in the charter capital of the issuing credit institution			0

Percentage of ordinary shares held in the issuing credit institution		0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution		0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	no	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	no	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).	no	
Full name	5. ALEXEY MINENKO	
Year of Birth	1968	
Education	Higher 1993 Lomonosov Moscow State University, Physics, Physicist 1996 1995 G.V. Plekhanov Russian Economic Academy, Finance and Credit, Economist 2004 State University – Higher School of Economics, MBA Program	

Positions held at present:

From	organization	position
1	2	3

27/06/2017	Sberbank of Russia	Managing Director – Deputy Chief Accountant, Deputy Director of the Accounting and Reporting Department
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Positions held in the past five years (in chronological order):

From	until	organization	position
1	2	3	4
27/05/2010	08/09/2015	Sberbank of Russia	Deputy Chief Accountant, Deputy Director of the Accounting and Reporting Department
09/09/2015	26/06/2017	Sberbank of Russia	Managing Director – Deputy Chief Accountant, Deputy Director of the Accounting and Reporting Department
Participatory interest in the charter capital of the issuing credit institution			0.00001%
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state			no

Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by Russian Federation legislation about insolvency (bankruptcy).		no
Full name	6. YULIA ISAKHANOVA	
Year of Birth	1968	
Education	Higher 1990 Moscow Financial Institute Finance and Credit, Economist 2007 Higher School of Economics – National Research University, MBA (second degree)	

Positions held at present:

C	organization	position
1	2	3
24/07/2015	Sberbank of Russia	Senior Managing Director – Head of the Financial Control Directorate

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

C	for	organization	position
1	2	3	4
16/06/2009	23/07/2015	Sberbank of Russia	Head of the Financial Control Division of the Finance Department
Participatory interest in the charter capital of the issuing credit institution			0.001%
Percentage of ordinary shares held in the issuing credit institution			0.0006%
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and (or) for crimes against the state		no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and (or) one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation on insolvency (bankruptcy).		no
Full name	7. TATYANA DOMANSKAYA	
Year of Birth	1974	
Education	Higher 1995 G.V. Plekhanov Russian Economic Academy, Finance and Credit, Economist	

Positions held at present:

C	organization	position
1	2	3
01/01/2015	Sberbank of Russia	Executive Director, Head of the Section for Interaction with External Control Bodies of the Internal Audit Division

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

C	for	organization	position
1	2	3	4
02/10/2006	30/04/2013	Sberbank of Russia	Senior Economist, Senior Chief Auditor of Internal Controls, Inspection and Audit Department
01/05/2013	31/12/2014	Sberbank of Russia	Head of Division for Interaction with External Controlling Authorities, Internal Controls, Inspection and Audit Department
Participatory interest in the charter capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0

Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	no
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and (or) for crimes against the state	no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and (or) one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation on insolvency (bankruptcy).	no

The Bank's Internal Audit Service

Full name	OLEG CHISTYAKOV
Year of Birth	1964
Education	Higher 1986 Ordzhonikidze Moscow Management Institute Planning Engineer

Positions held at present:

C	organization	position
1	2	3
01/01/2015	Sberbank of Russia	Senior Managing Director – Director of the Internal Audit Department

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

C	for	organization	position
1	2	3	4
14/10/2009	31/12/2014	Sberbank of Russia	Director of Internal Control, Inspection and Audit Department
Participatory interest in the charter capital of the issuing credit institution			0.00005%
Percentage of ordinary shares held in the issuing credit institution			0.00005%
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and (or) for crimes against the state			no
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and (or) one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation on insolvency (bankruptcy).			no

Internal Control Service of the Bank

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

Positions held at present:

C	organization	position
1	2	3
01/12/2014	Sberbank of Russia	Senior Managing Director – Director of the Compliance Department

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

C	for	organization	position
1	2	3	4
16/02/2004	18/12/2012	Troika Dialog Financial Broker Closed Joint-Stock Company (since 04/09/2012 — SIB Financial Broker Closed Joint-Stock Company)	President
14/09/2012	18/12/2012	Sberbank of Russia	Deputy Director of the Compliance Department
19/12/2012	30/11/2014	Sberbank of Russia	Director of the Compliance Department
Participatory interest in the charter capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Interest in the charter capital of subsidiaries and dependent companies 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 with other members of bodies of the issuing credit institution related to control over its financial and economic activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		no	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and (or) for crimes against the state			no

Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and (or) one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation on insolvency (bankruptcy).	no
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Risk Management Service
(the totality of structural business units of the Bank)

Full name	ALEXANDER VEDYAKHIN
Year of Birth	1977
Education	Higher 1999 Volgograd State Technical University, World Economics, Economist 2001 Candidate of Sciences (Ph.D.) in Economics 2010 Russian Presidential Academy of National Economy and Public Administration, MBA's "Banks" Program Training, Master of Business Administration

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

C	organization	position
1	2	3
17/07/2015	Sberbank of Russia	Senior Vice-President

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

C	for	organization	position
1	2	3	4
29/04/2008	19/11/2012	Subsidiary Bank of Sberbank of Russia (Ukraine)	First Deputy Chairman of the Board
17/12/2012	20/10/2013	Sberbank of Russia	Executive Director of the Risks Department
26/10/2013	16/07/2015	Sberbank of Russia	Managing Director of the Risk Block Management
Participatory interest in the charter capital of the issuing credit institution			0.00002%
Percentage of ordinary shares held in the issuing credit institution			0.00002%
Shares of each category (type) held in the issuing credit institution that might be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
Number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0

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

5.6. Information on the amount of remuneration, benefits, and (or) compensation of expenses related per supervisory authority controlling financial and economic activities of the issuing credit institution

Payment of remuneration to members of the Internal Audit Committee of the Bank and compensation of expenses connected with their participation in work of this control body is made in the amount and under the procedure established by the Regulations on the Internal Audit Committee, an internal document of Sberbank approved by annual General Shareholders' Meeting of the Bank on 06/06/2014. For the performance of their duties, the Chairman of the Internal Audit Committee is paid a remuneration in the amount of RUB1 m; the members of the Internal Audit Committee, RUB750,000 each. For the 12 months of 2014, members of the Audit Commission received remuneration for 2013 in relation to their membership in this supervisory body amounting to RUB3.3 m.

The members of the Internal Audit Committee were paid remuneration for 9 months of 2017 related to their participation in this control body of the Bank to the amount of RUB2.5 m.

The total amount of payments accrued by the members of the Audit Committee who are the Bank's employees for 9 months 2017 was RUB35.8 m.

The amount of all payments accrued by the heads of risk management units, internal control units and internal audit units for 9 months of 2017 was RUB54.0 m.

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

Indicator	9 months of 2017
Average number of employees, persons	249,328
Total payroll for the reporting period, RUB '000	136,408,185
Social benefits paid to employees for the reporting period, RUB '000	4,260,234

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

The information on key employees is provided in paragraph 5.2. 5.2.

The employees have established a trade union body.

("established"/ "not established")

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

None.

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

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

As of 01/10/2017

Total number of persons with other than zero balances recorded in the register of shareholders of the issuing credit institution as of the end date of the reporting quarter:	113,639
Total number of nominal holders of shares of the issuing credit institution (without a central depository):	7

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

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

Total number of persons included in the list: 91,730

Date of the list: at the close of trading day on 02/05/2017

List of persons entitled to receive dividends

(owners of ordinary and preferred shares)

Total number of persons included in the list: 114,581

Date of the list: 14/06/ 2017

Information on the number of treasury shares recorded on the balance sheet of the issuing credit institution at the end of the reporting quarter, separately for each category (type) of shares:	-
Information on the number of shares of the issuing credit institution belonging to the controlled entities, separately for each category (type) of shares:	-

6.2. Information on members (shareholders) of the issuing credit institution holding at least 5 percent of its charter capital or at least 5 percent of its ordinary shares, information on the persons controlling them and, if none, on members (shareholders) of such persons holding at least 20 percent of its charter capital or at least 20 percent of their ordinary shares.

Information on persons who hold at least 5 percent of the charter capital or at least 5 percent of ordinary shares of the issuing credit institution:

As of 01/10/2017

Full company name:	The Central Bank of the Russian Federation
Short company name:	Bank of Russia
Location:	107016, Moscow, ul. Neglinnaya 12
INN (if applicable):	7702235133
OGRN (if applicable):	1037700013020
Share of the member (shareholder) of the issuing credit institution in the charter capital of the issuing credit institution:	50% + 1 share
Percentage of ordinary shares held in the issuing credit institution:	52.32%

Information on persons controlling the member (shareholder) of the issuing credit institution that holds at least 5 percent of its charter capital or at least 5 percent of its ordinary shares, information on persons who control them and, if there are no such persons, then on its

members (shareholders) that own at least 20 percent of the authorized (share) capital (mutual investment fund) or at least 20 percent of their ordinary shares:

In accordance with Art. 2 of the Federal Law No. 86-FZ of 10/07/2002 "On the Central Bank of the Russian Federation (the Bank of Russia)", the charter capital and other property of the Bank of Russia is federal property.

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

Full company name:	Nonbanking credit institution Joint-Stock Company "National Settlement Depository"	
Short name:	NSD	
Address:	105066, Moscow, ul. Spartakovskaya 12	
INN:	7702165310	
OGRN:	1027739132563	
Phone:	(495) 234-48-27	
Fax:	(495) 956-09-38	
Email address:	pr@nsd.ru	
Information on the license for depository activity:		
Number:	No. 045-12042-000100	
Date of issue:	19/02/2009	
Term of license of the professional securities market participant:	without limitation	
Name of the body that issued the license:	FFMS of Russia	
Number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	10,070,404,332	
Number of preferred shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	878,691,270	
Percentage of shares held in the issuing credit institution's charter capital registered in the register of shareholders of the issuing credit institution in the name of the central depository:	48.5%	
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:	46.65%	

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

As of 01/10/2017

Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property: 0.01%

Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0009%
Full company name (for commercial entity) or Name (for non-profit entity)	Administration of the city of Yelets
Location	399770, Lipetsk Region, Yelets, 127 Oktyabrskaya Street

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00004%
Full company name (for commercial entity) or Name (for non-profit entity)	Administration of Sereda Village Council	
Location	143721, Moscow Region, Shakhovskoy District, s. Sereda, Tsentralnaya Street	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0004%
Full company name (for commercial entity) or Name (for non-profit entity)	Administration of Solnechnogorsk Municipal District of Moscow Region	
Location	141500, Moscow Region, Solnechnogorsk District, ul. Bankovskaya 2	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0002%
Full company name (for commercial entity) or Name (for non-profit entity)	Administration of Moskovsky District of Nizhny Novgorod	
Location	603950, Nizhny Novgorod, ul. Beryozovskaya 100	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0005%
Full company name (for commercial entity) or Name (for non-profit entity)	Finance Department for Tyazhinsky District	
Location	652240, Kemerovo Region, Tyazhinsky settlement, ul. Sovetskaya 1A	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00001%
Full company name (for commercial entity) or Name (for non-profit entity)	Yashkino District Administration	
Location	652030, Kemerovo Region, Yashkino, ul. Suvorova 14	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00001%
Full company name (for commercial entity) or Name (for non-profit entity)	Administration of Mozhginsky District Municipal Entity	
Location	427790, Republic of Udmurtia, Mozhga village, ul. Vishurskaya 4	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.000004%
Full company name (for commercial entity) or Name (for non-profit entity)	Municipal Administration of Khadyzhensk, Apsheronsk District	
Location	352680, Krasnodar Territory, Apsheronsk district, Khadyzhensk, ul. Shkolnaya 33	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0007%
Full company name (for commercial entity) or Name (for non-profit entity)	Municipal Property Department of Guryevsk Municipal District Administration	
Location	238300, Kaliningrad Region, Guryevsk, ul. Lenina 15	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00005%
Full company name (for commercial entity) or Name (for non-profit entity)	Administration of Porkhovsky District, Pskov Region	
Location	182620, Pskov Region, Porkhov, pr. Lenina 14	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.000004%
Full company name (for commercial entity) or Name (for non-profit entity)	Property Management Committee of the Ministry of Land and Property Relations of the Republic of Bashkortostan for Zianchurinsky District	
Location	453380, Republic of Bashkortostan, Zianchurinsky District, Isyangulovo, ul. Oktyabrskoy Revolyutsii 68	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.000004%
Full company name (for commercial entity) or Name (for non-profit entity)	Bolsherechensky District Agriculture and Food Administration Department	
Location	646420, Bolsherechye, ul. Krasnoarmeyskaya 1	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0007%
Full company name (for commercial entity) or Name (for non-profit entity)	Municipal Property Management Committee of Oktyabrsky District Administration	
Location	628100, Tyumen Region, Oktyabrskoye, ul. Lenina 42	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0007%
Full company name (for commercial entity) or Name (for non-profit entity)	Zavodoukovsk City District Property Relations Committee	
Location	627140, Tyumen Region, Zavodoukovsk, ul. Beregovaya 27	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.004%
Full company name (for commercial entity) or Name (for non-profit entity)	Municipal Property Department of Nefteyugansk Municipal Administration	
Location	628301, Tyumen Region, Khanty-Mansi Autonomous District, Yugra, Nefteyugansk, mkr 5, D. 6 premise 73	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0003%
Full company name (for commercial entity) or Name (for non-profit entity)	Zvenigorod Urban District, a municipal entity represented by the Administration of the Zvenigorod Urban District	
Location	143180, Russia, Moscow Region, Zvenigorod, ul. Lenina 28	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00002%
Full company name (for commercial entity) or Name (for non-profit entity)	Economics and Property Relations Committee of Nerchinsk Municipal District Administration, Zabaykalsky Territory	
Location	673400, Russian Federation, Zabaykalsky Territory, Nerchinsk, ul. Shilova 3	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00009%
Full company name (for commercial entity) or Name (for non-profit entity)	Vvedenskoe Village Administration	
Location	149099, Moscow Region, Odintsovo District, Vvedenskoye	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00009%
Full company name (for commercial entity) or Name (for non-profit entity)	Yershovo Village Administration	
Location	143095, Moscow Region, Odintsovo District, Yershovo	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00002%
Full company name (for commercial entity) or Name (for non-profit entity)	Karinskoe Village Administration	
Location	143097, Moscow Region, Odintsovo District, Karinskoe Post Office	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0007%
Full company name (for commercial entity) or Name (for non-profit entity)	Naro-Fominsk Municipal District Administration Property Management Committee	
Location	143300, Moscow Region, Naro-Fominsk, ul. Marshala Zhukova G.K. 5	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00004%
Full company name (for commercial entity) or Name (for non-profit entity)	Novofedorovo Village Council	
Location	N/A	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0002%
Full company name (for commercial entity) or Name (for non-profit entity)	Resort city of Sochi Municipal District represented by Sochi Administration Property Relations Department	
Location	354061, Sochi, ul. Sovetskaya 26a	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0001%
Full company name (for commercial entity) or Name (for non-profit entity)	Mari El Republic State Property Ministry	
Location	424003, Mari El Republic, Yoshkar-Ola, ul. Panfilova 39	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00002%
Full company name (for commercial entity) or Name (for non-profit entity)	Municipal Entity Yugorsk City District represented by the Department of Municipal Property and Urban Development of the Administration of the city of Yugorsk	
Location	628260, Khanty-Mansiysk Autonomny okrug-Yugra, Tyumenskaya oblast, Yugorsk, ul. 40 Let Pobedy 11	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the	N/A	

Russian Federation, the constituent entity of the Russian Federation or municipal authority.	
Interest in the charter capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00004%
Full company name (for commercial entity) or Name (for non-profit entity)	Property Relations Department of Gelendzhik Resort City Municipal District
Location	353461, Krasnodar Territory, Gelendzhik, ul. Revolutsionnaya 1
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A

6.4. Information on Restrictions on Participation in the Charter capital of the Issuing Credit Institution

In accordance with the Charter of the issuing credit institution, a single shareholder may own: no restrictions.

