

Approved on November 16, 2018

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 the 3rd Quarter of 2018

### Sberbank of Russia

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

Address of the issuing credit  
institution:

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

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

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

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

November 16, 2018

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

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

November 16, 2018

\_\_\_\_\_  
signature **A. Minenko**

**Seal of the issuing  
credit institution**

Contact person:

Managing Director – Head of Corporate Secretary Service of Sberbank – Oleg  
Tsvetkov

(position and full name of the contact person in the issuing credit institution)

Phone number:

(495) 505-88-85

Fax number:

(495) 505-88-84

(phone (fax) number(s) of the contact person)

E-mail address:

[scs@sberbank.ru](mailto:scs@sberbank.ru)

(e-mail address of the contact person)

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](http://www.sberbank.com)

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## **Introduction**

The obligation of Sberbank to disclose information in the form of a quarterly report arises in connection with the fact that a securities prospectus has been registered in respect of the Bank's securities and in connection with the admission of the Bank's 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 the Bank of Russia where the correspondent account was opened	Main Directorate of the Central Bank of the Russian Federation in the Central Federal District Moscow (Main Directorate of the Bank of Russia in the CFD, Moscow)

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

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

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

Full company name	Short name	Location of business	Taxpayer identification number (INN)	BIC	Account No. in the records of the issuing credit institution	Account No. in the records of the counterparty bank	Account type
1	2	3	4	5	6	7	8
Canadian Imperial Bank of Commerce	CIBC	Toronto, Canada	-	-	30114124100000001038	1885014	Nostro
UBS Switzerland AG	-	Zurich, Switzerland	-	-	301147568000000001023	02300000069099050000X	Nostro
Bank of China, Shanghai Branch	-	Shanghai, China	-	-	301141563000000001136	FTU778470010623	Nostro
Sberbank C.Z. a.s.	-	Prague, Czech Republic	-	-	301142038000000001107	CZ7068000000006203000550	Nostro
Danske Bank A/S	-	Copenhagen, Denmark	-	-	301142080000000001025	3996019055	Nostro
Deutsche Bank	-	Frankfurt,	-	-	3011497880000000000	10094987261000	Nostro

AG		Germany			1021		
Commerzbank AG, Frankfurt am Main	-	Frankfurt, Germany	-	-	30114978200000001100	400886657600EUR	Nostro
ING Belgium NV/SA	-	Brussels, Belgium	-	-	301149782000000001139	301-0179125-47-EUR	Nostro
J.P. Morgan AG	-	Frankfurt, Germany	-	-	301149789000000001060	6231603371	Nostro
HSBC Bank plc.	-	London, Great Britain	-	-	301148266000000001001	35582048	Nostro
The Bank of New York Mellon	-	New York, USA	-	-	301148407000000001026	8900057610	Nostro
JSC Bank of Georgia	-	Tbilisi Грузия	-	-	301149811000000001145	GE76BG00000000101226605	Nostro
Bank of America N.A., Hong Kong Branch	-	Hong Kong, Hong Kong	-	-	301143447000000001030	96447 011	Nostro
Sberbank d.d.	-	Zagreb, Croatia	-	-	301141915000000001108	HR6225030071100070080	Nostro
Sberbank Magyarorszag Zrt.	-	Budapest, Hungary	-	-	301143482000000001109	HU7814101018010200490100003	Nostro
Mizuho Bank Ltd	-	Tokyo, Japan	-	-	301143929000000001112	5287010	Nostro
DNB Bank ASA	-	Oslo, Norway	-	-	301145789000000001017	7001.02.05032	Nostro
Bank Polska Kasa Opieki SA	Bank Pekao SA	Warsaw, Poland	-	-	301149852000000001009	PL21 124000013139 20511112 0301	Nostro
Sberbank Srbija A.D.	-	Belgrade, Serbia	-	-	301149414000000001128	285100160998004983	Nostro
The National Commercial Bank	-	Jeddah, Саудовская Аравия	-	-	301146824000000001144	30114682400000001144	Nostro
Nordea Bank AB (publ)	-	Stockholm, Sweden	-	-	301147526000000001036	39527900018	Nostro
Oversea-Chinese Banking Corporation Limited	-	Singapore, Singapore	-	-	301147027000000001135	689-831857-001	Nostro
Denizbank A.S.	-	Istanbul, Turkey	-	-	301149491000000001116	9159-441833-352	Nostro
The Bank of New York Mellon	-	London, Great Britain	-	-	301148269000000001141	9824578260	Nostro
JPMorgan Chase Bank	-	New York, USA	-	-	301148403000000001060	001 1 909256	Nostro
SBERBANK	-	Kyiv, Ukraine	-	-	301149805000000001005	160060120016	Nostro
BPS Sberbank OJSC	-	Minsk, Belarus	-	-	301149749000000001103	BY53BPSB17025812301199330000	Nostro
SB Sberbank JSC	-	Almaty, Kazakhstan	-	-	301143983000000001020	KZ83914398111BC00006	Nostro

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

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



auditors of which the auditor (auditing organization) of the issuing credit institution is (was) a member	
Reporting year(s) out of the last five 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 the 1st quarter of 2017</p> <p>2017 and the 1st quarter of 2018</p> <p>2018 and the 1st quarter of 2019</p>

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

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

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

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

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

Participatory interest of the auditor (persons holding positions in the management bodies and bodies for supervision of the financial and business activities of the auditing organization) in the authorized capital of the issuing credit institution	none
The issuing credit institution providing borrowed funds to the	

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

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

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

***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 2018, 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 was determined on a competitive basis as part of an open tender and further reflected in the audit agreement.

The PricewaterhouseCoopers audit for 2017 and the 1st quarter of 2018 amounted to 76,376,789.74 Russian rubles (including VAT 18%).

The PricewaterhouseCoopers audit for 2018 and the 1st quarter of 2019 will be 91,797 399.08 Russian rubles (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 to the quarterly report

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

Full name	Aleksey Minenko
Year of Birth	1968
Main job information	Sberbank
Position	Acting as Senior Managing Director, Chief Accountant - Director of the Accounting and Reporting Department

## II. Main Information on the 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:*

Indicator Name	9 months of 2018	9 months 2017
Authorized capital, thous. RUB	67,760,844	67,760,844
Equity (capital) (BASEL III), thous. RUB (form 0409123)	4,055,115,544	3 546 197 597
Net profit, thous. RUB.	612,735,587	495, 841, 094
Return on Average Assets (ROAA) %	3.4%	3.0%
Return on Assets Employed (ROAE), %	23.2%	22.0%
Raised funds (loans, deposits, customer accounts, etc.), thous. RUB	21,154,909,939	18 666 808 892

#### ***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 2018 compared to 9 months of 2017:*

- **Net assets** year to date increased by 9.1% or 2.1 tn rubles to 25.3 tn rubles.
- **The Bank's liabilities** increased by 9.3% or 1.8 tn rubles to 21.6 tn rubles.
- **The net profit** amounted 612.7 bln rubles as compared to 495.8 bln rubles a year before. The main factor of profit growth is an increase in the Bank's net interest income by 65.8 bln rubles and net fee and commission income by 53.2 bln rubles.
- **The total capital** of the Bank calculated in accordance with Basel III requirements increased by 387.0 bln rubles from January 1, 2018, to 4,055.1 bln rubles. The source of capital growth was income earned. The dynamics of capital was also affected by the dividend payout for 2017 in the amount of 271 bln rubles.

## **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, units	Market price of a share, RUB	Market capitalization, RUB bln
1	2	3	4	5	6
January 1, 2018	Moscow Exchange PJSC	10301481B	21586948000	225.08	4,858.8
January 1, 2018	Moscow Exchange PJSC	20301481B	1000000000	190.26	190.3
<b>Total capitalization:</b>					<b>5,049.1</b>
October 1, 2018	Moscow Exchange PJSC	10301481B	21586948000	202.67	4,375.0
October 1, 2018	Moscow Exchange PJSC	20301481B	1000000000	171.15	171.15
<b>Total capitalization:</b>					<b>4,546.2</b>

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

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

## **2.3. Liabilities of the issuing credit institution**

### **2.3.1. Borrowed funds and accounts payable**

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

<b>October 1, 2018</b>			
<b>Amounts by the term to maturity (demand), RUB thous.</b>			
Main items of borrowings	Short-term**	Long-term***	total
CB Funds	48,285,213	533,077,377	581,362,590
Credit Organization Funds*	369,138,750	32,730,755	401,869,505
Customer Funds*	15,565,451,398	3,920,505,146	19,485,956,544
Issued debt obligations*	262,255,736	312,889,391	575,145,127

\*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
		<b>October 1, 2018</b>
1	2	3
1	Settlements with customers on factoring and forfeiting operations	0
2	Settlements with currency and stock exchanges	0
3	Including overdue	0
4	Settlements with respect to taxes and duties	1,563,453
5	Salaries payable to employees, including settlements with employees on wages and imprest amounts	55,721,806
6	Settlements with suppliers, contractors and buyers	6,615,031
7	Settlements related to trust management	0
8	Other accounts payable	93,224,481
9	Including overdue	0
10	Total	157,124,771
11	Including overdue	0

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

None.

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

Reporting period (month, year)	Amount of insufficient payment to obligatory reserves, RUB	Amount of unfulfilled obligation for averaging of obligatory reserves, RUB	Amount of penalty imposed for violation of reserve requirements, RUB
1	2	3	4
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 January 1, 2018, and as of October 1, 2018, there are no obligations with principal debt of 5 or more percent of the book value of assets.

### 2.3.3. Obligations of the issuing credit institution arising out of the security provided 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. No.	Name of the indicator	Indicator value, thous. RUB
		<b>October 1, 2018</b>
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)	1,486,381,436
	Amount of security provided for the obligations of third parties	1,486,381,436
2	Amount of security provided by the Bank in the form of a pledge	0
	Amount of security in the form of a collateral provided for obligations of third parties	0
3	Amount of security provided by the Bank in the form of a surety*	127,062,064
	Amount of security in the form of a surety provided for obligations of third parties	127,062,064
4	Amount of security provided by the Bank in the form of a bank guarantee**	1,359,319,372
	Amount of security in the form of a bank guarantee provided for obligations of third parties	1,359,319,372

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

\*\* Guarantees (sureties) issued by the Bank (account 91315.01 + account 91315.09)

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

None.

### 2.3.4. Other liabilities of the issuing credit institution

None.

## 2.4. Risks related to the 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 following key risks: default risk, the risk of concentration, the risk of a counterparty in financial markets, the residual risk.

- **Default risk** is a risk of losses related to a full or a partial loss of value;
  - of the financial asset which is not subject to daily reevaluation in accordance with the current fair value (e.g. credit, debt securities held to maturity) due to a default or the deterioration of credit quality of counterparty / emitter (migrations);
  - of a security due to the default of an emitter.
- **Counterparty risk in financial market operations** is a risk associated with the counterparty's unwillingness or inability to fulfil obligations under a transaction completely and in a timely manner. Counterparty risk is a two-side credit risk of 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 a possible failure of the counterparty to fulfil 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 fulfil 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 a risk connected with:
  - providing large loans to a separate borrower or a group of related borrowers;
  - concentration of indebtedness in separate branches of economy, segments, portfolios, or geographical regions, etc.;
  - realizing measures for credit risk mitigation while applying same types of collateral, independent guarantees provided by a counterparty;
  - a considerable amount of investments into instruments of the same kind and instruments, the value of which depends on changes in common factors;
- **Residual risk** is a risk arising due to the fact that the methods of risk mitigation used by the Bank can fail to produce the desired effect due to implementation in relation to the security, for example legal risk and liquidity risk.