In accordance with the Federal Law No. 86-FZ as of 10/07/2002, "On the Central Bank of the Russian Federation (the Bank of Russia)", at least 50 percent plus one voting share of Sberbank (controlling stake) is owned by the Bank of Russia.

the Bank of Russia's interest in the charter capital of Sberbank may be reduced or disposed of to less than 50 percent plus one voting share under the Federal Law.

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

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

Restrictions on the interest of foreign entities in the charter 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.

(restrictions shall be specified, or "no restrictions")

Other restrictions related to the interest in the charter capital of the issuing credit institution:

No raised funds, funds from federal budget, free cash, and other property items under the jurisdiction of federal government authorities may be used to form the charter 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 charter capital of the issuing credit institution based on the legislative act of a constituent entity of the Russian Federation or the decision of a local self-government authority, respectively.

Additionally, the acquisition (except in case of acquiring shares when establishing a credit institution) and (or) receipt for trust management of more than 1 percent of shares of the issuing credit institution as a result of one or several transactions by a legal entity or individual requires notification of the Bank of Russia, and of more than 10 percent – preliminary approval of the Bank of Russia.

(see previous version)

Also, the preliminary approval of the Bank of Russia is required in the case of acquiring:

- 1) More than 10 percent of shares of the credit institution but not more than 25 percent of

shares

2) More than 25 percent of shares of the credit institution but not more than 50 percent of shares

3) More than 50 percent of shares of the credit institution but not more than 75 percent of shares

4) More than 75 percent of shares of the credit institution

The preliminary approval of the Bank of Russia is also required when, as a result of one or several transactions, a legal entity or individual, directly or indirectly (through third parties), establishes control in respect of the shareholders (members) of the credit institution holding more than 10 percent of shares of the credit institution.

(see previous version)

The above requirements also apply to instances of acquiring more than 1 percent of shares of the credit institution, more than 10 percent of shares of the credit institution, and (or) the establishing of control in respect of shareholders (members) of the credit institution by a group of persons recognized as such in accordance with the Federal Law No. 135-FZ as of 26/07/2006 "On Protection of Competition".

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

The Articles of Association of the Bank do not provide for other restrictions on participation in the charter capital of Sberbank.

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

Composition of shareholders in the issuing credit institution holding at least 5 percent of its share capital or at least 5 percent of its ordinary shares at the record date of the list of persons entitled to participate in each General Shareholders' Meeting of the issuing credit institution held in the last completed financial year preceding the end date of the reporting quarter and for the period from the start date of the current year until the end date of the reporting quarter according to the list of persons entitled to participate in each of such meetings:

Item No.	Full company name (name) of the shareholder or full name	Short company name of the shareholder	Location	OGRN (if applicable)	INN (if applicable)	Participatory interest in the charter 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 Sberbank's General Shareholders Meeting on the results of 2015: 14/04/2016							
<i>The list of shareholders holding at least 5 percent of the charter capital or at least 5 percent of Sberbank ordinary shares as of 14/04/2016:</i>							
1	Central Bank of the Russian Federation	Bank of Russia	107016, Moscow, ul. Neglinnaya 12	10377 00013 020	770223 5133	50% + 1 share	52.32%
Date of the list of persons entitled to attend Sberbank's General Shareholders Meeting on the results of 2016: 02/05/2017							
<i>The list of shareholders holding at least 5 percent of the charter capital or at least 5 percent of Sberbank ordinary shares as of 02/05/2017:</i>							
1	Central Bank of the Russian Federation	Bank of Russia	107016, Moscow, ul. Neglinnaya 12	10377 00013 020	770223 5133	50% + 1 share	52.32%

6.6. Information on non-arm's length transactions performed by the issuing credit institution.

Indicator	Reporting period – 3Q2017	
	Total number, shares	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	39	238,933,450.0
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	-	-
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	39	238,933,450.0
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 (supervisory board) of the issuing credit institution	-	-

6.7. Information on the amount of accounts receivable.

Structure of accounts receivable of the issuing credit institution as of the end date of the last completed reporting year and as of the end date of the reporting period consisting of nine months of the current year:

Item No.	Indicator	Indicator value, RUB ‘000
		01/10/2017
1	Deposits with the Bank of Russia	0
2	including overdue	0
3	Loans and deposits with credit institutions	1,026,987,379
4	including overdue	0
5	Loans and deposits with nonresident banks	359,022,827
6	including overdue	51,183,366
7	Settlements with customers on factoring and forfeiting operations	0
8	Settlements with currency and stock exchanges	36,516,555
9	including overdue	0
10	Investments in debt obligations	2,424,967,448
11	including overdue	900,883
12	Settlements with respect to taxes and duties	10,374,645
13	Salaries payable to employees, including settlements with employees on wages and imprest amounts	1,845,717
14	Settlements with suppliers, contractors and buyers	43,218,870
15	Settlements related to trust management	0
16	Other accounts receivable	86,835,042
17	Including overdue	39,000,383
18	Total	3,989,768,483
19	Including overdue	94,936,396

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 01/10/2017

Full company name:	Ministry of Finance of the Russian Federation
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Short company name:	MinFin of Russia	
Location:	109097, Moscow, ul. Ilyinka 9	
INN (if applicable):	7710168360	
OGRN (if applicable):	1037739085636	
Debt	1,308,998,958	RUB '000
Overdue debt amount and terms (interest rate, penalties, fines)	-	

Full company name:	with Bank National Clearing Centre (Joint-Stock Company)	
Short company name:	NCC	
Location:	125009, Moscow, Bolshoy Kislovsky Per. 13	
INN (if applicable):	7750004023	
OGRN (if applicable):	1067711004481	
Debt	822,096,652	RUB '000
Overdue debt amount and terms (interest rate, penalties, fines)	-	

The debtors **are not** affiliated with the issuing credit institution.

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

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

a) Annual accounting (financial) statements for the last completed reporting year prepared in accordance with laws of the Russian Federation:

Item No.	Name of the reporting form	Number of schedule to the quarterly report
1	2	3
1	Annual Accounting (Financial) Statements of Sberbank for 2016 (prepared in accordance with the Ordinances of the Bank of Russia No. 3054-U and No. 3081-U) and the audit report are disclosed in the quarterly report for the 1Q2017.	-

b) Annual financial statements prepared according to internationally accepted principles:

Item No.	Name of the reporting form	Number of schedule to the quarterly report
1	2	3
-	no	-

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

a) Interim accounting (financial) statements prepared in accordance with the laws of the Russian Federation:

Item No.	Name of the reporting form	Number of schedule to the quarterly report
1	2	3
1	Interim accounting (financial) statements for nine months of 2017 ¹⁰ .	-

b) Interim financial statements prepared according to internationally accepted principles:

Item No.	Name of the reporting form	Number of schedule to the quarterly report
1	2	3
-	no	-

7.3. Consolidated financial statements of the issuing credit institution

a) Annual consolidated financial statements of the issuing credit institution for the last completed reporting year:

Item No.	Name of the reporting form	Number of schedule to the quarterly report
1	2	3
1	Annual Consolidated Financial Statements of Sberbank for 2016 with an Auditor's Report are disclosed in the quarterly report for Q12017.	-

Standards (rules) under which the annual consolidated financial statements were prepared:

International Financial Reporting Standards (IFRS)

¹⁰ Sberbank's interim accounting (financial) statements for 9 months of 2017 are prepared and disclosed according to the procedure and term stipulated by the Bank of Russia Ordinance No.3081-U of 25/10/2013 "On Disclosure by Credit Organizations of Information on their Activities (not coinciding with the disclosure terms of the issuer's quarterly reports). Sberbank is expected to disclose its interim financial statements for 9 months of 2017 on or before 27/11/2017. Sberbank's interim accounting (financial) statements for nine months of 2017 will be included into the issuer's quarterly report for 3Q2017, and disclosed as part of it within 2 business days after the date of disclosing Sberbank's interim accounting (financial) statements according to the Ordinance No. 3081-U.

b) Interim consolidated financial statements (for 6 or 3 and 9 months of the current year):

Item No.	Name of the reporting form	Number of schedule to the quarterly report
1	2	3
1	Condensed Interim Consolidated Statements under IFRS for 6 months of 2017 (as of 30/06/2017) and the audit report on the review.	Schedule 1

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

Main provisions of the accounting policy of the issuing credit institution defined independently by the issuing credit institution in accordance with Russian laws on accounting and approved by an order or directive of the person responsible for the organization and the state of the accounting in the issuing credit institution:

No changes were introduced into Sberbank's Accounting Policy in 3Q2017 (see current version of the Accounting Policy in Schedule 2 to the quarterly report).

The Accounting Policy was last updated for accounting purposes in 2017, in particular:

- To account for the amendments introduced into the Directive of the Bank of Russia No. 385-U of 16/07/2012 "On Accounting Principles in Credit Organizations Located within the Russian Federation" by the Ordinance of the Bank of Russia No. 4065U of 08/07/2016, mostly related to organizing accounting procedures.
- Amendments were introduced related to Sberbank's switching to single balance — since 01/01/2017 Sberbank prepares one balance and one trial balance for all the transactions of the Central Head Office and branches located within the Russian Federation. Separate balance and trial balance are prepared for the transactions of the branch in India.
- In regards to income/expenses, it has been taken into account that the re-qualification of loans, other assets, including claims, from the quality categories 1-3 into quality categories 4-5 the commission income classified as interest income at the date of re-qualification is accrued for the period since the last payment / accounting until the date of re-qualification (inclusively) and recorded in correspondence to the accounts with claims for other transactions. In case of re-qualification of loans, other categories into the quality categories 1-3, the receivable fee and commission income is to be classified in the accounting according to the Ordinance of the Bank of Russia No. 446-P.
- In terms of property for separate inventory categories, the procedure for assessing and writing-off as expenses was specified.
- Since 01/02/2017 the payment for early return of loans provided (obtained) is classified as interest income (expenses).

The Accounting Policy of Sberbank defines the general accounting methodology in accordance with the Federal Law No. 402-FZ of 06/12/2011, "On Accounting" for ensuring the preparation of accurate information on the Bank's performance.

According to Article 57 of the Federal Law No. 86-FZ of 10/07/2002, "On the Central Bank of the Russian Federation (the Bank of Russia)", the Bank of Russia establishes the rules of banking operations, accounting and reporting, execution and submission of accounting (financial) and statistical reports, and other information required by the Federal Laws, which are mandatory for credit institutions.

In its activities, Sberbank is guided by the Federal Law No. 395-1 of 02/12/1990 "On Banks and Banking Activities" with all further amendments and additions (hereinafter referred to as the "the Federal Law On Banks and Banking Activities"), the Federal Law No. 402-FZ dated 06/12/2011 "On Accounting", other laws and regulatory acts effective within the Russian Federation, the Ordinance of the Bank of Russia, the Articles of Association of the Bank, and the resolutions adopted by the Executive Board of the Bank.

The accounting policy of Sberbank shall be based on Regulations of the Bank of Russia No. 385-P of 16/07/2012 "On the Rules of Accounting by Credit Institutions Located within the Russian Federation" (hereinafter referred to as the "Regulations of the Bank of Russia No. 385-P"), other documents of the Bank of Russia regulating the accounting and reporting, accounting provisions (standards) ensuring the uniform recording of banking operations in the balance sheet accounts.

The Accounting Policy for binding on all Sberbank business units.

The Accounting Policy of Sberbank is applied consistently year after year.