The objective of credit risk management are:

- ensuring compliance of credit risks level of the Group to the Risk appetite set within the Integrated Risk Management (and/or other limits and restrictions) and optimizing its level as part of management decisions to provide sustainable development of the Group, the Bank and other members of the Group in accordance with macroeconomic parameters and the Development Strategy of the Group approved by the Bank's Supervisory Board;
- complying the requirements of the state bodies and local regulators of the countries of the Group members' operation in terms of credit risk management;
- ensuring compliance with international standards and best banking practices in the area of credit risk management;

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

- the realization of a systematic approach to credit risk management, optimization of the branch, regional and product structure of the Group's, Bank's and other Members of the Group's credit portfolios, to manage the level of credit risks;
- improving compatibility of the Group in terms of products subject to credit risks due to a better assessment of assumed credit risks and implementing measures for managing residual risk related to loan security;
- the preservation of stability when expanding the product line of Group members (implementing more complicated products) as a result of adequate assessment and management of adopted risks, particularly credit risks.

The Group applies the following methods of credit risk management:

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

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

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

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

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

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

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

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

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

The bank conducts daily monitoring of major credit risks and forecasting of the compliance with the requirements of the Bank of Russia on mandatory ratios<sup>1</sup> H6, N21 (maximum risk per borrower or group of related borrowers), H7, H22 (maximum size of major credit risks, a bank and a banking group), 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 organizing of work with collateral in lending. The quality of the 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

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<sup>1</sup> Bank of Russia's Instruction No. 180-И (180-И) dated June 28, 2017, On Statutory Ratios of Banks



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.

Collateral value is appraised based on an internal Group expert appraisal, an appraisal by independent appraisers, or based on the cost of the collateral item in the borrower's accounting reporting, with discount applied. The use of surety by solvent legal entities and individuals and guarantee for the adjustment of credit risk indicators requires the same risk assessment of the guarantor/guarantor as the borrower. The Group 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 the 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 as well as on loan product category. Thus, the existing systems of limits and authorities allow to optimize the credit process and to manage credit risk adequately.

## **2.4.2. Country risk**

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

In order to limit and manage 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 governmental bodies.

## **2.4.3. Market risk**

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

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

The Group defines the following types of market risk:

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

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

### **2.4.3.1. Market Risk of the trading book**

Control over market risk of the trading book is carried out by business units organizationally not related to business units entering into transactions on financial markets. The process of risk monitoring involves continuous monitoring of trading transactions at all stages of the operating process.

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

Market risk management in the Group is performed on a portfolio basis. The main market risk management tool is 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 Basel Committee on Banking Supervision and the best banking practices in the management of market risks.

Value at risk (VaR) is used as the main metric for the valuation of market risk of the trading book. This metric is an estimate of the maximum portfolio loss for a given time period with a specified probability (level of trust) in the "normal" market. The "normal" market is characterized by the dynamics of market forces (currency quotes/shares/goods, interest rates) in the absence of a systemic crisis in the economy/banking sector of a country or a group of countries, or negative facts/events, Capable of causing a significant change in market forces and, as a result, the 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% one-way confidence level is used, which means that the amount of loss exceeding VaR is expected for one of the 100 periods.

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

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

- The use of past price changes does not allow for a full assessment of possible future price fluctuations;
- The calculation for the 10-day period implies that it is possible to close (or hedge) all group positions within 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 a 99% one- way confidence level of probability does not provide for estimating losses with a probability below 1%;
- The VaR calculation is based on positions at market risk at the end of the day and may not reflect the risk taken during the day.

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

#### **2.4.3.2. Market risk in non- trading activities**

##### ***Interest Rate and Currency Risks of the Banking Book***

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

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

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

- transactions 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;
- other income and expenses in foreign currency

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

- to ensure financial stability, to limit possible financial losses and negative impacts on the Bank;
- fulfillment of regulatory requirements established by the Bank of Russia and local regulators;
- risk containment by assessing risk appetite;
- maintaining the aggregate level of tax risk within the established Risk Appetite

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

- Change in the net interest income resulting from the given change in interest rates (parallel or nonparallel shift of the interest rate curve) over a given time horizon. Change in NII shall be used to assess the impact of interest rate risk on the financial result (profit/loss) of the Bank/ Group/ Group member in short-term (up to one year) and mid-term perspective (as a rule, up to 3 years).
- change in fair value ( $\Delta FV$ ) is the change in fair value of the banking book instruments carried at present fair value resulting from the given change in interest rates used to calculate present fair value of such instruments;
- 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 OCP reflects the sensitivity of the financial result to changes in foreign exchange rates and prices for precious metals.

As part of the interest rate risk management, 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. The Bank continuously monitors the level of interest rate risk in the banking book, controls compliance with limits, and analyzes the dynamics of interest rate risk indicators.

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

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

**Risk of market credit spread of the banking book (CSRBB)** is the risk of losses or capital decrease as a result of a decline in market prices of securities of the AFS portfolio (debt securities of the banking book measured at the current fair value and classified as “available for sale”), due to adverse changes in market credit spreads.

Sberbank built a risk management system for the credit spread of the banking book (RMCSS), and introduced appropriate control and management procedures for this type of risk.

The objectives of RMCSS are ensuring financial stability, limiting possible financial losses and negative impacts of RMCSS on the Group.

The tasks of the RMCSS are as follows:

- to implement a systemic approach towards RMCSS management;
- to provide complete and reliable information in a timely manner to the Bank's management and members of the Group as may be required to make sound management decisions in RMCSS management;
- maximizing the profit of the Bank and the Group members while maintaining an acceptable level of the RMCSS.

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

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

Liquidity risk management helps to secure the bank's capability to perform its liabilities to clients and counterparties unconditionally and in due time, in compliance with the regulations of the Bank of Russia concerning liquidity risk management, either in normal business conditions, or in crisis situations.

The Sberbank group is exposed to the liquidity risk because it does not accumulate funds 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 adequate level of cash and liquidity reserves needed to perform Obligations on different time horizons.

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

- 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.).
- statutory liquidity risk is a risk of a failure to meet the statutory liquidity ratios set by the Bank of Russia (e.g. N2, N3, N4, N26, N28 and others<sup>2</sup>), as well as statutory liquidity ratios set by local regulators in the countries of operation of the Group members and the bank's branches.
- structural liquidity risk (concentration risk) is 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 liquidity risk is assessed primarily through:

- calculation of risk metrics to monitor and measure the liquidity risk. Metrics are calculated that meet the requirements of local regulators, as well as internal metrics developed by Sberbank Group members;
- forecasting of the balance (top-down approach), which allows to calculate the necessary funding and the necessary liquidity buffer, taking into account the conjuncture in the debt capital markets and the availability of specific funding sources. This approach is used in business planning and development of funding plans.
- forecasting of the balance sheet (bottom-up approach), which allows to calculate the liquidity profile for future periods on the basis of forecasting the flow of payments (outflows and inflows on the main balance sheet items and off-balance sheet requirements / liabilities, taking into account the expected behavior of customers and the business units' forecast of business development) This approach is used in the process of operational management of liquidity risk in the short and medium term horizons;
- Scenario analysis to determine potential demand in liquidity with exposure of different risk factors.
- Stress testing aimed to determine the liquidity buffer value required for ensuring the operation in case of implementation of each scenario, namely: market crisis, bank run or both of them simultaneously.

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

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

Liquidity risk management includes the following procedures:

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

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<sup>2</sup> If other liquidity ratios are included into mandatory ratios for credit institutions.

- Development of an action plan for recovery of financial stability in the conditions of the liquidity crisis.

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

- Maintains a stable and diversified liability structure that includes resources from different investor and client groups, both for a fixed period and as on-demand funds;
- 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.

Liquidity risk within the Bank and the Group as a whole is managed by the Assets and Liabilities Management Committee of Sberbank. Sberbank Treasury organizes the formation of a management system, organizes and coordinates the process of liquidity risk management in the Bank and the Group, ensures compliance with the established risk appetite and other limits and liquidity risk limits, implements measures to manage physical, structural and regulatory liquidity. The "Risks" block develops the target architecture of limits and sets the limits for the liquidity risk metrics; performs regular independent monitoring of compliance with established liquidity limits, validation of liquidity models and escalation of violations of limits on collegiate management. The Group develops single rules on raising and allocating resources by the Group members (including among the Group members) and on coordinating the Group members' activities on debt capital markets in order to achieve the following objectives:

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

#### 2.4.5. Operational risk.

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

The operational risk management system is 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 in the Group includes the following basic stages:

- 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 reduction 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 units and scenario analysis for operational risks.

Risk coordinators are appointed in all structural units of the Bank and the Group members from among unit employees, whose functions include, in particular, interaction with operational risk 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 helps identify risk concentration zones for further development of measures to mitigate the Group'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, and the risk of

employee error in analyzing the credit claims of corporate clients are reduced. 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 Group 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 functioning; 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 effective 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.

### 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	Public Joint Stock Company Sberbank of Russia
introduced from August 4, 2015	
Short company name:	Sberbank
introduced from August 4, 2015	

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

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

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

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

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

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

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

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

  

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

### 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 October 30 (November 12), 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 March 1, 1842, in the building of the Board of Trustees at 7, Kazanskaya St. The Petersburg Savings Bank operated in this building designed in 1810 by the architect Giacomo Quarenghi right up until 1917. On the day of its opening, the bank was visited by 76 depositors who opened accounts to a sum of 426.5 rubles. The first savings bank customer was Nikolay A. Kristofari, Court Counselor, Assistant to Expedition Director of the Saint Petersburg Loan Treasury, whose 10-ruble deposit started the Russian savings business. He received savings book No. 1.

The Moscow bank opened its doors for customers on April 5, 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 October 16, 1862, the Emperor Alexander II approved a new draft for the Savings Banks Charter, under which "The purpose of the savings banks is to encourage poor people and especially the working classes to save a part of their earnings to cover for illnesses, lack of work or generally for a rainy day, providing all means for sure and profitable safekeeping of such savings."

In the 1880s, a period of rampant development of the national savings banks started. The progress was related to the changes in the government policy on savings banks under the influence of foreign experience. Since the mid 1880s, the government also started a significant expansion of the 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 a decade later. The amount of deposits increased from 9.1 to 367.9 million rubles. The growth rate of money deposits in savings institutions was so significant that by the mid 1890s the savings outlets surpassed all other credit institutions, both state and private ones. Savings institutions started to penetrate the remote regions of the country involving different strata of the population in their activities and becoming a reliable accumulator not only for small savings of the poor but also for the income of the middle class. As a result, savings banks occupied a leading place in the country's credit and banking system by the mid 1890s.



In the last decade of the 19th century, a new era opens up in the history of Russian savings banks connected with the name of Sergey Yu. Witte, a prominent Russian public figure of the turn of the 19th-20th centuries, and the Minister of Finance of Russia. He regarded people's savings first of all through the prism of "state enterprise foundation." S. Yu. 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 June 1, 1895. Article 1 read: "The state savings banks have the purpose of accepting deposits for interest accruals by giving ways of savings accumulation to the population." The government guaranteed the integrity of raised funds, and the outlets were obliged to maintain the confidentiality of deposits. The procedure of savings banks network development was simplified as much as possible: the Minister of Finances could issue an order and open savings institutions under all financial organizations, as well as any state, public or private body.

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

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

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

Further on, the line for the country's industrialization and agricultural collectivization brought about large-scale and deep structural transformations of the whole society. When the first five-year plan was approved in 1929, the development of the savings business in the country was also predetermined in many ways. A new Provision on state labor savings banks was approved. The Provision secured changes in the functioning of savings banks related to serving the widest circles of the population in maintaining simple banking as well as stock and settlement operations. The

following operations were introduced in savings banks: depositing, transfer, letter of credit, securities operations, acceptance of payments, taxes and duties, cashless settlement operations, payment of pensions, and issuance of savings certificates. In addition, the savings banks had to participate directly in the realization of state loans and conduct operations with their bonds: sales, payment for express coupons, payment of prizes, interest and repayment capital, as well as acceptance of bonds for safekeeping and granting loans with bonds as collateral. Thus, the savings banks could perform a wide range of operations, and in this respect their activities were much more extensive in comparison not only with pre-revolutionary banks but also with the savings banks of foreign countries that existed at the time.

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

In the post-war period, a new Charter of the State Labor Savings Banks of the USSR was approved in 1948, thus replacing the previous Charter of 1929. The approval of the 1948 Charter was the next stage in the transition from the system of state savings banks to the Savings Bank (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 October 4, 1962, the system of savings banks with all assets and liabilities as of January 1, 1963, passed from the jurisdiction of the USSR Ministry of Finances to that of the USSR State Bank. As a result, allocating the funds attracted by savings banks in the form of deposits for extending loans to the national economy, the State Bank concentrated up to 95 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 July 13, 1990, the Russian Republican Bank of USSR Sberbank was declared the sovereign property of the Russian Federation. In autumn of 1991, the process of dismantling of structures of the USSR gained momentum and their functions were switched to Russian ones. On December 20, 1991, the USSR State Bank ceased to exist. On December 24, 1991, self-liquidation of USSR Sberbank was declared on the basis of the decision of its Council. After the USSR dissolved, only Sberbank 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 December 2, 1990, "On Banks and Banking Activity in RSFSR". Central Bank of the RSFSR was the founder. On March 22, 1991, the General Shareholders' Meeting of RSFSR Savings Bank made a decision to approve the Charter of RSFSR Joint-Stock Commercial Savings Bank, registered with RSFSR Central Bank on June 20, 1991.

Today, Sberbank 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 12 regional banks and over 14,000 branch offices in 83 constituent entities of the Russian Federation located across 11 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 St., Moscow 117997
Mailing address:	19 Vavilova St., Moscow 117997
Telephone and fax number:	(495) 500-55-50, (8 800) 555-55-50, (495) 957-57-31
E-mail address:	sberbank@sberbank.ru
Internet page(s) with available information on the issuing credit institution and its placed and (or) offered securities	www.sberbank.com, <a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a>

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

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

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

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

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

##### ***Changes in location details (address, telephone number):***

Name	<b>Novy Urengoy Branch No. 8369 of Sberbank</b>
Date of opening	August 8, 1997
<b>Location of business</b>	Room 3-22, 24-29, 30/A Tayozhnaya St., Novy Urengoy 629305, Yamalo-Nenetsk Autonomous District, Tumen Region
Telephone number	(3494) 93-61-23
Full name of the Director	Aleksandr Konev
Effective period of the Director's power of attorney	3 years from the date of issue
Name	<b>Smolensk Branch No. 8609 of Sberbank</b>
Date of opening	June 20, 1991
<b>Location of business</b>	23 Normandii-Neman 23, Smolensk 214030, Smolenskaya Oblast

Telephone number	(4812) 491-717
Full name of the Director	Victor Arshinov
Effective period of the Director's power of attorney	3 years from the date of issue
Name	<b>Kemerovo Branch No. 8615 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	53 Oktyabrsky Ave., Kemerovo 650066
<b>Telephone</b>	(3842) 35-00-14
Full name of the Director	Tatiana Galkina
Effective period of the Director's power of attorney	3 years from the date of issue
Name	<b>Kyzyl Branch No. 8591 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	34a Kochetova St., Kyzyl 667000
<b>Telephone</b>	(39422) 9-33-00
Full name of the Director	Irina Grudinina
Effective period of the Director's power of attorney	3 years from the date of issue
Name	<b>Abakan Branch № 8602 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	Offices 2N and 3N, 165 Pushkina St., letter A, Abakan 655017
<b>Telephone</b>	(3902) 24-90-07
Full name of the Director	Alexander Yu. Romanov
Effective period of the Director's power of attorney	3 years from the date of issue

*Changes in branch directors:*

Name	<b>Vladimir Branch No. 8611 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	36 Lenina Ave., Vladimir 600015
Telephone number	(4922) 40-77-01
<b>Full name of the Director</b>	Andrey Cherkashin
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Omsk Branch No. 8634 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	4/1 Marshala Zhukova St., Omsk 644024
Telephone number	(3812) 27-97-10
<b>Full name of the Director</b>	Acting Manager Yuri Shumakov
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Primorskoye Branch No. 8635 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	18 Fontannaya St., Vladivostok 690091
Telephone number	(432) 265-23-85
<b>Full name of the Director</b>	Sergey Radushkin
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>Tsentralnoye Branch No. 1806 of Sberbank</b>
Date of opening	May 20, 1997

Location of business	2 Voikova St., Tsentralniy District, Sochy 354000
Telephone number	(862) 269-41-10
<b>Full name of the Director</b>	Sergey Kusakin
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>The Chechen Branch No. 8643 of Sberbank</b>
Date of opening	April 2, 2010
Location of business	A. Mitaev St., Grozny 364024, Chechen Republic
Telephone number	(8712) 62-96-00
<b>Full name of the Director</b>	Andrey V. Podsvirov
Effective period of the Director's power of attorney	3 years from the date of issue

Name	<b>North Ossetian Branch No. 8632 of Sberbank</b>
Date of opening	June 20, 1991
Location of business	68 Kotsoeva St., Vladikavkaz 362003
Telephone number	(8672) 53-24-01
<b>Full name of the Director</b>	Acting Manager Amiran Levitsky
Effective period of the Director's power of attorney	3 years from the date of issue

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

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

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

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

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

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

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

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

Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a broker
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-02894-100000
Issue date of license (permit, clearance)	November 27, 2000
The authority that issued the license (permit, clearance)	FCSM of Russia
Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a dealer
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-03004-010000
Issue date of license (permit, clearance)	November 27, 2000
The authority that issued the license (permit, clearance)	FCSM of Russia
Validity period of the license (permit, clearance)	Unlimited
Type of license (activity, work)	License for a professional securities market participant to act as a depository
Number of the license (permit) or the document certifying clearance for certain types of work	No. 045-02768-000100
Issue date of license (permit, clearance)	November 8, 2000
The authority that issued the license (permit, clearance)	FCSM of Russia
Validity period of the license (permit, clearance)	Unlimited

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

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

Sberbank's primary activity is banking operations:

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

***The share of the income of the issuing credit institution from the primary activity (types of activity, types of banking operations) in the total amount of income received by the issuing credit institution for the reporting period consisting of 9 months of the current year):***

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

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

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

INDICATOR	9 months 2017	9 months of 2018
Share of Bank's income from its primary	98.1%	97.7%

activity		
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**Changes to the amount of income of the Bank from its primary activity (types of activity) by 10 and more, as compared to the corresponding reporting period of the previous year and reasons for such changes.**

For 9 months of 2018 the Bank's income from its primary activity amounted 1,997.6 bln rubles, which is 7.1% or 131.7 bln rubles more than the similar indicator last year.

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

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

In accordance with the Strategy, the Sberbank Group plans to implement initiatives that will allow the Bank to reach a new level of competitiveness, enabling it to compete with global technology companies, remaining the best bank for individuals and corporate clients.

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

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

- 1. Best customer experience and ecosystem:** we will form the best customer experience, not only in the financial field but also in other industries through the implementation of modern technologies in all products, services and processes of the bank.
- 2. Technological leadership:** we have to finish the technological transformation of our current financial business, all the while maintaining the functionality and reliability of the existing IT systems, to complete the new platform and transfer our whole business to this platform. We also have to build the foundation for an ecosystem in non-financial industries. We will implement the solutions adopted on the basis of the data and algorithms in all our processes (data-driven company) and will be the leaders in the innovation development. The customers' security will remain the key priority for us.
- 3. Employees of new quality working in effective teams:** we will restructure HR processes, training and assessment to successfully develop new competencies of the employees, implement efficient management methods through team work and reduction of the hierarchy while continuing the corporate culture development.

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

**Organization:** The Association of Russian Banks

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

A member of the association

The year of joining the organization: 2017

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

**Organization:** The FinTech Association

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

A member of the association

The year of joining the organization: 2017

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

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

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

A member of the alliance

The year of joining the organization: 2017



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

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

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

A member of the association

The year of joining the organization: 2018

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

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

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

A member of the association

The year of joining the organization: 2018

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

**Organization:** 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 September 27, 2016

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

**Organization:** The International Capital Markets Association

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

A member of the association

The year of joining the organization: 1998

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

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

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

A member of the association (dealing and depository services)

An associate member (brokerage services)

The year of joining the organization: 1996

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

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

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

A member of the association (brokerage services)

An associate member (dealing and depository services)

The year of joining the organization: 2009

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

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

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

A member of the association

The year of joining the organization: 1996

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

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

(The MasterCard Members Association)

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

A member of the association

The year of joining the organization: 1995

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

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

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

A member of the association

The year of joining the organization: 1995

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

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

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

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

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

A member of the association

The year of joining the organization: 2017

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

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

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

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

Direct control.

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

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

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

***Description of the principal activities of the controlled entity:***

Banking activities

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

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

No No.	Full name	Share in the authorized capital of the issuing credit institution	Percentage of ordinary shares of the issuing credit institution
1	2	3	4
<b>Chairman of the Board of Directors</b>			
1	Herman Gref	0.0031%	0.003%
<b>Members of the Board of Directors</b>			
2	Hakan Ateş	0	0
3	Deniz Ülkü Arıboğan	0	0
4	Nihat Sevinç	0	0
5	Timur Kozintsev	0	0
6	Aleksander Titov	0	0
7	Igor Kolomeyskiy	0	0
8	Aleksander Vedyakhin	0.000021%	0.000024%
9	Wouter Van Roste	0	0
10	Derya Kumru	0	0
11	Aleksander Morozov	0.0017%	0.001%
12	Pavel Barchugov	0	0

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

No No.	Full name	Share in the authorized capital of the issuing credit institution	Percentage of ordinary shares of the issuing credit institution
1	2	3	4
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	Tancu 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 Hıçkiran	0	0
13	Hayri Cansever	0	0

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

None.