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

- Changes in the requirements established by laws of the Russian Federation on accounting, federal and (or) industry standards
- Development or selection of a new method of accounting, the application of which results in better quality of information about the object of accounting
- Substantial change in the business environment of the economic entity

To ensure the comparability of the accounting (financial) statements for a number of years, the change in accounting policy shall be made from the beginning of the reporting year, unless otherwise determined by the cause of such change

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

- Completeness in recording of executed cash, payment, credit and other banking transactions in the reporting period
- Rational and correct accounting, given the local conditions and volume of works executed, and based on comprehensive automated accounting system for banking and other transactions

- Analytical accounting data must correspond to turnovers and balances on synthetic accounting accounts

- Timely recording of income earned and expenses made, summarizing the results of business activities in accordance with the applicable laws and requirements of the Bank of Russia

- Making settlements in accordance with the instructions of the customers, business and other transactions of the Bank in accordance with the requirements of the Bank of Russia

- Controlling compliance with the regulations and instructions on procedure of keeping and transferring cash, securities and bank valuables

- All economic operations and inventory results are subject to timely registration in the accounts without any omissions or deletions

- Caution (or conservatism), i.e. ensuring more readiness to recognize expenditure and liabilities in the accounting rather than potential income and assets, preventing the creation of hidden reserves (deliberate understatement of assets or income and deliberate overstatement of liabilities or expenditure)

- Prevalence of essence over form (recording transactions in accordance with their economic essence rather than legal form)

- Comprehensibility (for a qualified user, the reporting shall contain all the necessary explanations and interpretation)

- Materiality (the reporting shall ensure reliable recording of information essential for decision-making)

- Comparability (comparability of data for various periods)

- Reliability (the reporting shall not contain significant distortions or mislead users). To be reliable, the reporting shall:

- Accurately reflect all transactions, assets, liabilities and financial results
- Be prepared with prevalence of substance over form
- Be neutral (free from subjective, concerned approach)
- Be conservative
- Be complete (omission of certain facts can make reporting unreliable)

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

None.

(If the issuing credit institution sells products and goods and/or carries out work, or provides services in countries other than the Russian Federation, the total amount of its income from exporting products (goods, work, services) and the share of such income in sales revenues calculated separately for each of the last three completed financial years prior to the date of approving the prospectus for securities or for each completed financial year prior to such a date if the issuing credit institution has operated for less than three years, and for the last completed reporting period prior to such a date shall be specified.

If the issuing credit institution does not export products (goods, work, services), this shall also be indicated).

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

During 12 months before the end of Q3 2017 no material changes were introduced into the immovable property structure.

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

Item No.	Case No.	Name of claimant(s)	Claims filed, subject of the claim	Value of the claim	Proceeding stage, court name, outcome
1	2	3	4	5	6
1	A40-3903/2017	Transneft PJSC	the statement of claim to Sberbank for acknowledging a deal (FX barrier option) void, and applying the consequences of its invalidity (the amount under risk is RUB66,954,098.1 thousand)	0	Appellate; 9th Commercial Appellation Court; The Appellate appeal filed by the Bank. The Court of Appeal on 23/08/2017 discharged the order of the first instance court on satisfying the plaintiff's claim. The satisfaction of the claims against the Bank was discharged in full.

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

8.1. Additional information on issuing credit institution

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

As of 01/10/2017

Amount of the charter capital of the issuing credit institution as of the end date of the reporting quarter:	67,760,844	RUB '000
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Shares that make the charter capital of the issuing credit institution	Total nominal value, RUB '000	Percentage of shares in charter capital, %
1	2	3
Ordinary shares	64,760,844	95.6
Preferred shares	3,000,000	4.4

The circulation of shares of Sberbank outside the Russian Federation is arranged through circulation of depositary securities (securities of a foreign issuer certifying the rights in respect of such shares of the Russian issuer):

Category (type) of shares, the circulation of which is arranged outside the Russian Federation:

Ordinary registered uncertified shares of Sberbank

<i>Percentage of shares, the circulation of which is arranged outside the Russian Federation, from the total number of shares of the corresponding category (type):</i>	up to 25%
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Brief description of the program (type of program) of the issue of depositary securities foreign issuer certifying the rights to shares of the corresponding category (type):

Tier I American Depositary Shares Program (Tier I ADS)

Rule 144A Global Depositary Receipts Program (Rule 144A GDR)

Information on the foreign issuer, the depositary securities of which certify the rights with regard to the shares of the issuing credit institution of the corresponding category (type):

Name:	JPMorgan Chase Bank, National Association
Location of the foreign issuer:	4 New York Plaza, Floor 12, New York, NY 10004

Information on the authorization granted by the Bank of Russia and (or) an authorized state body for placing and (or) arranging for the circulation of shares of an issuing credit institution of the corresponding category (type) outside of the Russian Federation:

Authorization of the Russian Federal Financial Markets Service to arrange outside the Russian Federation the circulation of ordinary registered uncertified shares of Sberbank in the amount of not more than 25 percent of the total number of outstanding ordinary shares of the bank was obtained on 15/06/2011.

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

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

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

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

ADSs are traded on London Stock Exchange under the stock ticker "SBER," in the Entry

Standard segment of Frankfurt Stock Exchange, and on the U.S OTC market.

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

Information on changes in the amount of charter capital of the issuing credit institution in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter:

In 2016 and during 9 months of 2017, the charter capital amount was not changed.

8.1.3. Information on the procedure of convening a meeting of the supreme management body of the issuing credit institution.

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

Sberbank General Shareholders' Meeting

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

The Notice of the General Shareholders' Meeting shall be published / posted in a manner and within the deadlines determined by the Bank's Charter: in the print publication, as well as on the website (www.sberbank.com) in Russian and in English.

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

The Extraordinary General Shareholders' Meeting is held by resolution of the Supervisory Board of the Bank at its own initiative, a request of the Internal Audit Committee of the Bank or the Audit Organization, as well as by shareholders (shareholder) owning at least 10 percent of the bank's voting shares as of the date of submitting such a demand.

The proposals for the agenda of the Meeting shall contain the wording of each proposed issue, and may contain the wording of a decision regarding each issue.

The proposals shall be made with an indication of surname, name and patronymic (if any), or legal name of the shareholder(s) submitting them, the number and category of shares held by such shareholder(s).

The proposals for the nomination of candidates shall include surname, name and patronymic (if any) of a candidate, its identification document details (series and (or) number of the document, date and place of issue, name of the issuing authority), name of the body to which it is nominated, and may also contain other information about a candidate.

A shareholder, whose rights to shares are recorded by a nominee holder, shall, when submitting to the Bank a proposal signed, attach to such proposal a statement of the shareholder's securities account evidencing the number of the Bank's voting shares owned by it.

Procedure to determine the date of the meeting of the supreme management body of the issuing credit institution:

Sberbank's Annual General Shareholders' Meeting is held not earlier than 2 months and not later than 6 months after the end of the reporting year.

Persons entitled to submit proposals to the agenda of the meeting of the supreme management body of the issuing credit institution and the procedure for submitting such proposals:

Shareholder(s) holding in the aggregate at least 2% of voting shares may to submit items to the agenda of the annual General Shareholders' Meeting and nominate candidates to the Bank's Supervisory Board and Audit Commission, whose number may not exceed the number of members of the respective body, and the candidate for the position of CEO and Chairman of the Board. Such proposals 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 are made in writing specifying the surname, name and patronymic (if any) of the shareholder(s) or name of those nominating the shareholder(s), the number and category of shares held by such shareholder(s) and signed by the shareholder(s). The proposals shall contain the wording for each proposed matter, and may contain the wording for a solution to the matter.

Proposals for nominating candidates to the Bank's management bodies and supervisory bodies

shall include the surname, name and patronymic (if any) of the candidate, their identification document details (series and (or) number of the document, date and place of issue, name of the issuing authority), name of the body to which the candidate is nominated, and may also contain other data about the candidate.

A shareholder, whose rights to shares are recorded by a nominee holder, shall, when submitting to the Bank a proposal signed, attach to such proposal a statement of the shareholder's securities account evidencing the number of the Bank's voting shares owned by it.

In case of proposals signed by a shareholder's representative acting in accordance with authorities based on a power of attorney, the proposals shall be accompanied by a power of attorney (a copy thereof certified in a manner prescribed by law) that meets the requirements of current legislation, or by other documents certifying such representative's right to act on behalf of the shareholder without a power of attorney.

Persons entitled to review the information (materials) provided for the preparation and conduct of the meeting of the supreme management body of the issuing credit institution and the procedure for reviewing such information (materials):

Within the term stipulated by the Bank's Charter for publishing / announcing the message on conducting a meeting (at least 30 days prior to the meeting), the Bank shall ensure the availability of information (materials) provided by the entities entitled to participate in the meeting, in the manner specified in the notification of the General Meeting, as well as publish such information on the Bank's website in the English and Russian languages (www.sberbank.com).

The Bank shall, at the request of a person entitled to participate in the General Shareholders' Meeting, provide such a person with a copy of information (materials) to be made available to the persons entitled to participate in the General Shareholders' Meeting.

The Bank shall ensure availability of the above information to the persons participating in the General Shareholders' Meeting, also during the holding thereof.

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

The resolutions passed by the General Shareholders' Meeting and voting results shall be announced by the Counting Commission at the General Shareholders' Meeting during the General Shareholders' Meeting at which the voting took place, and be communicated to the persons on the list of persons entitled to participate in the General Shareholders' Meeting in the form of a report on the voting results by publishing it in the Rossiyskaya Gazeta newspaper and posting it on the Bank's official website (www.sberbank.com) in the Russian and English languages within 4 business days after the closing of the General Shareholders' Meeting or the deadline for accepting completed voting ballots (should the meeting be held in the form of absentee voting).

Resolutions adopted by the General Shareholders' Meeting shall also be disclosed by the Bank by posting the Minutes of the General Shareholders' Meeting on the Bank's website (www.sberbank.com) in the Russian and English languages.

8.1.4. Information on commercial entities where the issuing credit institution owns not less than 5 percent of the charter capital or not less than 5 percent of ordinary shares.

Full company name:	1. Subsidiary Bank Sberbank of Russia	
Short company name:	SB Sberbank JSC	
INN: (not applicable):	-	
OGRN (not applicable):	-	
Location:	13/1 Al-Farabi Prospekt, Bostandyk District, Almaty 050059, Republic of Kazakhstan	
Interest of the issuing credit institution in the charter capital of the commercial organization:		99.997757%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		99.997757%
Interest share of a commercial organization in the charter 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. SBERBANK OF RUSSIA
Short company name:	SBERBANK
INN: (not applicable):	-
OGRN (not applicable):	-
Location:	01601, Ukraine Kyiv, ul. Vladimirska 46
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Open Joint-Stock Company BPS-Sberbank
Short company name:	BPS-Sberbank OJSC
INN: (not applicable):	-
OGRN (not applicable):	-
Location:	220005, Belarus, Minsk, Bulv. Mulyavin, 6
Interest of the issuing credit institution in the charter capital of the commercial organization:	98.43%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	98.43%
Interest share of a commercial organization in the charter 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. Auction Limited Liability Company
Short company name:	Auktsion LLC
INN (if applicable):	7710203590
OGRN (if applicable):	1027700256297
Location:	14 Shosse Entusiastov, Moscow, 111024, Russian Federation
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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 Joint-Stock Company
Short company name:	IKS JSC
INN (if applicable):	5263023906
OGRN (if applicable):	1025203020424
Location:	603005, Nizhny Novgorod, ul. Oktyabrskaya 33
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

held by the business entity:	
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Full company name:	6. Joint-Stock Company Sberbank Leasing
Short company name:	Sberbank Leasing
INN (if applicable):	7707009586
OGRN (if applicable):	1027739000728
Location:	143005, Moscow Region, Odintsovo, Blv. Marshala Krylova 25A, room 12
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Modern Technologies Limited Liability Company
Short company name:	Sovremennye Tekhnologii LLC
INN (if applicable):	7708229993
OGRN (if applicable):	1037708040468
Location:	115432, Moscow, 2nd Yuzhnoportovy Pr. 12a, Korp. 1, Str. 6
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Limited Liability Company "Sberbank Capital"
Short company name:	Sberbank Capital
INN (if applicable):	7736581290
OGRN (if applicable):	1087746887678
Location:	117997, Moscow, ul. Vavilova 19
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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:	9. Sberbank – Automated Trading System Closed Joint-Stock Company
Short company name:	Sberbank ATS CJSC
INN (if applicable):	7707308480
OGRN (if applicable):	1027707000441
Location:	127055, Moscow, ul. Novoslobodskaya 24, Str. 2
Interest of the issuing credit institution in the charter capital	100%

of the commercial organization:	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Limited Liability Company "Promising Investments"	
Short company name:	Promising Investments	
INN (if applicable):	5032218680	
OGRN (if applicable):	1105032001458	
Location:	143002, Moscow Region, Odintsovo, ul. Molodezhnaya 46	
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Interest share of a commercial organization in the charter 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:	11. Limited Liability Company "Sberbank Financial Company"	
Short company name:	Sberbank Finance, LLC	
INN (if applicable):	7736617998	
OGRN (if applicable):	1107746399903	
Location:	119002, Moscow, Per. Sivtsev Vrazhek 29/16	
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Interest share of a commercial organization in the charter 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. Limited Liability Company "Sberbank Specialized Depository"	
Short company name:	Sberbank Specialized Depository LLC	
INN (if applicable):	7736618039	
OGRN (if applicable):	1107746400827	
Location:	Russia, Moscow, ul. Vavilova 3	
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Interest share of a commercial organization in the charter 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. Limited Liability Company "Sberbank Investments"	
Short company name:	Sberbank Investments	