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

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

No No.	Group of fixed assets	Initial (replacement) value, thous. RUB	Accrued depreciation, – thous. RUB
<b>Reporting date: October 1, 2018</b>			
1	Fixed Assets:	581,665,803	234,387,094
1.1.	incl. real estate items	232,081,677	11,033,335
2	Land	4,244,898	-
3	Real estate (except land) temporarily	5,388,053	-

	unused in primary activities recognized at fair value		
4	Land temporarily unused in primary activities recognized at fair value	35,535	-
5	Long-term assets available for sale	13,570,696	-

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

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

- Standards set by Decree of the Council of Ministers of the USSR No.1072 dated October 22, 1990 are used for assets acquired (recognized) prior to January 1, 2000. In the period ended January 1, 2007, assets were depreciated up to their book value minus the balance of the revaluation fund established for such assets. Since January 1, 2007, assets acquired before January 1, 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 January 1, 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 January 1, 2003 the depreciation rate is set by RF government Decree No. 1, dated January 1, 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 November 23, 2015 the linear method is applied and their depreciation rate is calculated based on their useful lifespan set by this Order;

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

Since January 1, 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 January 1, 2016 (for vehicles acquired before January 1, 2016) or on the date of their acquiring (for vehicles acquired after January 1, 2016) as follows:

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

The residual value of 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 the nearest future (the 4th quarter of 2018), Sberbank does not plan to settle transactions with real estate items that amount to 10 or more percent of its fixed assets value.

***Information on all encumbrances on fixed assets as of October 1, 2018:***

Item No.	Item name	Document about encumbrance (restriction)	Summary of encumbrance (restriction)	Period of encumbrance (restriction)
<b>Section I. Buildings (premises, structures)</b>				

<b>Quantity of buildings and premises rented out for a year or less</b>				
1	2,471	lease agreements	renting out premises	1 year or less
<b>Quantity of residential buildings and premises</b>				
2	10 residential premises	agreements	renting out residential premises	lease agreement periods
<b>Quantity of buildings and premises rented out for more than a year</b>				
3	281 non-residential premises	lease agreements	renting out premises	over 1 year
<b>Total for Section I: 2,762 premises</b>				
<b>Section II. Land plots</b>				
4	30	Certificate of land title	restrictions on use	unlimited term
<b>Section III. Engineering and technical equipment</b>				
5	17	agreements	provision for use	lease agreement periods

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

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

*The history of the financial and economic performance indicators of the issuing credit institution, including its profits or losses for the reporting period consisting of the 9 months of the current year and for similar period of the previous year:*

(RUB thousand)			
No No.	Item name	9 months of 2018	9 months 2017
1	2	3	4
<b>Section 1. Profits and losses</b>			
1	Interest income, total, including:	1,545,542,373	1,513,665,816
1.1	From funds deposited with credit institutions	80,404,602	86,168,540

1.2	From loans granted to customers other than credit institutions	1,329,243,062	1,313,600,128
1.3	From provision of services related to financial leasing (leasing)	0	1
1.4	From investments in securities	135,894,709	113,897,147
2	Interest expenses, total, including:	522,082,424	556,033,413
2.1	On deposits from credit institutions	43,841,782	39,366,514
2.2	On deposits from customers other than credit institutions	450,595,830	486,570,737
2.3	On issued debt obligations	27,644,812	30,096,162
3	Net interest income (negative interest margin)	1,023,459,949	957,632,403
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:	-127,389,339	-153,559,935
4.1	Change in the provision for possible losses on interest income accrued	-6,005,738	-11,689,727
5	Net interest income (negative interest margin) less provisions for possible losses	896,070,610	804,072,468
6	Net income from operations with financial assets carried at fair value through profit or loss	45,313,797	15,359,956
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	3,975,236	19,706,886
9	Net income from operations with securities held to maturity	-4,717	-8,994
10	Net income from foreign currency operations	22,651,178	31,396,244
11	Net income from revaluation of foreign currency	-4,620,130	-15,832,284
12	Net income from operations with precious metals	1,969,366	260,618
13	Income from other equity participation	20,044,635	8,321,805
14	Fee and commission income	362,738,476	293,057,282
15	Commission fee expenses	57,704,584	41,241,141
16	Provisions created for possible losses from securities available for sale	0	0
17	Provisions created for possible losses from securities held to maturity	1,388,019	304,471
18	Provisions created for other losses	-72,961,636	-47,212,131
119071	Other operating income	47,391,364	35,478,404
20	Net income (expenses)	1,266,251,614	1,103,663,584
21	Operating expenses	495,131,236	474,774,450
22	Pretax profit/loss	771,120,378	628,889,134
23	Tax compensation (expenses)	158,384,791	133,048,040
24	Profit (loss) from continued activity	612,796,146	495,819,018
25	Profit (loss) from discontinued activity	-60,559	22,076
26	Profit (loss) for the reporting period	612,735,587	495,841,094

## Section 2. Other comprehensive income

Item No.	Item		
1	2	3	4
1	Profit (loss) for the reporting period	612,735,587	495,841,094
2	Other total income (loss)	0	0
3	Items that are not reclassified into profit or loss, total, including:	6,560,388	-2,655,476
3.1	Changes in the fixed asset revaluation fund	-5,495,377	-2,749,386
3.2	change in the revaluation reserve of liabilities (claims) for employees' pensions under defined benefit programs	-1,065,011	93,910
4	Income tax relating to items that can not be reclassified to profit or loss	-1,358,648	48,046
5	Other total income (loss) that may not be reclassified into profit or loss, less profit tax	-5,201,740	-2,703,522
6	Items that may be reclassified into profit or loss, total, including:	-68,952,481	12,642,583

6.1	Changes in the fund for revaluation of financial assets available for sale	-68,952,481	12,642,583
6.2	Changes in the cash flow hedging fund	0	0
7	Profit tax related to items that may be reclassified into profit or loss	-5,293,763	-666,285
8	Other total income (loss) that may be reclassified into profit or loss, less profit tax	-63,658,718	13,308,868
9	Other total income (loss), less profit tax	-68,860,458	10,605,346
10	Financial performance for the reporting period	543,875,129	506,446,440

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

*9 months of 2018 versus 9 months of 2017:*

**Net interest income** of the bank increased by 6.9% or 65.8 bln rubles due to growth in working assets.

**Net commission fee income** increased by 21.1% or 53.2 bln rubles. The main increase in commission income was provided by operations with bank cards, acquiring and settlement transactions.

**Operating expenses** (including expenses from sale of receivables) increased by 4.3% or 20.4 bln rubles, which is less than the growth rate of operating income after creating provisions (14.7%).

**Net profit** for 9 months of 2018 amounted to 612.7 bln rubles, which is 23.6% higher than the similar indicator last year (495.8 billion rubles).

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

Symbol (number) of the ratio	Ratio	Allowed ratio value	Actual ratio value	
			As of October 01, 2018	As of October 1, 2017
R1.1	Core capital adequacy	Min 4.5%	11.93	11.01
R1.2	Main capital adequacy	Min 6%	11.93	11.01
R1.0	Equity (capital) adequacy	Min 8%	15.17	14.54
R1.4	Financial leverage	Min 3%	11.92	-
R2	Instant liquidity	Min 15%	196.03	191.38
R3	Current liquidity	Min 50%	238.29	316.18
R4	Long-term liquidity	Max 120%	62.18	57.34
R6	Maximum exposure to single borrower or groups of related borrowers	Max 25%	16.81	17.06
R7	Maximum amount of major credit risks	Max 800%	102.45	112.78
R9.1	Maximum amount of loans, bank guarantees and sureties provided to shareholders (participants)	Max 50%	0	0
R10.1	Aggregate exposure to the bank's insiders	Max 3%	0.36	0.42
R12	Use of bank's capital to acquire shares (participation interest) in other legal entities	Max 25%	9.83	15.69
R25	Maximum credit exposure to bank's affiliate(s)	Max 20%	8,18 < ----- - < 2	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 period from January 1, 2017 until October 1, 2018, the total amount of Sberbank's assets increased by RUB 2,979 billion and at the end of the 3rd quarter they amounted to RUB 25,275 billion (compared to RUB 22,296 billion as of October 2017).

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

- an increase in the amount of net loans receivable (by RUB 2,398 billion);
- an increase in investments in securities and other financial assets available for sale (by RUB 228 billion);
- an increase in investments in securities held to maturity (by RUB 80 billion);
- an increase in the amount of cash by RUB 153 billion due to increased demand for cash, including foreign currency from clients;

The amount of Sberbank's liabilities for the period from October 1, 2017 until October 1, 2018 increased by RUB 2,547 billion, mainly due to the increase in the amount of funds from customers that are not credit institutions (by RUB 2,416 billion, including due to individuals by RUB 855 billion).

Within the framework of liquidity risk management, the Bank has maintained a sufficient amount of liquidity reserves, including due to the active work to maintain collateral in accordance with Bank of Russia Regulation No. 312-II (312-P), dated November 12, 2007, ‘‘On the Procedure for Granting Credit Secured by Assets or Sureties’’ by the Bank of Russia to Credit Institutions’.

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

The instant liquidity ratio (R2) of the Bank regulates the risk of the Bank losing its liquidity during the trading day (min 15%). The N2 ratio increased by 4.65 p.p. as compared to that of October 1, 2017 and as of October 1, 2018 amounted to 196.03%.

The Bank’s current liquidity ratio (R3) reflects the risk of the Bank’s losing its solvency within 30 days (min 50%). Over the year, the R3 ratio decreased by 77.89 p.p. and as of October 1, 2018 was 238.29 % .

The Bank’s long-term liquidity ratio (R4) reflects the risk of the Bank losing its liquidity as a result of deposits in long-term assets (max 120%). Since October 1, 2017, the N4 ratio has increased by 4.84 pp and as of October 1, 2018 amounted to 62.18%.

The change in the value of the liquidity ratios during the period from October 1, 2017 until October 1, 2018 is associated mainly with an increase in loans, funded growth of funds raised from individuals and legal entities, which led to the growth of liabilities less than 1 month.

The Basel III short-term liquidity ratio (R26, non-revolving credit line) assesses the ability of the Sberbank Group to unconditionally, timely and fully meet its cash and other liabilities in conditions of instability within the next 30 calendar days from the date of the calculation of the ratio. Ratio R26 is calculated at the level of the Sberbank Group. The minimum admissible value of the ratio for 2018 is 90%, for 2018 - 90%, and from January 1, 2019 it will reach 100%. As of October 1, 2018, the R26 ratio amounted to 114.90%.<sup>3</sup>

On January 1, 2018, a new ratio introduced by the Bank of Russia – structural liquidity ratio (the net stable funding ratio) Basel III (R28, NSFR) with the minimum admissible value of 100% comes into force. R28 is calculated at the level of the Sberbank Group (similar to R26 calculation). As of July 1, 2018, the R28 ratio amounted to 115.69%.<sup>4</sup>

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

As of January 1 and July 1, 2018, the Bank has no financial investments of 5 or more percent of all financial investments.

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

Intangible assets	Initial (replacement) cost, thous. RUB	Accumulated depreciation, thous. RUB
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<sup>3</sup> The value of the ratio in accordance with reporting form 0409805, in accordance with the Bank of Russia Ordinance, dated November 24, 2016, No. 4212-Y (4212-U) On the List, Forms and Procedure for preparation and submission of reporting forms of credit institutions to the Central Bank of Russian Federation.