INN (if applicable):	5032229441
OGRN (if applicable):	1105032007761
Location:	143002, Moscow Region, Odintsovo, ul. Molodezhnaya 46
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Joint-Stock Company Sberbank Technologies
Short company name:	SberTech JSC
INN (if applicable):	7736632467
OGRN (if applicable):	1117746533926
Location:	117105, Moscow, Novodanilovskaya Nab. 10
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Joint-Stock Company "Loyalty Programs Center"
Short company name:	LPC JSC
INN (if applicable):	7702770003
OGRN (if applicable):	1117746689840
Location:	115114, Moscow, 1-i Derbenevsky Per 5, Room No. 505/506
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Sberbank Europe AG
Short company name:	no
INN: (not applicable):	-
OGRN (not applicable):	-
Location:	Schwarzenbergplatz 3, 1010 Vienna, Austria
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Limited Liability Company Insurance Company Sberbank Life Insurance	
Short company name:	Sberbank Life Insurance IC LLC	
INN (if applicable):	7744002123	
OGRN (if applicable):	1037700051146	
Location:	115162, Moscow, Shabolovka, D. 31G	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Interest share of a commercial organization in the charter 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. Delovaya Sreda Joint-Stock Company	
Short company name:	Delovaya Sreda JSC	
INN (if applicable):	7736641983	
OGRN (if applicable):	1127746271355	
Location:	117997, Moscow, ul. Vavilova 19	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		100%
Interest share of a commercial organization in the charter 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. SB Securities S.A.	
Short company name:	no	
INN (if applicable):	-	
OGRN (if applicable):	-	
Location:	2, boulevard Konrad Adenauer, L -1115 Luxembourg	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		100%
Interest share of a commercial organization in the charter 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. Limited Liability Company "ActiveBusinessCollection"	
Short company name:	ActiveBusinessCollection, LLC	
INN (if applicable):	7736659589	
OGRN (if applicable):	1137746390572	
Location:	117997, Moscow, ul. Vavilova 19	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Interest share of a commercial organization in the charter 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:	21. Limited Liability Company "Sberbank Service"
Short company name:	Sberbank Service LLC
INN (if applicable):	7736663049
OGRN (if applicable):	1137746703709
Location:	117997, Moscow, ul. Vavilova 19
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Joint-Stock Company Sberbank Private Pension Fund
Short company name:	Sberbank PPF JSC
INN (if applicable):	7725352740
OGRN (if applicable):	1147799009160
Location:	115162, Moscow, Shabolovka, Str. 31G
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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. Limited Liability Company Sberbank Insurance Broker
Short company name:	Sberbank Insurance Broker LLC
INN (if applicable):	7706810730
OGRN (if applicable):	1147746683468
Location:	119071, Moscow, Leninsky Prosp., D. 15A
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Limited Liability Company Insurance Company Sberbank Insurance
Short company name:	Sberbank Insurance IC LLC
INN (if applicable):	7706810747
OGRN (if applicable):	1147746683479
Location:	115093, Moscow, ul. Pavlovskaya 7
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization	0

owned by the issuing credit institution:	
Interest share of a commercial organization in the charter 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. Limited Liability Company KORUS Consulting CIS	
Short company name:	KORUS Consulting CIS, LLC	
INN (if applicable):	7801392271	
OGRN (if applicable):	1057812752502	
Location:	194100, St. Petersburg, Bolshoy Sampsonievsky Pros. 68 Lit. N, Pom. 1H	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Interest share of a commercial organization in the charter 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:	26. Limited Liability Company Sberbank CIB Holding	
Short company name:	Sberbank CIB Holding LLC	
INN (if applicable):	7709297379	
OGRN (if applicable):	1027700057428	
Location:	125009, Moscow, Romanov Per. 4, Str. 2	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Interest share of a commercial organization in the charter 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. Limited Liability Company "Sberbank Factoring"	
Short company name:	Sberbank Factoring LLC	
INN (if applicable):	7802754982	
OGRN (if applicable):	1117847260794	
Location:	125284, Moscow, Leningradsky Pros. 31A, Str. 1, Pom. I	
Interest of the issuing credit institution in the charter capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Interest share of a commercial organization in the charter 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. Limited Liability Company "RuTarget"	
Short company name:	RuTarget, LLC	

INN (if applicable):	7801579142
OGRN (if applicable):	1127847377118
Location:	199178, St. Petersburg, 18 Liniya VO, d. 29, Lit. A, Pom. 1-H
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Limited Liability Company "Sberbank Real Estate Center"
Short company name:	SREC LLC
INN (if applicable):	7736249247
OGRN (if applicable):	1157746652150
Location:	121170, Moscow, Kutuzovsky Pros. 32, Korp. 1
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Limited Liability Company Digital Technologies
Short company name:	Digital Technologies LLC
INN (if applicable):	7736252313
OGRN (if applicable):	1157746819966
Location:	117997, Moscow, ul. Vavilova 19
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Universal Electronic Card Joint-Stock Company
Short company name:	USC JSC
INN (if applicable):	7727718421
OGRN (if applicable):	1107746390949
Location:	119021, Moscow, ul. Timur Frunze, Dom 11 Str. 15
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Interest share of a commercial organization in the charter 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:	32. Closed Joint-Stock Company 3D	
Short company name:	3D CJSC	
INN (if applicable):	7723173826	
OGRN (if applicable):	1027739258843	
Location:	125009, Moscow, Romanov Per. 4 Str. 2	
Interest of the issuing credit institution in the charter capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%	
Interest share of a commercial organization in the charter 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. Cetelem Bank Limited Liability Company	
Short company name:	Cetelem Bank LLC	
INN (if applicable):	6452010742	
OGRN (if applicable):	1027739664260	
Location:	125040, Moscow, ul. Pravdy 26	
Interest of the issuing credit institution in the charter capital of the commercial organization:	79.2%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Interest share of a commercial organization in the charter 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. Limited Liability Company PS Yandex.Money	
Short company name:	Yandex Money Payment System, LLC	
INN (if applicable):	7736554890	
OGRN (if applicable):	1077746365113	
Location:	119021, Russia, Moscow, ul. Lva Tolstogo St. 16	
Interest of the issuing credit institution in the charter capital of the commercial organization:	75% minus 1 ruble	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Interest share of a commercial organization in the charter 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. Strategy Partners Group Closed Joint-Stock Company	
Short company name:	SPG CJSC	
INN (if applicable):	7736612855	
OGRN (if applicable):	1107746025980	
Location:	115054, Moscow, ul. Kosmodamianskaya Nab. 52, Korp. 2	

Interest of the issuing credit institution in the charter capital of the commercial organization:	74.75%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	74.75%
Interest share of a commercial organization in the charter 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. Limited Liability Company Bankruptcy Technology Center	
Short company name:	BTC LLC	
INN (if applicable):	7736303529	
OGRN (if applicable):	1177746502944	
Location:	117997, Moscow, ul. Vavilova 19	
Interest of the issuing credit institution in the charter capital of the commercial organization:	60%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Interest share of a commercial organization in the charter 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. United Credit Bureau Closed Joint-Stock Company	
Short company name:	UCB CJSC	
INN (if applicable):	7710561081	
OGRN (if applicable):	1047796788819	
Location:	127006, Russian Federation, Moscow, ul. 1-ya Tverskaya-Yamskaya 2, Str. 1	
Interest of the issuing credit institution in the charter capital of the commercial organization:	50%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	50%	
Interest share of a commercial organization in the charter 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. Sotsialnye Garantii Open Joint-Stock Company	
Short company name:	Sotsialnye Garantii OJSC	
INN (if applicable):	3017064696	
OGRN (if applicable):	1103017002120	
Location:	Russia, 414000, Astrakhan, ul. John Reed 37	
Interest of the issuing credit institution in the charter capital of the commercial organization:	49.87%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	49.87%	
Interest share of a commercial organization in the charter 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. STATUS Registrar Company Joint-Stock
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	Company
Short company name:	STATUS JSC
INN (if applicable):	7707179242
OGRN (if applicable):	1027700003924
Location:	109544, Moscow, ul. Novorogozhskaya 32, Str. 1
Interest of the issuing credit institution in the charter capital of the commercial organization:	20%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	20%
Interest share of a commercial organization in the charter 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. TRANSPORT AMD-2 Limited
Short company name:	no
INN (if applicable):	-
OGRN (if applicable):	-
Location:	Lampousas 1, P.C. 1095, Nicosia, Cyprus
Interest of the issuing credit institution in the charter capital of the commercial organization:	19.9999%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Interest share of a commercial organization in the charter 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. Krangormash Design and Engineering Institute Open Joint-Stock Company
Short company name:	Krangormash DEI OJSC
INN (if applicable):	7116011396
OGRN (if applicable):	1027101414163
Location:	300031, Tula, ul. Metallurgov, 83a, office 314
Interest of the issuing credit institution in the charter capital of the commercial organization:	19.9%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	19.9%
Interest share of a commercial organization in the charter 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. Auction House of the Russian Federation Joint-Stock Company
Short company name:	AHRF JSC
INN (if applicable):	7838430413
OGRN (if applicable):	1097847233351
Location:	190000, St. Petersburg, per. Grivtsova, 5
Interest of the issuing credit institution in the charter capital of the commercial organization:	19%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	19%
Interest share of a commercial organization in the charter 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:	43. POSLOVNI SISTEM MERCATOR, D.D.
Short company name:	MERCATOR, D.D.
INN (if applicable):	Not applicable
OGRN (if applicable):	Not applicable
Location:	Dunajska cesta 107, 1000 Ljubljana, Slovenia
Interest of the issuing credit institution in the charter capital of the commercial organization:	18.53248%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	18.53248%
Interest share of a commercial organization in the charter 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:	44. "Saint Petersburg Currency Exchange" Closed Joint-Stock Company
Short company name:	SPCE CJSC
INN (if applicable):	7825331045
OGRN (if applicable):	1037843013812
Location:	191023, Russia, St. Petersburg, ul. Sadovaya 12/23
Interest of the issuing credit institution in the charter capital of the commercial organization:	10.97%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	10.97%
Interest share of a commercial organization in the charter 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:	45. Sberbank "Moscow Exchange MICEX-RTS"
Short company name:	Moscow Exchange
INN (if applicable):	7702077840
OGRN (if applicable):	1027739387411
Location:	125009, Moscow, B. Kislovskiy per. 13
Interest of the issuing credit institution in the charter capital of the commercial organization:	10.002%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	10.002%
Interest share of a commercial organization in the charter 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:	46. Limited Liability Company Sistema Venture Capital Fund
Short company name:	Sistema_VC LLC
INN (if applicable):	7702399621
OGRN (if applicable):	1167746325229
Location:	129110, Russia, Moscow, ul Shchepkina 51/4, Str. 1, Office 017
Interest of the issuing credit institution in the charter capital of the commercial organization:	10%
Percentage of ordinary shares in the commercial organization	0

owned by the issuing credit institution:	
Interest share of a commercial organization in the charter 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:	47. Petersburg Settlement Center Non-Banking Credit Institution Joint-Stock Company	
Short company name:	Petersburg Settlement Center	
INN (if applicable):	7831001704	
OGRN (if applicable):	1027800000931	
Location:	191023, Russia, St. Petersburg, ul. Sadovaya 12/23	
Interest of the issuing credit institution in the charter capital of the commercial organization:		9%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		9%
Interest share of a commercial organization in the charter 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 Performed by the Issuing Credit Institution.
None.

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

Credit Rating Values as of 01/10/2017

International Scale Ratings

Rating Agency		Moody's
Credit rating assigned to		Sberbank
Long-Term Foreign Currency Deposit Rating	Credit rating value as of the end date of the reporting quarter	Ba2 (rating outlook is Stable)
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> March 2016: Ba2 (rating placed on review for downgrade) April 2016: Ba2 (rating outlook is Negative) February 2017: Ba2 (rating outlook is Stable)
Long-Term Local Currency Deposit Rating	Credit rating value as of the end date of the reporting quarter	Ba1 (rating outlook is Stable)
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the	<ul style="list-style-type: none"> March 2016: Ba1 (rating placed on review for downgrade) April 2016: Ba1 (rating outlook is Negative) February 2017: Ba1 (rating outlook is Stable)

	end date of the reporting quarter	
Short-Term Foreign Currency Deposit Rating	Credit rating value as of the end date of the reporting quarter	Not Prime
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Short-Term Local Currency Deposit Rating	Credit rating value as of the end date of the reporting quarter	Not Prime
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Baseline Credit Assessment	Credit rating value as of the end date of the reporting quarter	ba1
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> • March 2016: ba2 (rating placed on review for downgrade) • April 2016: ba2 (rating confirmed) • February 2017: rating increased from ba2 to ba1
Counterparty risk assessment	Assessment value as of the end date of the reporting quarter	Long-term — Baa3(cr) Short-term – P-3(cr)
	History of changes in the values of assessment in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> • March 2016: long-term rating Ba1 (rating placed on review for downgrade) • April 2016: Ba1 (rating confirmed) • February 2017: long-term value increased from Ba1(cr) to Baa3(cr); short-term value assigned (P-3(cr))
Long-term rating assigned to medium-term loan participation notes (MTN program) of participation in loans solely for financing	Credit rating value as of the end date of the reporting quarter	(P)Ba1
	History of changes in the values of credit rating in the last completed reporting year and for the period	<ul style="list-style-type: none"> • March 2016: (P)Ba1 (rating placed on review for downgrade) • April 2016: (P)Ba1 (rating confirmed)

loans provided to Sberbank of Russia	from the start date of the current year until the end date of the reporting quarter	
Short-term rating assigned to medium-term loan participation notes (MTN) program solely for financing loans provided to Sberbank of Russia	Credit rating value as of the end date of the reporting quarter	(P)Not Prime
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Long-term ratings of issues of international medium-term loan participation notes solely for financing loans provided to Sberbank of Russia (under MTN program)	Credit rating value as of the end date of the reporting quarter	Ba1 <i>(rating outlook is Stable)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> March 2016: Ba1 (rating placed on review for downgrade) April 2016: Ba1 (rating outlook is Negative) February 2017: Ba1 (rating outlook is Stable)
Long-term ratings assigned to subordinated international medium-term loan participation notes solely for financing subordinated loan provided to Sberbank of Russia (Series 12 under MTN program)	Credit rating value as of the end date of the reporting quarter	Ba2
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> March 2016: Ba2 (rating placed on review for downgrade) April 2016: Ba2 (rating confirmed)

Rating Agency		Fitch Ratings
Credit rating assigned to		Sberbank
Long-term foreign currency issuer default rating	Credit rating value as of the end date of the reporting quarter	BBB- <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> October 2016: BBB- (rating outlook is Stable) September 2017: BBB- (rating outlook is Positive)
Long-term local currency issuer default rating	Credit rating value as of the end date of the reporting quarter	BBB- <i>(rating outlook is Positive)</i>

	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> October 2016: BBB- (rating outlook is Stable) September 2017: BBB- (rating outlook is Positive)
Short-term foreign currency issuer default rating	Credit rating value as of the end date of the reporting quarter	F3
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Short-term local currency issuer default rating	Credit rating value as of the end date of the reporting quarter	F3
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Viability rating	Credit rating value as of the end date of the reporting quarter	bbb-
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Support level for long-term rating	Credit rating value as of the end date of the reporting quarter	BBB-
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Support rating	Credit rating value as of the end date of the reporting quarter	2
	History of changes in the	In 2016 and since beginning of 2017 until the end of

	values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	the reporting quarter the rating value did not change.
Long-term ratings of issues of international medium-term loan participation notes solely for financing loans provided to Sberbank of Russia (under MTN program)	Credit rating value as of the end date of the reporting quarter	BBB-
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
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, 16 and 17 under MTN program)	Credit rating value as of the end date of the reporting quarter	BB+
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.
Short-term rating assigned to the issues of Euro-Commercial Papers under ECP program	Credit rating value as of the end date of the reporting quarter	F3
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2016 and since beginning of 2017 until the end of the reporting quarter the rating value did not change.