<sup>4</sup> The value of the ratio in accordance with reporting form 0409121, in accordance with Bank of Russia Ordinance dated November 24, 2016 No. 4212-Y (4212-U) On the List, Forms and Procedure for preparation and submission of reporting forms of credit institutions to the Central Bank of Russian Federation. The disclosure of the value of H26 on the results of the 3rd quarter of 2018 will be carried out in accordance with Bank of Russia Ordinance No. 4482-Y (4482-U), dated August 7, 2017, ‘‘On the Forms and the Procedure for Disclosure (by Parent Credit Institutions of Banking Groups) of Information on Risks Accepted, Risk Assessment Procedures, and Risk and Capital Management Procedures’’.



<b>Reporting date: October 1, 2018</b>		
IA	86,098,704	36,199,257

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

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

**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.**

Within the framework of the approved Development Strategy, Sberbank continues the large-scale technological transformation of the bank in five main areas:

- 1) Creating a new platform for the bank and the ecosystem.
- 2) Ensuring reliability and efficiency.
- 3) Ensuring the security of data and systems.
- 4) Development of the organization on the basis of data and algorithms.
- 5) Stronger infrastructure for innovations

Building a powerful, reliable and flexible technology platform that can handle large amounts of data in a short time, and transferring all of its services to it is a key project of the technological transformation of Sberbank.

Sberbank continues to implement innovative solutions that increase the efficiency of the bank. The technological infrastructure and IT landscape were significantly upgraded and centralized, which resulted in the decommissioning of more than 70% of non-target regions systems.

Within the global transformation of IT direction, 10 competence centers have been created that provide support and support for centralized services throughout the country. This allowed 6.5 times to reduce the number of points of presence of IT support services, to increase the productivity by 1.3 times and to increase the satisfaction of internal clients with IT services by 1.4 times.

The bank successfully implemented the transformation of operating production, which increased efficiency and allowed to reduce the number in this direction by 20%. Improvements were due to the implementation of technological lean-initiatives and the abandonment of manual operations. The Bank also centralized the support of on-farm operations and the preparation of financial and statistical reporting (the Everest project).

During the year the construction of the largest data processing center (data center) Skolkovo was conducted. This data center will close the internal needs for IT equipment for a period of at least five years, and will open up opportunities for the introduction of the bank's ecosystem and cloud computing.

In 2017, the bank laid the foundation of the infrastructure for data storage and processing based on cloud technologies, created the Data Science community and the Academy of Technology and Data.

The implementation of the transformation relies not only on building a business development platform, a single frontal system and key programs, but also digital and quantum technologies, robotics and neurotechnologies applicable in all industries. Apart from the technological strategy, more and more significance is going to the transformation of the culture, introduction of Agile and DevOps as the must-have components of a successful company in the new technological paradigm of the future. All these delivers mass-scale, inter-industry effects, being the basis for building Sberbank's ecosystem.

The bank's ecosystem will be based on a new technology platform. Its main task is to reduce the time of development of banking products (time-to-market) and to increase the level of automatic processing of transactions.

The development of a new technology platform was launched in 2015, and the transfer of customers, products and data to it is planned by 2020. While operations on the new platform are conducted in a pilot mode, and for a while the old and new platforms will work in parallel. This

migration schedule ensures seamless transition, both for customers and the bank, through multiple stages of complex migrations.

The platform consists of several architectural layers. At the bottom is the technological core, which is responsible for basic application and technical services. The next layer is the data factory, which is designed to improve the level of quality, reliability and availability of data for analysis. A big layer are the products of the Sberbank. This includes loans, deposits, other traditional products. But at the same time, the bank is developing new complex products, for example, a combination of insurance and credit products.

The brain of the new platform is a business hub. It is here that new solutions are developed, which make it possible to flexibly adjust the processes. In the center of the business hub is a single customer profile. To create the best client experience, the bank develops a single front system, which is responsible for interaction with the client and partners.

By the present moment the basis of the technological platform has been created: the formation of the technological components of the core has been completed and the tools for developing business services have been created that relate to the business hub.

Within the framework of building a new platform, Sberbank is implementing more than 500 projects. The main programs that are identified as strategic are: Single Front-End System, Business Development Support System and Data Factory.

In the 3rd quarter of 2018, the Bank's total costs to achieve these objectives amounted to 22.6 billion rubles.

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

*Major trends in the banking sector of the economy for the last completed reporting year and for the corresponding reporting period consisting of 9 months of the current year, and the main factors affecting the state of the banking sector:*

##### **Summary for 2017:**

In 2017, the number of existing credit institutions (credit institutions entitled to perform bank transactions) decreased from 623 (as of January 1, 2017) to 561 (as of January 1, 2018).

During the year the volatility of the ruble rate decreased and did not have significant impact on the dynamics of the banks' assets: on the whole in 2017 they grew by 6.4% (in the 4th quarter of 2017 they increased by 3.6%) In 2016, the banks' assets decreased by 3.5 %.

For the 12 months of 2017, the loan portfolio of the banking industry increased by 5.2% in relative terms, which is better than the decline by 4.2% a year earlier. The trend was positive for different kinds of loans. While the amount of loans provided to the corporate sector increased by 2.8% in 2017 (compared to a 5.9% decrease in 2016), the amount of loans to individuals increased by 12.7% compared to a 1.1% increase in the previous year. In the 4th quarter of 2017 the trend for loans was similar: loans to individuals increased by 4.4%, and loans to enterprises - by 1.4%.

The situation with credit risks in the banking industry stabilized. Overdue loans as of January 1, 2018 amounted to 6.2% (vs. 6.4% as of January 1, 2017 and 6.5% as of October 1, 2017). The amount of arrears decreased for the individual segment and remained the same for the corporate segment. The amount of bad debt to individuals decreased from 7.9% to 7.0% (7.5% as of October 1, 2017) and arrears of the corporate sector remained 5.9% (6.1% as of October 1, 2017). The total amount of overdue loans (to individuals and businesses) increased by 1.8% in 2017 and decreased by 2.4% in the 4th quarter of 2017.

In 2017, a decrease in provisions for loans was materially less than a decrease in overdue loans and amounted to 11.6%. For the similar period in 2016 the banks' provisions decreased by 2.3%, and overdue debt - by 6.3%. The loan provisions to loan amount ratio grew from 9.52% (as of January 1, 2017) to 9.84% (as of January 1, 2018).

From January through December 2017, banks' investments in securities increased by 7.5% compared to an increase of 2.8% over the same period of the previous year.

Corporate sector funds, including state budget funds attracted by banks decreased by 12.1% in 2017 and by 3.0% in September – December 2017. For the comparable period of 2016, such resources dropped by 8.9 %. State budget funds decreased by 160.0% over this period compared to a 9.8%

decline in 2016. Banks continued to pay off their debts to the Bank of Russia – their indebtedness decreased by 26.0% and by 49.2% in the previous year.

During the reporting period, deposits by individuals increased by 7.4%. Over the same period of the previous year, the amount of deposits increased by 4.2%. The deposits of the 4th quarter in the 2017 year's dynamics was less than usual: the growth was 4.9%.

In 2017, the balance sheet profits of the banking system amounted to RUB 789,7 billion, which is 15.1% less than the similar figure for the same period of previous year (RUB 929.7 billion). A growth in profit in the 4th quarter of 2017 amounted to RUB 115 billion. 140 out of 561 currently operating banks (or 25.0% of their total amount) reported loss in 2017. As of January 1, 2017, 28.6% of credit institutions were unprofitable.

### ***Summary for 9 months of 2018:***

During 9 months of 2018 the development dynamics of banking markets have been under the influence of low growth rates of the Russian economy and foreign policy risks. At the same time, while in the first half year a declining trend in interest rates could be observed, in early fall rates started to grow under the influence of rising FX risks. In this context, the growth of the sector remains rather low, although there was some acceleration of growth in lending. The financial position of the banking sector improved compared 2017 after the banks undergoing recovery completed the process of provisioning.

In the 3rd quarter the number of operating credit institutions with the right to carry out banking operations decreased from 561 to 508. Assets of banks have increased by 4.6% since the beginning of the year against the 2.7% growth a year earlier.

In the 9 months, the growth of the banking system credit portfolio has accelerated to 11.5%, compared to 3% growth in 9 months of 2017.

More than six-fold increase in growth rates has been in corporate loans: they increased by 9.7% (as compared to the 1.4% increase a year earlier). The increase in the amount of loans to individuals amounted 16.4%, compared to a 8.0% increase a year earlier.

As of October 1, 2018 the level of overdue loans was 6.0%, decreasing by 0.2 p.p. since the beginning of the year. At the same time, the legal entities portfolio indicator worsened from 5.9% to 6.1% and that of retail portfolio improved from 7.0% to 5.8%.

The growth in loan provisions slowed in the reporting half-year to 4.0% compared to the 9 months of 2017: last year, the banks' provisions rose by 4.6%. Loan provisions to loan amount ratio has decreased as of October 1, 2018 from 9.8% to 9.2%.

Since the beginning of the year, the banks' investments in securities grew by 5.6%, compared to a 4.9% increase in the same period of last year.

Banks' borrowings from legal entities have increased by 11.4% over 9 months, with a 8.8% increase a year earlier. Funds raised from the Bank of Russia were up 55.1%, while last year saw a 32.8% decline. Retail deposits have grown 3.6% over 9 months, compared to 2.3% a year earlier.

Over the 9 months of 2018, the profit of the banking system amounted to RUB 1,068 bln, which is 58% more than last year's value.

Of the 508 operational credit institutions, losses over 9 months of 2018 were reported by 139 banks.

### ***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 October 1, 2018, Sberbank holds the following shares:

- **39.7%** in capital of the banking system (+0.4 pp compared to January 1, 2018);
- **30.1%** in assets of the banking system (+1.2 pp);
- **41.4%** in loans to individuals (+0.9 pp);
- in the corporate lending market – **32.8%** (+0.4 pp);
- **44.5%** in deposits by individuals (-1.6 pp)
- **24.1%** in deposits by businesses (including private entrepreneurs) (+3.2 pp).

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

### ***Factors and conditions affecting the performance of the issuing credit institution and having***

***made their impact on the change in the amount of profit (loss) of the issuing credit institution from its primary activities:***

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

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

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

***Continued policy aimed at liquidating the banks with low stability levels.*** Since the 2nd half of 2013, the Bank of Russia has pursued a policy of revoking licenses of banks that have lower stability levels and those breaching banking laws. The number of liquidated banks over 9 months of 2018 was 40 but they were for the most part small credit institutions. Moreover, a number of largest private banks come through recovery (sanation) through the Foundation of consolidation in the banking sector. Against the background of economic stagnation and unstable currency market, this may lead to growing problems in many banks and redistribution of the bank market.

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

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

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

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

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

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

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

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

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

while a still relatively stable situation in Turkey may be destabilized by the war in Syria.

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

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

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

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

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

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

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

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

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

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

***The list of competitiveness factors of the issuing credit institution describing the degree of their impact on the competitiveness of the products (work and services) provided:***

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

- ***Solid customer base.*** Sberbank successfully services customers in all segments (ranging from retail clients and individual entrepreneurs to large holding and multinational companies) throughout the country.
- ***Large Scale of Operations.*** Sberbank has undisputed advantages both in terms of business scale (the amount of transactions, access to resources, international ranking) and in terms of size and quality of its material infrastructure (for example, it has a unique distribution network for individual and corporate clients comprising branches, ATMs, payment terminals and digital service channels).
- ***Wide range of financial products and services.*** Given the availability of the full range of operations in the products of the Groups for all types of customers in all countries where Sberbank is present, it can provide a comprehensive service to every customer, both in Russia and abroad. The Bank has also a unique ability to service both individual and corporate customers.
- ***Industrial Technology.*** Over the past 5 years, Sberbank succeeded in creating a solid

foundation for further innovative development, as it built an industrial risk management system, consolidated the operating function and substantially streamlined IT processes and systems.