Rating Agency		ACRA
Credit rating assigned to		Sberbank securities
National scale rating assigned to the issuance of Series BO-19 listed bonds (ISIN:RU000A0JXRW5)	Credit rating value as of the end date of the reporting quarter	AAA(RU)
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date	<ul style="list-style-type: none"> May 2017: first assignment of the rating (with the value of AAA(RU)).

	of the current year until the end date of the reporting quarter	
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National scale ratings

Rating Agency	Fitch Ratings	MIRA	ACRA
Credit rating assigned to	Sberbank	Sberbank	Sberbank
Credit rating value as of the end date of the reporting quarter	WD (rating withdrawn)	WD (rating withdrawn)	AAA (RU) (rating outlook is Stable)
History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> February 2017: rating withdrawn due to changes in the Russian laws. 	<ul style="list-style-type: none"> March 2016: rating withdrawn due to changes in the Russian laws and closure of MIRA business. 	<ul style="list-style-type: none"> March 2017: national credit rating assigned, the value of AAA (RU) (rating outlook is Stable).

Information on organizations that assigned the credit ratings:

Full company name:	Fitch Ratings CIS Ltd.
Short company name:	Fitch Ratings
Location:	30 North Colonnade, London E14 5GN, Great Britain

Full company name:	Moody's Investors Service Ltd.
Short company name:	Moody's
Location:	Location: One Canada Square, London E14 5FA, Great Britain

Full company name:	Moody's Interfax Rating Agency CJSC
Short company name:	MIRA
Location:	Russia, Moscow, ul. 1-ya Tverskaya-Yamskaya 21

Full company name:	Analytic Credit Rating Agency (Joint-Stock Company)
Short company name:	ACRA (JSC)
Location:	Russia, Moscow, Sadovnicheskaya Nab 75

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 methodologies and definitions for assigning the ratings by ratings agencies are publicly available on their websites www.fitchratings.com, www.moodys.com and www.acra-ratings.ru.

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

State registration number of share issue	Date of state registration	Category	Type (for preferred shares)	Nominal value, RUB
1	2	3	4	5

10301481B	11/07/2007	ordinary shares	-	3
20301481B	11/07/2007	Preferred shares	-	3

Number of shares in circulation (number of placed and not redeemed shares):

State registration number of share issue	Number of outstanding shares
1	2
10301481B	21,586,948,000
20301481B	1,000,000,000

Number of additional shares that may be placed or are in the process of placement (number of shares of the additional issue, for which the state registration was performed, but in respect of which no report on the results of additional issue was registered, or no notice on the results of additional issue was submitted in case if, in accordance with the Federal Law "On the Securities Market", the state registration of the report on the results of additional shares issue is not required):

State registration number of share issue	Number of shares in the offering
1	2
10301481B	0
20301481B	0

Number of declared shares:

State registration number of share issue	Number of declared shares,
1	2
10301481B	15,000,000,000

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

State registration number of share issue	Number of shares at the disposal of the issuing credit institution (in the balance sheet)
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:

State registration number of share issue	Number of shares which may be offered as a result of conversion
1	2
10301481B	0
20301481B	0

Rights conferred by shares to their holders:

State registration number of share 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 participate in the General Shareholders' Meeting with the

	right of vote on all issues within its competence, and are also entitled to receive dividends and, in case of the bank's liquidation, the right to receive a part of its property. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, and the bank's Charter.
20301481B	Preference shares confer on their holders the same rights. The shareholders who own preferred shares have the right to receive dividend in the amount of at least 15 percent from the nominal cost of a preferred share. The shareholders who own preferred shares have no right of vote at the General Shareholders' Meeting, unless otherwise established by the Federal Law. The bank's shareholders have other rights stipulated by the laws of the Russian Federation, other regulatory legal acts, and the bank's Charter.

(a shareholder's right to receive declared dividends, and if the issuing credit institution's charter provides for two or more types of preferred shares with the dividends specified for each type, the sequence of dividend payment for a particular type of preferred shares shall also be specified

the right of a shareholder who is an owner of ordinary shares to take part in the General Shareholders' Meeting with the right of vote on all issues within its competence, and in case of preferred shares placement, the right of their owner to take part in the General Shareholders' Meeting with the right of vote on the issues within its competence in cases, in accordance with the procedure and on the conditions set out in the law on joint-stock companies

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

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

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

Class, series (type), form, and other identifying characteristics of the securities	Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BSO-USDCALL-KO-6m-001P-01R, ISIN: RU000A0JX1K8
The identification number of the securities issue and the date of its assignment:	4B020101481B001P of 09/12/2016 The Exchange-Traded Bonds Program is an exchange-traded bonds with the identification number 401481B001P02E of 21/10/2015, within which the issuance of these Exchange-Traded Bonds was placed (hereinafter, the Program)
Organization assigning the identification number to the securities issuance	MICEX Stock Exchange
Number of securities in the issue	1,000,000 (according to the Issuance Terms and Conditions)
Total nominal value of the securities issue	RUB1,000,000,000 (according to the Issuance Terms and Conditions)
Period (date) of maturity of securities issue	16/06/2017
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities

Class, series (type), form, and other identifying	Registered uncertified Russian Depository
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characteristics of the securities	Receipts (RDRs) certifying the title to ordinary registered certified shares of United Company RUSAL Plc
State registration number of the securities issue and date of its state registration:	State registration number of the securities issuance: 50101481B Date of state registration: 07/12/2010
Registration authority that performed the state registration of the securities issue	Federal Financial Markets Service
Number of securities in issue	2,000,000,000
Total nominal value of the securities issue	Under the laws of the Russian Federation, this type of securities has no nominal value
Period (date) of maturity of securities issue	31/08/2017
Grounds for the redemption of the securities of the issue	Conclusion on 17/07/2017 of an Agreement on terminating the Agreement and closing the RDR Program between United Company RUSAL PLC (Company) and Sberbank (RDR issuer)

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

Item no.	Class of securities	Total number of outstanding securities	Total nominal value, RUB
1	2	3	4
1.	Exchange-traded bonds of BO-01 – BO-51 Series (51 st issue)	Total number of securities of all issues: 975,000,000 of which: Russian rubles-denominated: 380,000,000 Dollar-denominated: 420,000,000 Euro-denominated: 135,000,000 Swiss franc-denominated: 40,000,000	Amount according to the nominal value: RUB380,000,000,000 USD4,200,000,000 EUR1,350,000,000 CHF400,000,000
2.	SBO-01 – SBO-34 Series structural exchange-traded bonds (34 th issue)*	Total number of securities of all issues: 50,000,000	Amount according to the nominal value: 50,000,000,000
3.	Exchange-Traded Bond Program**	The Program does not define the minimum and maximum number of exchange-traded bonds. The number of bonds in each issue placed under the Program will be established by the terms of the specific issue.	Amount according to the nominal value: RUB 200,000,000,000 or its equivalent in foreign currency
4.	Documentary interest-bearing nonconvertible bearer bonds with mandatory centralized custody (Series 01)	18,500,000	1,000

* - as of 01/10/2017, no placement has started for any of the issues of structured exchange-traded bonds

** - as of 01/10/2017, under the Exchange-Traded Bonds Program one issue of exchange-traded bonds was placed and redeemed of series BSO-USDCALL-KO-6m-001P-01R (see details in item 8.3.1).

Information on each issue of securities for which state registration has been carried out and the securities of which are not redeemed (either placed, being placed, placed, and (or) circulating):

Class, series (type), form, and other identifying characteristics of the securities	Series 01 documentary interest-bearing nonconvertible bearer bonds with mandatory centralized custody, ISIN: RU000A0JVWL2
State Registration Number of the securities issue	40701481B of 26/10/2015.

and date of its state registration	
Registration authority that performed the state registration of the securities issue	Bank of Russia
Number of securities in the issue	18,500,000
Total nominal value of the securities issue	RUB18,500,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
Date of state registration of the report on the results of the securities issue	03/12/2015
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>The bonds have twenty-one (21) coupon periods. The duration of the 1st through 20th coupon periods is six (6) months each. The duration of the 21st coupon period is two (2) months.</p>	
<p>Period (date) of maturity of securities in the issue:</p> <p>The Bonds shall be redeemed on the date of expiration of 10 years and 2 months from the start date of their placement (02/01/2026). The Bonds may be redeemed early at the discretion of the issuing credit institution.</p>	
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Class, series (type), form, and other identifying characteristics of the securities	Series BO-17 exchange-traded documentary interest-bearing nonconvertible bonds to bearer with mandatory centralized custody, ISIN: RU000A0JWCD9
The identification number of the securities issue and the date of its assignment:	4B021701481B of 10/01/2013
Organization assigning the identification number to the securities issuance	MICEX Stock Exchange
Number of securities in the issue	10,000,000
Total nominal value of the securities issue	RUB10,000,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-17 Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	Bonds are redeemed at a date that falls due after five (5) years from the date of starting the placement of BO-17 Series (08/04/2021).
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Class, series (type), form, and other identifying characteristics of the securities	Series BO-18 exchange-traded documentary interest-bearing nonconvertible to bearer
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	bonds with mandatory centralized custody, ISIN: RU000A0JWH46
The identification number of the securities issue and the date of its assignment:	4B021801481B of 10/01/2013
Organization assigning the identification number to the securities issuance	MICEX Stock Exchange
Number of securities in the issue	10,000,000
Total nominal value of the securities issue	RUB10,000,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-18 Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	Bonds are redeemed at a date that falls due after five (5) years from the date of starting the placement of BO-18 Series (24/05/2021).
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Class, series (type), form, and other identifying characteristics of the securities	Series BO-19 exchange-traded documentary interest-bearing nonconvertible bonds to bearer with mandatory centralized custody, ISIN: RU000A0JXRW5
The identification number of the securities issue and the date of its assignment:	4B021901481B of 10.01/2013
Organization assigning the identification number to the securities issuance	MICEX Stock Exchange
Number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB15,000,000,000
Number of actually placed securities / volume of placed securities of the issue at face value	15,000,000 / RUB15,000,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-19 Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	Bonds are redeemed at a date that falls due after five (10) years from the date of starting the placement of BO-19 Series (30/05/2027).
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Class, series (type), form, and other identifying characteristics of the securities	Series BO-42 exchange-traded documentary interest-bearing nonconvertible to bearer bonds with mandatory centralized custody, ISIN: RU000A0JWKZ5
The identification number of the securities issue and the date of its assignment:	4B024201481B of 10/01/2013
Organization assigning the identification number to the securities issuance	MICEX Stock Exchange
Number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB15,000,000,000
Number of actually placed securities / volume of placed securities of the issue at face value	11,500,000 / RUB11,500,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-42 Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	Bonds are redeemed at a date that falls due after three (3) years from the date of starting the placement of BO-42 Series (20/06/2019).
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Class, series (type), form, and other identifying characteristics of the securities	Series BO-37 exchange-traded documentary interest-bearing nonconvertible to bearer bonds with mandatory centralized custody, ISIN: RU000A0JWUE9
The identification number of the securities issue and the date of its assignment:	4B023701481B of 10/01/2013
Organization assigning the identification number to the securities issuance	MICEX Stock Exchange
Number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB15,000,000,000
Number of actually placed securities / volume of placed securities of the issue at face value	10,000,000 / RUB10,000,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-37 Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	Bonds are redeemed at a date that falls due after five (5) years from the date of starting the placement of BO-37 Series (30/09/2021).

Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com
Class, series (type), form, and other identifying characteristics of the securities	Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BSO-OGZD_DIGIPRT-24m-001P-02R, ISIN: RU000A0JXPE7
The identification number of the securities issue and the date of its assignment:	4B020201481B001P of 21.04/2017 The Exchange-Traded Bonds Program is an exchange-traded bonds with the identification number 401481B001P02E of 21/10/2015, within which the issuance of these Exchange-Traded Bonds was placed (hereinafter, the Program)
Organization assigning the identification number to the securities issuance	Moscow Exchange
Number of securities in the issue	600,000 (according to the Issuance Terms and Conditions)
Total nominal value of the securities issue	RUB600,000,000 (according to the Issuance Terms and Conditions)
Number of actually placed securities / volume of placed securities of the issue at face value	222,185 / RUB222,185,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
<p>Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchnage-traded bonds of series BSO-OGZD_DIGIPRT-24m-001P-02R have four (4) coupons. The coupon period is one hundred eighty two (182) days.</p>	
Period (date) of maturity of securities issue	26/04/2019
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com
Other Information	<p>Exchange-traded bonds stipulate for a coupon yield and additional income, according to the term definitions in the Program.</p> <p>Additional income Additional income is interest income on Exchange-traded bonds defined as an interest on the nominal value of the Exchange-traded bond calculated based on the prevailing value of the Basic asset. Additional income is paid out on the date of repayment of the Exchange-traded bonds (the last date of accruing additional income). The start date for accruing additional income is the date of placing Exchange-traded bonds.</p> <p>Stipulated is the additional income calculated according to the following formula per Exchange-traded bond:</p> <p>Procedure for calculating the amount of additional income (in percentage</p>

	<p>terms):</p> <p>in case the Condition is met (as defined in item 2 below)</p> $AI (\%) = \{11.30\% + P \times MIN[(BA_{FIN} - BA_{INIT})/BA_{INIT} * 100\%; 14\%]\} \times RATE_{FIN}/RATE_{INIT}$ <p>where</p> <ul style="list-style-type: none"> • AI (%) is the value of additional income in percentage terms • P is the Parameter (as defined in the Exchange-Traded Bonds Program) equal to 1 • MIN is the function of minimal value of the stated variables • BABEG is the value of the Basic asset at the Date of placing Exchange-traded bonds • BAFIN is the value of the Basic asset at the Date of defining the value of the Basic asset • RATEBEG is the fixing value of the USD/RUB couple (MOEX USD / RUB FX FIXING), calculated by MICEX and published at http://moex.com/ru/fixing/, and should the page be unavailable, at http://moex.com/ru/markets/currency/get-fixing.aspx (or another webpage used by MICEX for disclosing this information), (hereinafter MOEX USD / RUB FX FIXING RATE, Rate) at the Date of placing Exchange-traded bonds. The rules for calculating the MOEX USD / RUB FX FIXING Rate are published at http://moex.com/s1911 • RATEFIN is the MOEX USD / RUB FX FIXING Rate on the 4th Business day prior to the date of redemption of the Exchange-traded bonds (hereinafter, the Date of calculating RATEFIN) • MICEX is an infrastructure of Moscow Exchange Group rendering the entire range of trading, clearing, settlement and informational services on the currency market (www.moex.com) <p>Additional income in percentage terms shall be calculated to four decimals (the fourth decimal shall be rounded up according to the mathematical rounding rules: when the fifth decimal is equal to or greater than 5, the fourth decimal increases by one; if the fifth decimal is less than 5, the fourth decimal does not change).</p> <p>If on the Date of placing and (or) the Date of calculating RATEFIN, the MOEX USD / RUB FX FIXING Rate is not published on the website on which the Rate is to be published according to item 1 herein, or the above webpage is inaccessible, or the information on the MOEX USD / RUB FX FIXING Rate is unavailable for any other reasons, the Rate shall be deemed equal to the RUB/USD exchange rate expressed as the quantity of rubles for one (1) US dollar set by the Bank of Russia as of the next Business day after the Date of placing and (or) the Date of calculating RATEFIN correspondingly, published on the official website of the Bank of Russia (www.cbr.ru).</p> <p>If on the Date of placing and (or) the Date of calculating RATEFIN, it is impossible to obtain the information on MOEX USD / RUB FX FIXING Rate at such date and the RUB/USD rate set by the Bank of Russia as of the next Business day after the Date of placing and (or) the Date of calculating RATEFIN correspondingly, from the relevant source stipulated in item 1 above, the Rate shall be deemed equal to the MOEX USD / RUB FX FIXING Rate at the Business day preceding the Date of placing and (or) the Date of calculating RATEFIN correspondingly, and should it be non-existent or impossible to be obtained from the webpage on which the Rate is to be published according to item 1 above, it should be deemed equal to the RUB/USD exchange rate set by the Bank of</p>
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	<p>Russia for the next Business date of the Business date preceding the Date of placing and (or) the Date of calculating RATEFIN correspondingly.</p> <p>Should it be impossible to obtain information as of the Business day preceding the Date of placing and (or) the Date of calculating RATEFIN correspondingly, on the MOEX USD / RUB FX FIXING Rate and RUB/USD exchange rate set by the Bank of Russia for the next Business date of the Business date preceding the Date of placing and (or) the Date of calculating RATEFIN correspondingly, then the procedure in the above paragraph stipulating the Rate calculation shall be applied consequently to each of the preceding Business days until the Rate is calculated.</p> <p>I. Basic Asset shall mean the Closure price in US dollars of one (1) American Depositary Receipt on the shares of GAZPROM PJSC (ISIN: US3682872078) in the section of International Order Book of the LSE published on the Internet at http://www.londonstockexchange.com/exchange/prices-and-markets/stocks/summary/company-summary/US3682872078USUSDILOBE.html (field “last close”) (or any other webpage on the Internet used by the LSE for disclosing this information), rounded to four digits after zero.</p> <p>Data of calculating the Basic Asset:</p> <p>A) The 5th Business day preceding the date of redemption of the Exchange-traded bonds (in case the value of the Basic Asset can be calculated at this date according to the provisions of item 2 above).</p> <p>B) If on the Date of calculating the value of the Basic Asset stipulated in item A) the value of the Basic Asset is not published on the Internet on which the value is to be published according to item 2 above, or the above webpage is inaccessible, or if the information on the value on the above webpage cannot be obtained for any other reasons, then the Date of calculating the value of the Basic Asset shall consequently be the 6th, 7th, 8th.... (n-1)th, nth Business day (ending with the Date of placing) preceding the Date of redemption of the Exchange-traded bonds (i. e. consequently calculating the value of the Basic Assets on the above dates until the value of the Basic Asset cannot be calculated).</p> <p>Should it be impossible to calculate the value of the Basic Asset on the dates according to the above item 2, the Condition for calculating additional income as defined below shall be deemed unmet.</p> <p>Condition — the value of the Basic Asset as of the date of calculating the Basic Asset (BAFIN) can be calculated according to the above item 2, and shall not be less than the value of the Basic Asset as of the Date of placing the Exchange-traded bonds (BABEG)</p> <p>II. if the Condition is not met as defined above, or in case of early redemption of Exchange-traded bonds</p> <p>AI (%) = 0.00%</p> <p><u>For the purposes of calculating Additional Income according to item 9.3 of the Placement conditions:</u></p> <p>Business Day shall mean any day which simultaneously 1) is not a weekend or public holiday in the Russian Federation, 2) is the day on which credit organizations based in Moscow carry out payments in US dollars, 3) is the day on which MICEX renders the entire range of trading, clearing, settlement and informational services on the exchange market, 4) is the day on which the Bank of Russia sets the exchange rate of ruble to US dollar for the next business day according to the procedure of rate setting stipulated by the Bank of Russia, 5) is the day on which LSE renders the entire range of trading, clearing, settlement and</p>
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	<p>informational services.</p> <p><u>Procedure for calculating additional income to be paid out on one Exchange-traded bond:</u></p> $AI (RUB) = AI (\%) * N$ <ul style="list-style-type: none"> • <i>AI (%)</i> shall mean the value of the additional income calculated according to the above procedure in percentage terms • <i>N</i> shall mean the nominal value of one interest-bearing Exchange-traded bond in Russian rubles <p>Additional income in Russian rubles to be paid out on one Exchange-traded bond shall be calculated to two decimals (the second decimal shall be rounded up according to the mathematical rounding rules: when the third decimal is equal to or greater than 5, the second decimal increases by one; if the third decimal is less than 5, the second decimal does not change).</p> <p><i>A Settlement Agent (as defined in the Program) shall be engaged by the Issuer for the calculation of the value(s) of the Basic Asset(s) and (or) calculating additional income on the Exchange-traded bond , as well as for identifying the presence of circumstances which are significant for calculating the amount of additional income and (or) other purposes.</i></p> <p><i>The Settlement Agent shall be Sberbank CIB Joint-Stock Company:</i> Full company name: <i>Sberbank CIB</i> Joint-Stock Company Short company name: <i>SBERBANK CIB</i> Location: <i>125009, Russia, Moscow, Romanov Per. 4, Str 2</i> Primary state registration number: <i>1027739007768</i> INN: <i>7710048970</i></p> <p><i>Additional income shall not be paid out in case of an early redemption of the Exchange-traded bonds.</i> <i>Other details on the procedure of calculating income payable on each Exchange-traded bond is provided in item 9.3. Programs.</i></p>
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Class, series (type), form, and other identifying characteristics of the securities	<i>Exchange-traded documentary non-convertible interest-bearing bonds in bearer form subject to mandatory centralized storage series 001P-03R, ISIN RU000A0ZYBS1</i>
The identification number of the securities issue and the date of its assignment:	4B020301481B001P of 28/09/2017
Organization assigning the identification number to the securities issuance	Moscow Exchange
Number of securities in the issue	40,000,000
Total nominal value of the securities issue	RUB40,000,000,000
Number of actually placed securities / volume of placed securities of the issue at face value	40,000,000 / RUB40,000,000,000
Status of the securities in the issue (not offered yet; offered; placed; outstanding)	Outstanding
The date of state registration of the report of securities issue (date of submission of the notice of the securities issue)	Not applicable
Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the	

<p>issue (for bonds):</p> <p>Exchange-traded bonds series 001P-03R have seven (7) coupons. The duration of coupon periods from 1 to 6 inclusively is 182 days. Duration of the 7th coupon period is sixty (60) days.</p>	
Period (date) of maturity of securities issue	Bonds shall be redeemed on the date occurring after the expiration of three (3) years and two (2) months from the placement of the bonds series 001P-03R (08/12/2020).
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Information on each issue of securities for which state registration has been carried out (an identification number has been assigned in case the issuance of the securities was not subject to state registration under the Federal Law “On Securities Market”), and whose securities have not been redeemed (either placed, being placed, placed, and (or) circulating):

Class, series (type), form, and other identifying characteristics of the securities	Series BO-01 – BO-16, BO-20 – BO-36, BO-38 – BO-41, BO-43 – BO-51 certified interest-bearing non-convertible exchange-traded bonds to bearer with mandatory centralized custody with the option of early redemption at the request of their holders and at the discretion of the issuer
<p>Identification number of the issue and the date of its assignment (if no state registration of the issue of securities is required):</p> <p>BO-01 Series exchange-traded bonds: identification number 4B020101481B of 10/01/2013 BO-02 Series exchange-traded bonds: identification number 4020201481B of 10/01/2013 BO-03 Series exchange-traded bonds: identification number 4B020301481B of 10/01/2013 BO-04 Series exchange-traded bonds: identification number 4B020401481B of 10/01/2013 BO-05 Series exchange-traded bonds: identification number 4B020501481B of 10/01/2013 BO-06 Series exchange-traded bonds: identification number 4B020601481B of 10/01/2013 BO-07 Series exchange-traded bonds: identification number 4B020701481B of 10/01/2013 BO-08 Series exchange-traded bonds: identification number 4B020801481B of 10/01/2013 BO-09 Series exchange-traded bonds: identification number 4B020901481B of 10/01/2013 BO-10 Series exchange-traded bonds: identification number 4B021001481B of 10/01/2013 BO-11 Series exchange-traded bonds: identification number 4B021101481B of 10/01/2013 BO-12 Series exchange-traded bonds: identification number 4B021201481B of 10/01/2013 BO-13 Series exchange-traded bonds: identification number 4B021301481B of 10/01/2013 BO-14 Series exchange-traded bonds: identification number 4B021401481B of 10/01/2013 BO-15 Series exchange-traded bonds: identification number 4B021501481B of 10/01/2013 BO-16 Series exchange-traded bonds: identification number 4B021601481B of 10/01/2013 BO-20 Series exchange-traded bonds: identification number 4B022001481B of 10/01/2013 BO-21 Series exchange-traded bonds: identification number 4B022101481B of 10/01/2013 BO-22 Series exchange-traded bonds: identification number 4B022201481B of 10/01/2013 BO-23 Series exchange-traded bonds: identification number 4B022301481B of 10/01/2013 BO-24 Series exchange-traded bonds: identification number 4B022401481B of 10/01/2013 BO-25 Series exchange-traded bonds: identification number 4B022501481B of 10/01/2013 BO-26 Series exchange-traded bonds: identification number 4B022601481B of 10/01/2013 BO-27 Series exchange-traded bonds: identification number 4B022701481B of 10/01/2013 BO-28 Series exchange-traded bonds: identification number 4B022801481B of 10/01/2013 BO-29 Series exchange-traded bonds: identification number 4B022901481B of 10/01/2013 BO-30 Series exchange-traded bonds: identification number 4B023001481B of 10/01/2013 BO-31 Series exchange-traded bonds: identification number 4B023101481B of 10/01/2013 BO-32 Series exchange-traded bonds: identification number 4B023201481B of 10/01/2013 BO-33 Series exchange-traded bonds: identification number 4B023301481B of 10/01/2013 BO-34 Series exchange-traded bonds: identification number 4B023401481B of 10/01/2013</p>	