- *Powerful brand.* The competitive advantage of Sberbank is based on trust by all its customers, that is supported by its high-quality services and positive customer experience. Over the past 5 years, the brand of Sberbank, along with our traditional attributes of reliability and stability, is increasingly associated with high technology and innovations as it is becoming a symbol of success for the Bank.
- *International presence.* In the recent years, Sberbank has significantly expanded its international presence and become a truly international group. Our presence in 22 countries enables us to replicate the best technologies and practices within the Group, diversify risks, strengthen the brand in international markets and develop an international team of employees.
- *Team and management techniques.* Over the past 5 years, the team of the Group has been substantially renewed. It strengthened its skills and acquired unique experience of large-scale transformation. Sberbank has also devoted considerable attention to the development and large-scale replication of modern management techniques, such as building the HR function, implementing the tools of the Sberbank Production System, and improving the efficiency of current activities management.

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

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

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

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

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

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

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

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

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

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

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

##### Terms of Reference

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

- 1) Making amendments to the Bank's Charter or giving approval to the new version of the Charter;
- 2) Restructuring the Bank;
- 3) Liquidating the Bank, appointing a liquidation committee, and approving intermediary and final liquidation balance sheets;
- 4) Electing the Bank's Supervisory Board members and early terminating the powers of such members;
- 5) 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 (type) of the declared shares, and the rights vested in such shares;
- 8) Increasing in the authorized capital by raising the nominal value of shares;
- 9) Increasing the authorized capital by offering additional shares through private placement;
- 10) Increasing the authorized capital by a public offering of additional shares if the number of shares in the additional public offering exceeds 25 percent of ordinary shares previously issued by the Bank;
- 11) Increasing the authorized capital by a public offering of additional shares if the number of shares in the additional public offering is equal to or below 25 percent of ordinary shares previously issued by the Bank, and the Bank's Supervisory Board has failed to reach unanimity on this matter;
- 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 capital by lowering the nominal value of shares or through the Bank's acquiring a part of shares to diminish their number of shares or by redeeming the shares acquired or repurchased by the Bank;
- 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 reporting 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 reporting year) and losses of the Bank for the reporting 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 on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law;
- 21) Adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval 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) Adopting a resolution to apply for the de-listing of the Bank's shares and (or) the Bank's issue-grade securities convertible into its shares;

25) Resolution of other matters stipulated by the federal law and the Charter.

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

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

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

### Terms of Reference

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

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

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

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

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

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

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

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

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

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 capital;

8) Placement of bonds and other issue-grade securities in instances envisaged under federal law, except for shares

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, electing the Executive Board members, appointing the Deputy Chairmen of the Executive Board, including vice deputies, from among the candidates proposed by the CEO and the Chairman of the Board, and early terminating the powers of such officers;

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 Charter, or the Regulations on the Supervisory Board of the Bank;

14) Opening and closing branches and representative offices of the Bank;

15) Adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law;

16) Adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval where required by the federal law; 16) Adopting resolutions on consent to effect non-arm's length transactions or on their subsequent approval 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 adopting resolution on termination of the 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 Work Plan of the Bank's Internal Audit Service; reviewing reports provided by the Internal Audit Service on the execution of the Work Plan and on the Bank inspection findings; evaluating, based on reports provided by the Internal Audit Service, the compliance by the Bank's executive bodies with strategies and procedures approved by the Bank's Supervisory Board;

21) Approving the Bank's risk and capital management strategy, including the terms of ensuring the capital adequacy and liquidity to cover risks both for the Bank as a whole and for separate lines of its business, approving the procedure for managing the most significant risks, and monitoring the implementation of this procedure;

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) periodic hearing of reports submitted by the CEO, Chairman of the Board of the Bank, on the Bank's activity. The procedure for submitting reports by the CEO, Chairman of the Board, on the Bank's activities is determined by the Supervisory Board;

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) Adopting the resolution on the suspension of powers of the CEO, Chairman of the Executive Board and formation of the Bank's temporary sole executive body with simultaneous resolution on convening an extraordinary General Meeting of Shareholders to decide on early cessation of the powers of CEO and Chairman of the Executive Board of the Bank and formation of a new sole executive body;

27) Appointing and dismissing the Bank's corporate secretary and monitoring of the Bank's corporate governance practice;

Recommending the amount of fees and compensation payable to the members of the Bank's Internal Audit Committee and determining the amount of payment for the services of the auditing organization;

29) Submitting an application for the listing of the Bank's shares and/or issue grade securities convertible into the Bank's shares;

30) Other matters stipulated under the federal law of the Russian Federation and the Charter.

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

#### **Terms of Reference**

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

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

1) discusses in advance the issues to be considered by the General 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) reviews and approves reports submitted by the heads of business units in the Bank's Head Office and heads of regional banks, branches and representative offices of the Bank on their activities for relevant periods and work in the specific areas of banking activities;

3) determines the risk management policy of the Bank, ensures the conditions for its effective implementation, organizes the risk management process in the Bank;

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

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

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

7) approves interest rates on deposits of natural persons;

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

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

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

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

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

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

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

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

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

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

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

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

- 3) Ensures reviewing by the Executive Board annual report, annual accounting (financial) reports, proposals on appropriation of profits;
- 4) Disposes the Bank's property in the limits established the federal law of the Russian Federation and the Charter;
- 5) Distributes duties among first deputy chairpersons and deputy chairpersons of the Executive Board;
- 6) Represents the Bank with full authority in state and local authorities, in relations with individuals and legal entities, and also carry out transactions and other legal actions on behalf of the Bank both within the Russian Federation and abroad.
- 7) Approves the Bank's internal documents not included into the competence of the General Meeting of Shareholders, Supervisory Board and Executive Board;
- 8) Exercises in relation to the Bank's employees rights and duties of employer set forth by the labor legislation, apply measures of reward and punishment to employees.
- 9) Enters into, amends, and terminates employment agreements with workers of the Head Office, heads of branches, representative offices of the Bank under the established nomenclature;
- 10) Exercises on the Bank's behalf of the rights and obligations of the founder, shareholder, interest holder in legal entities where the Bank has ownership interest;
- 11) Approves the organizational structure, staff schedule and arrangement of official salaries, provisions on structural business units of the Bank's head office, and the staff schedule of the Bank's representative offices;
- 12) Approves quarterly report on securities;
- 13) Approves a summary report on the issue (additional issue) of issue-grade securities;
- 14) Reviews of reports, opinions, applications and other documents prepared by the Bank's internal control bodies and, when needed, implementation of prompt measures aimed at eliminating revealed violations and fulfilling recommendations;
- 15) adopts resolutions on the opening date of bonds offering, on purchasing bonds upon bondholders' demand and(or) upon agreement with bondholders, on stipulating bond yield; determines the payment price for bonds not convertible into the Bank's shares or stipulates the procedure for its determination, as well as adopts resolutions on other bond circulation issues not included by the legislation into the frame of reference of other management bodies of the Bank;
- 16) Stipulates of the procedure for handling confidential information, including information classified as the Bank's commercial secret, and of the liability for violating such procedure;
- 17) Addresses issues related to day-to-day activities of the Bank, that do not come in the purview of the General Meeting of Shareholders, the Supervisory Board, or the Executive Board of the Bank.

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

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

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

On April 20, 2015, the Supervisory Board approved the Corporate Governance Code of Sberbank elaborated by reviewing the recommendations of the Corporate Governance Code of the Bank of Russia<sup>5</sup>.

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

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

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

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<sup>5</sup> Recommended for use by joint-stock companies in Bank of Russia Letter No. 06-52/2463, dated April 10, 2014.

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

During the reporting period the Supervisory Board approved the Second Version of the the Information Policy of Sberbank. The document has been published on the Bank's web page provided by one of the information providers in the securities market (<http://www.e-disclosure.ru/portal/company.aspx?id=3043>), and on the Bank's website ([www.sberbank.com](http://www.sberbank.com)).

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

**Members of the Supervisory Board:**

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

**Positions currently held:**

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

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

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

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 27, 2016	Member of the Supervisory Board	Sberbank of Russia
September 20, 2012	Chairman of the Board of Directors	Verbatum
April 27, 2010	Yegor Gaidar Heritage Foundation	Member of the Board of Trustees
17/10/2017	Chairman of the Board of Directors	Cinia

**Other information:**

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

The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held: none.

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

## Participation in management bodies of other legal entities

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

## Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

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

Positions currently held:

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

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
July 8, 2005	Member of the Executive Board	Sberbank of Russia
from June 30, 2000 until May 28, 2015 from June 8, 2018 present	Member of the Supervisory Board	Sberbank of Russia
June 24, 2014	Chairman of the Supervisory Board	Nonbanking credit institution Joint Stock Company "National Settlement Depositary"
June 26, 2014	Member of the Supervisory Board	Public Joint Stock Company "Moscow Exchange MICEX-RTS"
September 2, 2015	Member of the Presidium of Partnership	Noncommercial Partnership National Council on Corporate Governance

Other information:

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

The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3



June 24, 2005	Member of the Supervisory Board	Sberbank of Russia
November 28, 2007	Chairman of the Executive Board	Sberbank of Russia
May 21, 2014	Member of the Board of Directors	Yandex N.V.
from March 6, 2008 until September 6, 2016	Chairman of the Board	Sberbank JSC (Ukraine)
December 28, 2012	Chairman of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
March 1, 2012	Chairman of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
June 27, 2014	Member of the Supervisory Board	Autonomous nonprofit organization Center for Expert Reviews on Issues of World Trade Organization
May 28, 2011	Member of the Supervisory Board	Higher School of Economics – National Research University
April 27, 2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
June 16, 2010	Member of the Board of Trustees	Foundation Yegor Gaidar Institute for Economic Policy
August 11, 2011	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
September 13, 2017	Chairman of the Board of the Association	The Association of Russian Banks
May 15, 2018	Member of the Supervisory Board	Autonomous Nonprofit Organization School 21
12 March 2018	Member of the Supervisory Board	Public Educational Establishment Khoroshevskaya School

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0031%
Percentage of ordinary shares held in the issuing credit institution	0.003%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

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

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3

June 21, 2002	Member of the Supervisory Board	Sberbank of Russia
From May 24, 1996 until September 11, 1998 April 24, 2002 from October 18, 2013 till present	Member of the Board of Directors	The Central Bank of the Russian Federation
from May 20, 2004 until June 26, 2014	Member of the Supervisory Board	Moscow Exchange PJSC

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>6. SERGEY IGNATIEV</b>
Year of birth:	1948
Education background:	Higher 1975

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

Positions currently held:

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

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

Participation in management bodies of other legal entities

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

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0

Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
September 13, 2013	Chief Auditor,	The Central Bank

		of the Russian Federation
July 7, 2009	Professor of Higher School of State Audit	Lomonosov Moscow State University