BO-35 Series exchange-traded bonds: identification number 4B023501481B of 10/01/2013 BO-36 Series exchange-traded bonds: identification number 4B023601481B of 10/01/2013 BO-38 Series exchange-traded bonds: identification number 4B023801481B of 10/01/2013 BO-39 Series exchange-traded bonds: identification number 4B023901481B of 10/01/2013 BO-40 Series exchange-traded bonds: identification number 4B024001481B of 10/01/2013 BO-41 Series exchange-traded bonds: identification number 4B024101481B of 10/01/2013 BO-43 Series exchange-traded bonds: identification number 4B024301481B of 10/01/2013 BO-44 Series exchange-traded bonds: identification number 4B024401481B of 10/01/2013 BO-45 Series exchange-traded bonds: identification number 4B024501481B of 10/01/2013 BO-46 Series exchange-traded bonds: identification number 4B024601481B of 10/01/2013 BO-47 Series exchange-traded bonds: identification number 4B024701481B of 10/01/2013 BO-48 Series exchange-traded bonds: identification number 4B024801481B of 10/01/2013 BO-49 Series exchange-traded bonds: identification number 4B024901481B of 10/01/2013 BO-50 Series exchange-traded bonds: identification number 4B025001481B of 10/01/2013 BO-51 Series exchange-traded bonds: identification number 4B025101481B of 10/01/2013	
Organization that assigned the identification number to the issue of securities (if state registration of the issue of securities was not required)	MICEX Stock Exchange
<p>Number of securities in the issue:</p> <p>BO-01 Series exchange-traded bonds: five million (5,000,000) Exchange bonds of BO-02 Series: five million (5,000,000) Exchange bonds of BO-03 Series: five million (5,000,000) Exchange bonds of BO-04 Series: five million (5,000,000) Exchange bonds of BO-05 Series: five million (5,000,000) BO-06 Series exchange-traded bonds: five million (5,000,000) BO-07 Series exchange-traded bonds: ten million (10,000,000) BO-08 Series exchange-traded bonds: five million (5,000,000) BO-09 Series exchange-traded bonds: five million (5,000,000) BO-10 Series exchange-traded bonds: five million (5,000,000) BO-11 Series exchange-traded bonds: five million (5,000,000) BO-12 Series exchange-traded bonds: twenty-five million (25,000,000) BO-13 Series exchange-traded bonds: twenty-five million (25,000,000) BO-14 Series exchange-traded bonds: five million (5,000,000) BO-15 Series exchange-traded bonds: ten million (10,000,000) BO-16 Series exchange-traded bonds: ten million (10,000,000) BO-20 Series exchange-traded bonds: twenty-five million (25,000,000) BO-21 Series exchange-traded bonds: twenty-five million (25,000,000) BO-22 Series exchange-traded bonds: ten million (10,000,000) BO-23 Series exchange-traded bonds: twenty-five million (25,000,000) BO-24 Series exchange-traded bonds: twenty-five million (25,000,000) BO-25 Series exchange-traded bonds: fifteen million (15,000,000) BO-26 Series exchange-traded bonds: fifteen million (15,000,000) BO-27 Series exchange-traded bonds: five million (5,000,000) BO-28 Series exchange-traded bonds: five million (5,000,000) BO-29 Series exchange-traded bonds: fifty million (50,000,000) BO-30 Series exchange-traded bonds: fifty million (50,000,000) BO-31 Series exchange-traded bonds: thirty million (30,000,000) BO-32 Series exchange-traded bonds: thirty million (30,000,000) BO-33 Series exchange-traded bonds: ten million (10,000,000) BO-34 Series exchange-traded bonds: ten million (10,000,000) BO-35 Series exchange-traded bonds: twenty-five million (25,000,000) BO-36 Series exchange-traded bonds: ten million (10,000,000) BO-38 Series exchange-traded bonds: fifty million (50,000,000) BO-39 Series exchange-traded bonds: fifty million (50,000,000) BO-40 Series exchange-traded bonds: thirty million (30,000,000) BO-41 Series exchange-traded bonds: thirty million (30,000,000) BO-43 Series exchange-traded bonds: twenty-five million (25,000,000)</p>	

BO-44 Series exchange-traded bonds shall be: twenty-five million (25,000,000)	
BO-45 Series exchange-traded bonds: twenty-five million (25,000,000)	
BO-46 Series exchange-traded bonds: twenty-five million (25,000,000)	
BO-47 Series exchange-traded bonds: thirty million (30,000,000)	
BO-48 Series exchange-traded bonds: thirty million (30,000,000)	
BO-49 Series exchange-traded bonds: fifty million (50,000,000)	
BO-50 Series exchange-traded bonds: twenty million (20,000,000)	
BO-51 Series exchange-traded bonds: twenty million (20,000,000)	
Total nominal value of the securities issue:	
BO-01 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
Exchange bonds of BO-02 Series: five billion (5,000,000,000) rubles	
Exchange bonds of BO-03 Series: fifty million (50,000,000) US dollars	
Exchange bonds of BO-04 Series: fifty million (50,000,000) US dollars	
Exchange bonds of BO-05 Series: fifty million (50,000,000) US dollars	
BO-06 Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-07 Series exchange-traded bonds: one hundred million (100,000,000) US dollars	
BO-08 Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-09 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-10 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-11 Series exchange-traded bonds: fifty million (50,000,000) US dollars	
BO-12 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-13 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-14 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-15 Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-16 Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-20 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-21 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-22 Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-23 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-24 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-25 Series exchange-traded bonds: fifteen billion (15,000,000,000) rubles	
BO-26 Series exchange-traded bonds: fifteen billion (15,000,000,000) rubles	
BO-27 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-28 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-29 Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-30 Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-31 Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-32 Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-33 Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-34 Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-35 Series exchange-traded bonds: two hundred fifty million (250,000,000) US dollars	
BO-36 Series exchange-traded bonds: one hundred million (100,000,000) US dollars	
BO-38 Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-39 Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-40 Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-41 Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-43 Series exchange-traded bonds: two hundred fifty million (250,000,000) US dollars	
BO-44 Series exchange-traded bonds shall be: twenty-five billion (25,000,000,000) rubles	
BO-45 Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-46 Series exchange-traded bonds: two hundred fifty million (250,000,000) Euro	
BO-47 Series exchange-traded bonds: three hundred million (300,000,000) Euro	
BO-48 Series exchange-traded bonds: three hundred million (300,000,000) Euro	
BO-49 Series exchange-traded bonds: five hundred million (500,000,000) Euro	
BO-50 Series exchange-traded bonds: two hundred million (200,000,000) Swiss francs	
BO-51 Series exchange-traded bonds: two hundred million (200,000,000) Swiss francs	
Status of the securities in the issue (not yet placed; placed; placement completed; traded)	Placement has not yet started
The filing date of the notice on the results of the	Not to be filed for exchange-traded bonds

<p>BO-43 Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-44 Series Exchange-Traded Bonds shall be redeemed on the date marking ten (3) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-45 Series Exchange-Traded Bonds shall be redeemed on the date marking ten (3) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-46 Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-47 Series Exchange-Traded Bonds will be redeemed on the date marking seven (7) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-48 Series Exchange-Traded Bonds will be redeemed on the date marking seven (7) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-49 Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-50 Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p> <p>BO-51 Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of holders and at the discretion of the issuer.</p>	
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

Class, series (type), form, and other identifying characteristics of the securities	SBO-01 – SBO-34 Series certificated interest-bearing nonconvertible structured exchange-traded bearer bonds with mandatory centralized custody and the option of early redemption at the discretion of the issuer and at the request of their holders.
<p>Identification number of the issue and the date of its assignment (if no state registration of the issue of securities is required):</p> <p>SBO-01 Series exchange-traded bonds: identification number 4B025201481B of 19/03/2015</p> <p>SBO-02 Series exchange-traded bonds: identification number 4B025301481B of 19/03/2015</p> <p>SBO-03 Series exchange-traded bonds: identification number 4B025401481B of 19/03/2015</p> <p>SBO-04 Series exchange-traded bonds: identification number 4B025501481B of 19/03/2015</p> <p>SBO-05 Series exchange-traded bonds: identification number 4B025601481B of 19/03/2015</p> <p>SBO-06 Series exchange-traded bonds: identification number 4B025701481B of 19/03/2015</p> <p>SBO-07 Series exchange-traded bonds: identification number 4B025801481B of 19/03/2015</p> <p>SBO-08 Series exchange-traded bonds: identification number 4B025901481B of 19/03/2015</p> <p>SBO-09 Series exchange-traded bonds: identification number 4B026001481B of 19/03/2015</p> <p>SBO-10 Series exchange-traded bonds: identification number 4B026101481B of 19/03/2015</p> <p>SBO-11 Series exchange-traded bonds: identification number 4B026201481B of 19/03/2015</p> <p>SBO-12 Series exchange-traded bonds: identification number 4B026301481B of 19/03/2015</p> <p>SBO-13 Series exchange-traded bonds: identification number 4B026401481B of 19/03/2015</p> <p>SBO-14 Series exchange-traded bonds: identification number 4B026501481B of 19/03/2015</p> <p>SBO-15 Series exchange-traded bonds: identification number 4B026601481B of 19/03/2015</p> <p>SBO-16 Series exchange-traded bonds: identification number 4B026701481B of 19/03/2015</p> <p>SBO-17 Series exchange-traded bonds: identification number 4B026801481B of 19/03/2015</p> <p>SBO-18 Series exchange-traded bonds: identification number 4B026901481B of 19/03/2015</p> <p>SBO-20 Series exchange-traded bonds: identification number 4B027101481B of 19/03/2015</p>	

SBO-21 Series exchange-traded bonds: identification number 4B027201481B of 19/03/2015 SBO-22 Series exchange-traded bonds: identification number 4B027301481B of 19/03/2015 SBO-23 Series exchange-traded bonds: identification number 4B027401481B of 19/03/2015 SBO-24 Series exchange-traded bonds: identification number 4B027501481B of 19/03/2015 SBO-25 Series exchange-traded bonds: identification number 4B027601481B of 19/03/2015 SBO-26 Series exchange-traded bonds: identification number 4B027701481B of 19/03/2015 SBO-27 Series exchange-traded bonds: identification number 4B027801481B of 19/03/2015 SBO-28 Series exchange-traded bonds: identification number 4B027901481B of 19/03/2015 SBO-29 Series exchange-traded bonds: identification number 4B028001481B of 19/03/2015 SBO-30 Series exchange-traded bonds: identification number 4B028101481B of 19/03/2015 SBO-31 Series exchange-traded bonds: identification number 4B028201481B of 19/03/2015 SBO-32 Series exchange-traded bonds: identification number 4B028301481B of 19/03/2015 SBO-33 Series exchange-traded bonds: identification number 4B028401481B of 19/03/2015 SBO-34 Series exchange-traded bonds: identification number 4B028501481B of 19/03/2015	
Organization that assigned the identification number to the issue of securities (if state registration of the issue of securities was not required)	MICEX Stock Exchange
Number of securities in the issue: SBO-01 Series exchange-traded bonds: five hundred thousand (500,000) SBO-02 Series exchange-traded bonds: five hundred thousand (500,000) SBO-03 Series exchange-traded bonds: five hundred thousand (500,000) SBO-04 Series exchange-traded bonds: five hundred thousand (500,000) SBO-05 Series exchange-traded bonds: five hundred thousand (500,000) SBO-06 Series exchange-traded bonds: five hundred thousand (500,000) SBO-07 Series exchange-traded bonds: five hundred thousand (500,000) SBO-08 Series exchange-traded bonds: five hundred thousand (500,000) SBO-09 Series exchange-traded bonds: five hundred thousand (500,000) SBO-10 Series exchange-traded bonds: five hundred thousand (500,000) SBO-11 Series exchange-traded bonds: one million (1,000,000) SBO-12 Series exchange-traded bonds: one million (1,000,000) SBO-13 Series exchange-traded bonds: one million (1,000,000) SBO-14 Series exchange-traded bonds: one million (1,000,000) SBO-15 Series exchange-traded bonds: one million (1,000,000) SBO-16 Series exchange-traded bonds: one million (1,000,000) SBO-17 Series exchange-traded bonds: one million (1,000,000) SBO-18 Series exchange-traded bonds: one million (1,000,000) SBO-20 Series exchange-traded bonds: one million (1,000,000) SBO-21 Series exchange-traded bonds: one million (1,000,000) SBO-22 Series exchange-traded bonds: one million (1,000,000) SBO-23 Series exchange-traded bonds: one million (1,000,000) SBO-24 Series exchange-traded bonds: one million (1,000,000) SBO-25 Series exchange-traded bonds: one million (1,000,000) SBO-26 Series exchange-traded bonds: two million (2,000,000) SBO-27 Series exchange-traded bonds: two million (2,000,000) SBO-28 Series exchange-traded bonds: two million (2,000,000) SBO-29 Series exchange-traded bonds: two million (2,000,000) SBO-30 Series exchange-traded bonds: two million (2,000,000) SBO-31 Series exchange-traded bonds: five million (5,000,000) SBO-32 Series exchange-traded bonds: five million (5,000,000) SBO-33 Series exchange-traded bonds: five million (5,000,000) SBO-34 Series exchange-traded bonds: five million (5,000,000)	
Total nominal value of the securities issue: SBO-01 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-02 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-03 Series exchange-traded bonds: five hundred million (500,000,000) rubles	

SBO-04 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-05 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-06 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-07 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-08 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-09 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-10 Series exchange-traded bonds: five hundred million (500,000,000) rubles SBO-11 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-12 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-13 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-14 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-15 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-16 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-17 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-18 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-20 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-21 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-22 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-23 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-24 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-25 Series exchange-traded bonds: one billion (1,000,000,000) rubles SBO-26 Series exchange-traded bonds: two billion (2,000,000,000) rubles SBO-27 Series exchange-traded bonds: two billion (2,000,000,000) rubles SBO-28 Series exchange-traded bonds: two billion (2,000,000,000) rubles SBO-29 Series exchange-traded bonds: two billion (2,000,000,000) rubles SBO-30 Series exchange-traded bonds: two billion (2,000,000,000) rubles SBO-31 Series exchange-traded bonds: five billion (5,000,000,000) rubles SBO-32 Series exchange-traded bonds: five billion (5,000,000,000) rubles SBO-33 Series exchange-traded bonds: five billion (5,000,000,000) rubles SBO-34 Series exchange-traded bonds: five billion (5,000,000,000) rubles	
Status of the securities in the issue (not yet placed; placed; placement completed; traded)	The placement has not started yet for any of the series
The filing date of the notice on the results of the securities placement	Not to be filed for exchange-traded bonds
Number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds): SBO-01 – SBO-34 Series exchange-traded bonds have twenty (20) coupon periods. The coupon period is one hundred eighty-two (182) days.	
Period (date) of maturity of securities in the issue: SBO-01 – SBO-34 Series exchange-traded bonds mature on the three thousand six hundred fortieth (3,640 th) day from the date of starting the placement of bonds. There is an option of early redemption at the request of holders and at the discretion of the issuer.	
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	http://www.e-disclosure.ru/portal/company.aspx?id=3043 , www.sberbank.com

8.4. Information on the person(s) providing security for secured bonds of the issuing credit institution and on the security provided for secured bonds of the issuing credit institution.

None.

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

The register of holders of registered securities of Sberbank is kept by the registrar.