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

From	until	Position title	Full company name of the organization
1	2	3	4
June 17, 2010	September 26, 2013	Deputy Chairman	Accounting Chamber 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
from June 6, 2014 until May 28, 2015 June 8, 2018 – present	Member of the Supervisory Board	Sberbank of Russia
November 24, 2017 – present	Member of the Board of Directors	Rosgosstrakh, Public Joint Stock Company
August 4, 2017 – present	Member of the Supervisory Board	Management company of the Foundation for Consolidation of the Banking Sector, Limited Liability Company
June 30, 2017 – present	Member of the Supervisory Board	Russian National Reinsurance Company Joint Stock Company
August 18, 2014 – present	Member of the Supervisory Board	Russian Cash Collection Association (ROSINKAS) of the Central Bank of the Russian Federation (Bank of Russia)
June 26, 2014 – present	Member of the Supervisory Board	“Moscow Exchange MICEX-RTS” Public Joint Stock Company

Other information:

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

Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
February 15, 2016	Rector	Autonomous Non-Profit Organization for Higher Education Skolkovo Institute of Science and Technology
July 28, 2011	Professor, Computer Science faculty	National Research University Higher School of Economics, federal state-owned autonomous institution for higher professional education

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

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

Participation in management bodies of other legal entities

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

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties,	none



the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>9. VLADIMIR MAU</b>
Year of birth:	1959
Education background:	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 Pierre Mendès-France University, 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
Other Information	Deputy Chairman of the Supervisory Board

Positions currently held:

From	Position title	Full company name of the organization
1	2	3
May 20, 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
June 27, 2008	Member of the Supervisory Board	Sberbank of Russia
June 24, 2013	Member of the Board of Directors	Transkapitalbank Public Joint Stock Company
June 30, 2011	Member of the Board of Directors	Gazprom, Public Joint Stock Company
May 25, 2015	Member of the Board of Directors	Severstal Public Joint Stock Company
April 20, 2016	Member of the Board of the Foundation	Foundation Center for Strategic Research

April 27, 2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
November 9, 1993	Member of the Academic Council	Foundation Yegor Gaidar Institute for Economic Policy
January 1, 2018 May 21, 2018	Member of the Board of Directors Chairman of the Board of Directors	Joint-Stock Company Prosvesheniye Academy

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

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

Positions currently held: none.

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

Participation in management bodies of other legal entities

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

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0001%
Percentage of ordinary shares held in the issuing credit institution	0.0001%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none

Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

From	until	Position title	Full company name of the organization
1	2	3	4
June 4, 2014	August 30, 2013	Chief economist	VTB Capital CSJC
September 2, 2013	March 18, 2015	Director of Long-Term Strategic Planning Department	Ministry of Finance of the Russian Federation
March 19, 2015	November 29, 2016	Deputy Minister of Finance	Ministry of Finance of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 26, 2017	Member of the Supervisory Board	Sberbank of Russia
December 15, 2016	Chairman of the Board of Directors	Federal Corporation for Development of Small and Medium-sized Entrepreneurship, Joint Stock

		Company
January 17, 2017	Member of the Supervisory Board	Asset Management Company Russian Direct Investment Fund Joint Stock Company
December 19, 2016	Member of the Board of Directors	Russian Export Center Joint Stock Company
December 15, 2016	Member of the Supervisory Board	State Corporation Bank for Development and Foreign Economic Affairs (Vneshekonombank)
February 18, 2017	Member of the National Financial Board of the Bank of Russia;	The Central Bank of the Russian Federation
April 28, 2017	Member of the Board of Directors	GLONASS Joint Stock Company
April 7, 2017	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
March 31, 2017	Member of the Supervisory Board	Autonomous Nonprofit Organization Expertise Center for World Trade Organization Issues
February 13, 2017	Member of the Board of governors of the Russian Federation	Asian Infrastructure Investment Bank
July 20, 2017	Member of the Board of governors of the Russian Federation	International Bank for Reconstruction and Development
July 20, 2017	Member of the Board of governors of the Russian Federation	Multilateral Investment Guarantee Agency
April 5, 2017	Member of the Board of governors of the Russian Federation	European Bank for Reconstruction and Development
June 1, 2018	Co-Chair of the Supervisory Board	National Association of Technology Transfer

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties,	none

the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>12. OLGA SKOROBOGATOVA</b>
Year of birth:	1969
Education background:	Higher 1990 Moscow Plekhanov Institute of National Economy, Economics and Logistics Planning, Economist 1995 University of California (USA), MBA in Management in Economics Management
Information on the participation in the work of the committees of the Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Strategic Planning Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	-

Positions currently held:

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

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

From	until	Position title	Full company name of the organization
1	2	3	4
November 23, 2007	July 7, 2014	Deputy Chairman of the Executive Board	ROSBANK Public Joint Stock Company
July 7, 2014	August 31, 2017	Deputy Chairman	The Central Bank of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
May 26, 2017	Member of the Supervisory Board	Sberbank of Russia
December 2, 2016	Member of the Board of Directors	The Central Bank of the Russian Federation
August 20, 2014	Member of the Supervisory Board	National Payment Card System Joint Stock Company
February 28, 2017	Chairman of the Supervisory Board	The FinTech Association

October 5, 2017	Chairman of the Supervisory Board	Russian Cash Collection Association (ROSINKAS) of the Central Bank of the Russian Federation (Bank of Russia)
2009-2014	Chairman of the Board of Directors	Nonbanking credit institution United Settlement System (Joint Stock Company)

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>13. NADIA WELLS</b>
Year of birth:	1970
Education background:	Higher 1993 University of Oxford (UK), MA in Modern History, Modern Languages (with honors) 2000 INSEAD Business School (France), MBA Program
Information on the participation in the work of the committees of the	Member of the Audit Committee Member of the Strategic Planning Committee

Supervisory Board along with the name of the committee (member of the committee, chairman of the committee)	Member of the Risk Management Committee
Information on members of the Supervisory Board considered independent by the issuing credit institution	Independent Director

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

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

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

Participation in management bodies of other legal entities

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

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none



Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

From	until	Position title	Full company name of the organization
1	2	3	4
February 16, 2011	August 31, 2013	Deputy Chairman	The Central Bank of the Russian Federation
September 1, 2013	March 2, 2014	First Deputy Chairman – Head of the Financial Markets Service, Bank of Russia	The Central Bank of the Russian Federation

Participation in management bodies of other legal entities

From	Management body / status in the management body	Name of the legal entity
1	2	3
June 4, 2010	Member of the Supervisory Board	Sberbank of Russia
February 11, 2009	Member of the Board of Directors	The Central Bank of the Russian Federation

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

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

**Members of the Executive Board:**

Full Name:	<b>1. ALEKSANDER VEDYAKHIN</b>
Year of birth:	1977
Education background:	Higher 1999 Volograd State Technical University, World Economics, Economist

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

Positions currently held:

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

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

From	until	Position title	Full company name of the organization
1	2	3	4
December 17, 2012	October 20, 2013	Executive Director of the Risks Department	Sberbank of Russia
October 21, 2013	July 16, 2015	Managing Director of the Risks Block Management	Sberbank of Russia
July 17, 2015	June 24, 2018	Senior Vice-President	Sberbank of Russia

Participation in management bodies of other legal entities

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

until June 24, 2016		
from November 14, 2012 until September 30, 2018 from November 14, 2012 from July 31, 2015	Member of the Board of Directors  Member of the Executive Board, Chief Risk Officer (CRO)	DenizBank Anonim Şirketi
until April 12, 2012 October 11, 2013	Member of the Supervisory Board	Public Joint Stock Company Volksbank

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.000021%
Percentage of ordinary shares held in the issuing credit institution	0.000024%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

From	until	Position title	Full company name of the organization
1	2	3	4
September 21, 2012	August 29, 2013	Vice-President	Sberbank of Russia
August 30, 2013	November 28, 2014	Senior Vice-President	Sberbank of Russia

Participation in management bodies of other legal entities

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

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.00051%
Percentage of ordinary shares held in the issuing credit institution	0.00053%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0

Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
June 24, 2005	Member of the Supervisory Board	Sberbank of Russia
November 28, 2007	Chairman of the Executive Board	Sberbank of Russia
May 21, 2014	Member of the Board of Directors	Yandex N.V.
from March 6, 2008 until September 6, 2016	Chairman of the Board	Sberbank JSC (Ukraine)
December 28, 2012	Chairman of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
March 1, 2012	Chairman of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
June 27, 2014	Member of the Supervisory Board	Autonomous nonprofit organization Center for Expert Reviews on Issues of World Trade Organization

May 28, 2011	Member of the Supervisory Board	Higher School of Economics – National Research University
April 27, 2010	Member of the Board of Trustees	Yegor Gaidar Heritage Foundation
June 16, 2010	Member of the Board of Trustees	Foundation Yegor Gaidar Institute for Economic Policy
August 11, 2011	Member of the Supervisory Board	Agency of Strategic Initiatives to Promote New Projects, an autonomous nonprofit organization
September 13, 2017	Chairman of the Board of the Association	The Association of Russian Banks
May 15, 2018	Member of the Supervisory Board	Autonomous Nonprofit Organization School 21
12 March 2018	Member of the Supervisory Board	Public Educational Establishment Khoroshevskaya School

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0031%
Percentage of ordinary shares held in the issuing credit institution	0.003%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>4. BELLA ZLATKIS</b>
Year of birth:	1948
Education background:	Higher

	1970 Moscow Financial Institute Finance and Credit, Economist 1978 Postgraduate Education at the All-Union Correspondence Financial and Economic Institute; Candidate of Sciences (PhD) in Economics
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Positions currently held:

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

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

Participation in management bodies of other legal entities:

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
July 8, 2005	Member of the Executive Board	Sberbank of Russia
from June 30, 2000 until May 28, 2015 June 8, 2018 – present	Member of the Supervisory Board	Sberbank of Russia
June 24, 2014	Chairman of the Supervisory Board	Nonbanking credit institution Joint Stock Company "National Settlement Depositary"
June 26, 2014	Member of the Supervisory Board	Public Joint Stock Company "Moscow Exchange MICEX-RTS"
September 2, 2015	Member of the Presidium of Partnership	Noncommercial Partnership National Council on Corporate Governance

Other information:

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



Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>5. STANISLAV KUZNETSOV</b>
Year of birth:	1962
Education background:	<p>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</p> <p>2002 Law Institute of the Ministry of Internal Affairs of the Russian Federation, Law, Lawyer</p> <p>2004 Moscow Academy of Finance and Law, Legal Framework for the Development of State Economy</p> <p>2005 Candidate of Sciences (PhD) in Law</p> <p>2007 State University – Higher School of Economics, Global Trends and New Management Solutions</p>

Positions currently held:

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

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
January 29, 2008	Member of the Executive Board	Sberbank of Russia
May 19, 2017	Member of the Supervisory Board	Sberbank Europe AG
June 30, 2014 November 17, 2017	Member of the Board of Directors Chairman of the Board of Directors	Sberbank – Automated Trading System Closed Joint Stock Company
June 25, 2014	Chairman of the Board of Directors	Joint-Stock Company Rublyovo – Arkhangelskoe

from June 27, 2014 until January 16, 2016	Chairman of the Board of Directors	Nonpublic Joint Stock Company Krasnaya Polyana
from April 28, 2014 until September 19, 2016	Chairman of the Board of Directors	Savings Capital Limited Liability Company
March 15, 2016 March 30, 2016	Member of the Board of Directors Chairman of the Board of Directors	SAFE INFORMATION ZONE Limited Liability Company
September 30, 2015	Member of the Board	Charity Foundation Contribution to the Future