Information on registrar maintaining the register of registered securities of the issuing credit institution:

Full company name:	Joint-Stock Company STATUS Registrar Company
Short company name:	STATUS JSC
Location:	109544, Moscow, ul. Novorogozhskaya 32, Str. 1
INN:	7707179242
OGRN:	1027700003924

Information on registrar's license to carry out the activities related to maintaining the register of securities owners:

Number:	No. 10-000-1-00304
Date of issue:	12/03/2004
Validity period:	without limitation
Authority that issued the license	FCSM of Russia
Date from which the registrar maintains the register of registered securities of the issuing credit institution:	12/03/1998

Information on each of the depositories carrying out mandatory centralized custody services of the issuer's securities subject to mandatory centralized custody:

Full company name: **Nonbanking credit institution "National Settlement Depository" Joint-Stock Company**

Short company name: NSD

Location: Moscow, ul. Spartakovskaya 12

Mailing address: 105066, Moscow, ul. Spartakovskaya 12

INN: 7702165310

Phone: (495) 956-27-89, (495) 956-27-90

Number, date of issue, validity period of the license of a professional securities market participant for carrying out depository activities, and the authority issuing the above license.

Information on the license for depository activity: 045-12042-000100

Date of issue: 19/02/2009

Validity period: without limitation

Licensing authority: FFMS of Russia

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

The regulations applicable to the import and export of capital that may affect the payment of dividends and interest and other payments to nonresidents include the Federal Law No. 173-FZ of 10/12/2003 "On Currency Regulation and Currency Control" (as amended).

8.7. Information on declared (accrued) and (or) paid dividends on the shares of the issuing credit institution, and on income on bonds of the issuing credit institution.

8.7.1. Information on declared and paid dividends on shares of the issuing credit institution

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

Indicator	Ordinary shares
Issuer's management body that adopted the resolution on declaring the dividends, date of the resolution	General Shareholders' Meeting Sberbank
2013	31/05/2013

	2014	06/06/2014
	2015	29/05/2015
	2016	27/05/2016
	2017	26/05/2017
Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution		
	2013	03/06/2013 No. 26
	2014	10/06/2014 No. 27
	2015	03/06/2015 No. 28
	2016	01/06/2016 No. 29
	2017	30/05/2017 No. 30
Amount of declared dividends per one share, RUB		
	2013	RUB2.57
	2014	RUB3,20
	2015	RUB0.45
	2016	RUB1.97
	2017	RUB6.00
Total declared dividends for all shares of this category (type), RUB'000		
	2013	
	2014	RUB55,478,456.4 thousand
	2015	RUB69,078,233,6 thousand
	2016	RUB9,714,126.6 thousand
	2017	RUB42,526,287.6 thousand
		RUB129,521,688.0 thousand
Record date used to determine the persons entitled to receive dividends		
	2013	11/04/2013
	2014	17/06/2014
	2015	15/06/2015
	2016	14/06/2016
	2017	14/06/2017
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid		
	2013	For 2012
	2014	For 2013
	2015	For 2014
	2016	For 2015
	2017	For 2016
Period (date) for paying the declared dividends		
	2013	<i>Dividends are paid within 30 days from the date of resolution on payment thereof.</i> <i>Expiry dates:</i> 01/07/2013 <i>The dividends to nominal holders and trustees that are professional participants in the securities market and registered in the register of shareholders are paid within 10 working days, to other persons registered in the register of shareholders – within 25 working days from the record date used to determine the persons entitled to receive the dividends.</i> (01/07/2014) 22/07/2014
	2014	(29/06/2015) 20/07/2015

2015 2016 2017	(28/06/2016) 19/07/2016 (28/06/2017) 19/07/2017
Form of payment of declared dividends (Cash and cash equivalents, other assets)	Cash and cash equivalents
Source of declared dividend payments (net profits for the reporting year, retained net profits of previous years, special fund)	Net profits for the reporting year
Share of declared dividends in net profits for the reporting year (under Russian Accounting Standards), % In 2013 (for 2012) In 2014 (for 2013) In 2015 (for 2014) In 2016 (for 2015) In 2017 (for 2016)	16.0 % 18.3% 3.12% 19.5% 26.0%
Total amount of paid dividends paid on shares of this category (type), RUB'000 As of 01/10/2017 For 2012 For 2013 For 2014 For 2015 For 2016	RUB55,478,456.4 thousand RUB69,078 233,6 thousand RUB9,689,244.5 thousand RUB42,417,287.5 thousand RUB129,188,020.0 thousand
Share of paid dividends in the total amount of dividends declared on shares of this category (type), % 2013 2014 2015 2016 2017	100% 100% 99.7% 99.7% 99.7%
If the issue did not pay the declared dividends either at all or not in full, specify the reasons of the failure to pay declared dividends	The reason for failing to pay the dividends in full was the incorrect indication of banking details by shareholders.
Other information on declared and (or) paid dividends indicated by the issuer at its discretion	Missing

Indicator	Preferred shares
Issuer's management body that adopted the resolution on declaring the dividends, date of the resolution 2013 2014 2015 2016 2017	General Shareholders' Meeting Sberbank 31/05/2013 06/06/2014 29/05/2015 27/05/2016 26/05/2017
Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution 2013 2014 2015 2016 2017	 03/06/2013 No. 26 10/06/2014 No. 27 03/06/2015 No. 28 01/06/2016 No. 29 30/05/2017 No. 30

Amount of declared dividends per one share, RUB	
2013	RUB3,20
2014	RUB3,20
2015	RUB0.45
2016	RUB1.97
2017	RUB6.00
Total declared dividends for all shares of this category (type), RUB'000	
2013	
2014	RUB3,200,000.0 thousand
2015	RUB3,200,000.0 thousand
2016	RUB450,000.0 thousand
2017	RUB1,970,000.0 thousand
	RUB6,000,000.0 thousand
Record date used to determine the persons entitled to receive dividends	
2013	11/04/2013
2014	17/06/2014
2015	15/06/2015
2016	14/06/2016
2017	14/06/2017
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid	
2013	For 2012
2014	For 2013
2015	For 2014
2016	For 2015
2017	For 2016
Period (date) for paying the declared dividends	<i>Dividends are paid within 30 days from the date of resolution on payment thereof.</i>
2013	<i>Expiry dates:</i> 01/07/2013 <i>The dividends to nominal holders and trustees that are professional participants in the securities market and registered in the register of shareholders are paid within 10 working days, to other persons registered in the register of shareholders – within 25 working days from the record date used to determine the persons entitled to receive the dividends.</i>
2014	(01/07/2014) 22/07/2014
2015	(29/06/2015) 20/07/2015
2016	(28/06/2016) 19/07/2016
2017	(28/06/2017) 19/07/2017
Form of payment of declared dividends (Cash and cash equivalents, other assets)	Cash and cash equivalents
Source of declared dividend payments (net profits for the reporting year, retained net profits of previous years, special fund)	Net profits for the reporting year
Share of declared dividends in net profits for the reporting year (under Russian Accounting Standards), %	
In 2013 (for 2012)	0.9%
In 2014 (for 2013)	0.85%
In 2015 (for 2014)	0.14%

In 2016 (for 2015)	0.9%
In 2017 (for 2016)	1.2%
Total amount of paid dividends paid on shares of this category (type), RUB'000 As of 01/10/2017	
For 2012	RUB3,200,000.0 thousand
For 2013	RUB3,200,000.0 thousand
For 2014	RUB443,902.5 thousand
For 2015	RUB1,942,856.9 thousand
For 2016	RUB 5,914,976.7 thousand
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	
2013	100%
2014	100%
2015	98.6 %
2016	98.6 %
2017	98.6 %
In case the issuer did not pay the declared dividends either at all or in full, specify the reasons of the failure to pay declared dividends	The reason for failing to pay the dividends in full was incorrect indication of banking details by shareholders.
Other information on declared and (or) paid dividends indicated by the issuer at its discretion	none

8.7.2. Information on accrued and paid income on the issuing credit institution's bonds

Information on bond issues, for which the income is paid for the last 5 completed financial years, and if the issuing credit organization performs its activity less than 5 years – for each completed financial year, as well as for the period from the beginning of the year up to the date of the reporting quarter:

Type of securities (bonds), series, form, and other identification features of the bond issue	Series 01 documentary interest-bearing nonconvertible bearer bonds with mandatory centralized custody, ISIN: RU000A0JVWL2		
The identification number of the securities issue and the date of its assignment	40701481B of 26/10/2015.		
The type of income paid on the issue bonds (face value, interest (coupon), other)	Interest (coupon)		
	1 coupon	2 coupons	3 coupons
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB61.18	RUB61.85	RUB60.85
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB1,131,830,000.00	RUB1,144,225,000.00	RUB1,125,725,000.00
The deadline (date) of payment of issue bond income	02/05/2016	02/11/2016	02/05/2017
Outpayment form of			

the yield for the issue (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
Total yield paid on all bonds of the issue, RUB/foreign currency	RUB1,131,830,000.00	RUB1,144,225,000.00	RUB1,125,725,000.00
Proportion of the paid yield on the bonds in the issue against the total yield payable on the bonds in the issue, %	100%	100%	100%
If payable yield on the bonds of the issue was not paid or was not paid in full by the issuing credit organization – reasons for the non-payment of income	Not applicable	Not applicable	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit organization at the issuer's discretion	-	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	Series BO-17 exchange-traded documentary interest-bearing nonconvertible bonds to bearer with mandatory centralized custody, ISIN: RU000A0JWCD9
The identification number of the securities issue and the date of its assignment	4B021701481B of 10/01/2013
The type of income paid on the issue bonds (face value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupons
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB50.14	RUB49.86
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB501,400,000.00	RUB498,600,000.00
The deadline (date) of payment of issue bond income	08/10/2016	08/04/2017
Outpayment form of the yield for the issue (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
Total yield paid on all bonds of the issue, RUB/foreign currency	RUB501,400,000.00	RUB498,600,000.00
Proportion of the paid yield on the bonds in the issue against the total yield payable on the bonds in the issue, %	100%	100%
If payable yield on the bonds of the issue was		

not paid or was not paid in full by the issuing credit organization – reasons for the non-payment of income	Not applicable	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	Series BO-42 exchange-traded documentary interest-bearing nonconvertible to bearer bonds with mandatory centralized custody, ISIN: RU000A0JWKZ5
The identification number of the securities issue and the date of its assignment	4B024201481B of 10/01/2013
The type of income paid on the issue bonds (face value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupons
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB50.14	RUB49.86
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB576,610,000.00	RUB573,390,000.00
The deadline (date) of payment of issue bond income	20/12/2016	20/06/2017
Outpayment form of the yield for the issue (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
Total yield paid on all bonds of the issue, RUB/foreign currency	RUB576,610,000.00	RUB573,390,000.00
Proportion of the paid yield on the bonds in the issue against the total yield payable on the bonds in the issue, %	100%	100%
If payable yield on the bonds of the issue was not paid or was not paid in full by the issuing credit organization – reasons for the non-payment of income	Not applicable	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	Series BO-18 exchange-traded documentary interest-bearing nonconvertible to bearer bonds with mandatory centralized custody, ISIN: RU000A0JWH46
The identification number of the securities issue and the date of its assignment	4B021801481B of 10.01.2013
The type of income paid on the issue bonds (face value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupons
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB49.91	RUB49.09

Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB499,100,000.00	RUB490,900,000.00
The deadline (date) of payment of issue bond income	24/11/2016	24/05/2017
Outpayment form of the yield for the issue (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
Total yield paid on all bonds of the issue, RUB/foreign currency	RUB499,100,000.00	RUB490,900,000.00
Proportion of the paid yield on the bonds in the issue against the total yield payable on the bonds in the issue, %	100%	100%
If payable yield on the bonds of the issue was not paid or was not paid in full by the issuing credit organization – reasons for the non-payment of income	Not applicable	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	Series BO-37 exchange-traded documentary interest-bearing nonconvertible to bearer bonds with mandatory centralized custody, ISIN: RU000A0JWUE9
The identification number of the securities issue and the date of its assignment	4B023701481B of 10/01/2013
The type of income paid on the issue bonds (face value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupons
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB45.87	RUB46.63
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB458,700,000.00	RUB466,300,000.00
The deadline (date) of payment of issue bond income	30/03/2017	30/09/2017
Outpayment form of the yield for the issue (cash, other property)	Cash and cash equivalents	Cash and cash equivalents
Total yield paid on all bonds of the issue, RUB/foreign currency	RUB458,700,000.00	RUB466,300,000.00
Proportion of the paid yield on the bonds in the issue against the total yield payable on the bonds in the issue, %	100%	100%
If payable yield on the bonds of the issue was not paid or was not paid in full by the issuing credit organization – reasons for the non-payment of income	Not applicable	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit organization at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	Exchange-traded documentary non-convertible interest-bearing bonds to bearer
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	subject to mandatory centralized storage of series BSO-USDCALL-KO-6m-001P-01R, ISIN: RU000A0JX1K8
The identification number of the securities issue and the date of its assignment	4B020101481B001P of 09/12/2016
The type of income paid on the issue bonds (face value, interest (coupon), other)	Interest (coupon)
	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB/foreign currency	RUB00.05
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB22,820.95
The deadline (date) of payment of issue bond income	16/06/2017
Outpayment form of the yield for the issue (cash, other property)	Cash and cash equivalents
Total yield paid on all bonds of the issue, RUB/foreign currency	RUB22,820.95
Proportion of the paid yield on the bonds in the issue against the total yield payable on the bonds in the issue, %	100%
If payable yield on the bonds of the issue was not paid or was not paid in full by the issuing credit organization – reasons for the non-payment of income	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit organization at the issuer's discretion	-

During the last 5 completed financial years and from the beginning of the current year to the end of the reporting quarter, other payments of the coupon yield under the bonds of other issues were not carried out (the term of the coupon payment did not come).

8.8. Other information.

Regarding clause 8.9:

On 31/08/2017 redeemed were all RDRs of the issue certifying the title to ordinary registered certified shares of UNITED COMPANY RUSAL PLC. RDR program closed.

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

8.9.1. Information on underlying securities.

8.9.2. Information on the issuer of underlying securities.

None.