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.00059%
Percentage of ordinary shares held in the issuing credit institution	0.0006%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>6. ALEKSANDER MOROZOV</b>
Year of birth:	1969
Education background:	Higher 1995 Lomonosov Moscow State University, Economic Theory, Economist 2004 Harvard Business School, MBA Program

Positions currently held:

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

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
May 19, 2008	Member of the Executive Board	Sberbank of Russia
September 1, 2012	Member of the Board of Directors	Setelem Bank Limited Liability Company
from July 17, 2009 until April 27, 2017	Member of the Board	Sberbank JSC (Ukraine)
from July 18, 2013 until April 13, 2018	Member of the Supervisory Board	Sberbank Europe AG
December 28, 2012	Member of the Board of Directors	DENIZBANK ANONIM ŞİRKETİ
October 12, 2012	Member of the Board of Directors	Sberbank (Switzerland) AG
March 10, 2016	Member of the Board of Directors	Sberbank Private Pension Fund Joint Stock Company

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0017%
Percentage of ordinary shares held in the issuing credit institution	0.001%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none

Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>7. ANATOLY POPOV</b>
Year of birth:	1974
Education background:	Higher 1995 Novosibirsk State University, Applied Mathematics and Informatics 1997 Novosibirsk State University, Economics and Enterprise Management (Enterprise Management), Economist

Positions currently held:

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

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

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

Participation in management bodies of other legal entities

From	Management body / Current status in the management body	Name of the legal entity
1	2	3
June 20, 2018	Member of the Executive Board	Sberbank of Russia
January 31, 2018 – present	Member of the Board of Directors	Industry Transformation Technologies Limited Liability Company
June 30, 2017 – present	Member of the Board of Directors	Joint-Stock Company Sberbank Technologies
January 31, 2017 – present	Member of the Board of Directors	Sberbank Real Estate Center Limited Liability Company
December 16, 2016 – present	Member of the Board of Directors	EVOTOR Limited Liability Company
December 19, 2016 – present August 22, 2016 – present	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education

March 14, 2016 – present December 19, 2016 – present	Member of the Board of Directors Chairman of the Board of Directors	KORUS Consulting CIS Limited Liability Company
May 5, 2016 – present	Chairman of the Board of Directors	Joint-Stock Company Business environment
April 30, 2016 – present	Chairman of the Board of Directors	Limited Liability Company Sberbank Factoring
April 26, 2016 – present	Chairman of the Board of Directors	Joint-Stock Company Sberbank Leasing
September 30, 2015 – present	Member of the Board	“Ryadom s Toboy” (“Close to You”) Charitable Foundation
September 30, 2015 – present	Member of the Board	Charity Foundation Contribution to the Future

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.00024%
Percentage of ordinary shares held in the issuing credit institution	0.00025%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>8. ALEKSANDER TORBAKHOV</b>
Year of birth:	1971
Education background:	Higher 1994 S. Ordzhonikidze Moscow Aviation Institute

Gyroscopic Devices and Systems for Orientation, Navigation, and Stabilization, Electrical Engineer  
1997  
Moscow State Institute of International Relations (University), International Economic Relations, Economist with Foreign Language Proficiency  
2005  
The University of Chicago (USA), MBA Program

Positions currently held:

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

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

Participation in management bodies of other legal entities

S	Management body / Current status in the management body	Name of the legal entity
1	2	3
October 8, 2010	Member of the Executive Board	Sberbank of Russia
June 5, 2014	Chairman of the Board of Directors	Joint-Stock Company Raschetniye Resheniya (Settlement Solutions)
June 30, 2014	Chairman of the Board of Directors	Joint-Stock Company Loyalty Programs Center
March 14, 2013	Chairman of the Board of Directors	Setelem Bank Limited Liability Company
from April 30, 2014 until March 20, 2017	Chairman of the Board of Directors	Limited Liability Company PS Yandex.Money
March 1, 2012 April 14, 2014	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
July 6, 2015	Deputy Chairman of the Board of Directors	Sberbank Real Estate Center LLC
June 30, 2017	Member of the Board of Directors	Joint-Stock Company Sberbank Technologies
January 31, 2018	Chairman of the Board of Directors	Industry Transformation Technologies Limited Liability Company

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0

Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

Positions currently held:

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

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

From	until	Position title	Full company name of the organization
1	2	3	4
October 1, 2011	August 31, 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
September 2, 2013	Member of the Executive Board	Sberbank of Russia
September 6, 2016	Chairman of the Board	Sberbank JSC (Ukraine)
from June 26, 2015 until July 10, 2016	Chairman of the Board of Directors	Joint-Stock Company Loyalty Programs Center
October 14, 2013	Member of the Executive Board	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
from July 14, 2015 until November 17, 2017	Chairman of the Board of Directors	Closed Joint Stock Company Sberbank – Automated Trading System
April 20, 2017	Chairman of the Board of Directors	Limited Liability Company PS Yandex.Money
from November 24, 2015 until October 2016	Deputy Chairman of the Board of Directors	Jet.com.Inc (USA)
21.09.2017	Member of the Board of Directors	LendingHome Corporation (USA)
February 15, 2017	Member of the Board of Directors	Giddy Inc (USA)
from June 30, 2017 until April 10, 2018	Chairman of the Board of Directors	Joint-Stock Company Sberbank Technologies
March 21, 2017	Chairman of the Board of Directors	EVOTOR LLC
August 20, 2017	Chairman of the Board of Directors	DokDok Limited Liability Company
17/10/2017	Member of the Board of Directors	Space Apprentices Enterprise Inc
April 27, 2018	Member of the Board of Directors	Yandex.Market B.V.

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0012%
Percentage of ordinary shares held in the issuing credit institution	0.0013%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0



The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

Full Name:	<b>10. YULIYA CHUPINA</b>
Year of birth:	1970
Education background:	Higher 1993 Moscow State Linguistics University, foreign languages, Spanish and English Languages Translator-Assistant 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 currently held:

From	Position title	Full company name of the organization
1	2	3
October 1, 2018	Senior Vice-President	Public Joint-Stock Company 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
September 1, 2014	March 31, 2015	Adviser to the President	Sberbank of Russia
April 1, 2015	July 28, 2016	Senior Vice-President	Sberbank of Russia
29/07/2016	September 30, 2018	Deputy Chairman of the Executive Board	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
July 29, 2016	Member of the Executive Board	Sberbank of Russia

until September 30, 2018		
April 6, 2015	Member of the Board of Directors	Joint-Stock Company Sberbank Technologies
April 6, 2015 September 17, 2015	Member of the Executive Board Member of the Academic Council	Sberbank Corporate University, an independent nonprofit organization of continuing vocational education
September 30, 2015	Chairman of the Board of the Foundation	Charity Foundation Contribution to the Future
from December 17, 2015 until April 29, 2016	Member of the Supervisory Board	Sberbank Europe AG
from July 21, 2015 until July 15, 2016	Member of the Board of Directors	Setelem Bank Limited Liability Company
21/12/2017	Member of the Board of Directors	Non-state educational institute Skolkovo Moscow School of Management

Other information:

Participatory interest in the authorized capital of the issuing credit institution	0.0001%
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship to persons who are members of management bodies of the issuing credit institution and/or bodies for supervision of the financial and business activities of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

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

#### **Supervisory Board**

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

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

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

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

The total amount of remuneration paid to the members of the Supervisory Board **for 9 months 2018** for their participation in this Bank management body was RUB 78.3 million, including:

- RUB 58.8 million as the base remuneration;
- RUB 8.8 million for performing the duties of the Committee chairpersons of the Supervisory Board and the Senior Independent Director (RUB 1,770 thousand to each chairperson);
- RUB 10.6 million for performing the duties of Committee members (RUB 1,180 thousand to each member).

Information on the remuneration specified for members of the Supervisory Board who gave their written consent to receive remuneration. Also, the Regulation provides the possibility of compensation to members of the Supervisory Board of target expenses related to the performance of their duties as Board members. During the 9 months of 2018, one member of the Supervisory Board was compensated for the special expenses related to the performance of the functions of the member of the Supervisory Board, and it amounted to RUB 11.2 thousand.

#### **The Executive Board**

Sberbank's Policy for the remuneration of Executive Board members provides for the dependence of remuneration on the results of the bank's performance and each Board member's personal contribution to the achievement of such a result through the use of tools for regular performance evaluations through a system of balanced performance indicators. The wage structure includes fixed and variable components. The variable remuneration is directly linked to key performance indicators and fulfillment of a number of key efficiency indicators, including individual and team, financial and non-financial indicators. The basic elements of the variable component of remuneration are quarterly bonuses and remuneration depending on performance results for the year.

In 2015, the Bank also adopted a long-term incentive program for key executive staff, which was based on the value of Bank shares and which provided for cash payments. The program was created on the basis of the risk-oriented remuneration concept, and it fully meets the requirements of

the Bank of Russia for remuneration payment systems in Russian credit institutions. The program is based on the following parameters:

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

**For 9 months of 2018**, RUB 1,302.7 million rubles was paid to the Executive Board members of the Bank, including:

- fixed remuneration (official salary, paid leave, payment of average earnings during business trips) to the amount of RUB 1,021.3 million;
- variable remuneration (quarter bonuses, remuneration for the annual work results<sup>6</sup>, other one-time compensations) to the amount of RUB 274.3 million;
- RUB 7.1 million paid to the Supervisory Board members for performing their functions.

Obligations on repayment of long-term remuneration based on shares amounted 3.8 bln rubles as of September 30, 2018.

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

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

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

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

Supervision of the financial and business activities 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 Charter 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 business 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-ФЗ (208-FZ), dated December 26, 1995, "On Joint-Stock Companies", the Charter 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 business activities revealed by the audit, or a real threat to the interests of the Bank (its depositors) require 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

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<sup>6</sup>specifying the size of remuneration for 2017 according to a resolution of the Supervisory Board

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 activities of the issuing credit institution:***

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

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

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

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

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

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

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

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

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

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

- 1) Management bodies of the Bank as provided by the Charter;
- 2) 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 5 members.

Members of the Audit Committee:

Chairman of the Committee: V. Mau

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

The competence of the Audit Committee includes the following issues:

*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 business 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 business 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 Audit Service of the Bank for elaboration of joint recommendations on material issues of financial and business 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 business activities of the issuer), its tasks, and functions:***

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

The risk management process includes five main stages:

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

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

- to take measures aimed at preventing and/or mitigating the impact of risks on the Bank's financial standing, competitiveness and reputation;
- to establish and continuously monitor the limits restricting the impact of risks on the Bank's financial results;
- to forecast the Bank's exposure to various types of risks in the future based on different scenarios;
- to consolidate information on risks for disclosure purposes;



- to exercise other powers in accordance with the legislation of the Russian Federation, regulations of the Bank of Russia, and the Bank's internal documents.

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

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

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

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

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

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

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

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

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

The Supervisory Board appoints and dismisses the Head of Internal Audit Office of the Bank, approves the Regulations on Internal Audit Office, approves the annual 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 Bank's policy in the field of risk management and internal control is determined by the Bank's internal regulatory documents, including the Sberbank Group's Risk and Capital Management Strategy dated September 16, 2015 No. 3960 (updated in the 2nd quarter of 2018).

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

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

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

**Internal Audit Committee**

Full name	<b>1. NATALIA BORODINA</b>
Year of Birth	1962
Education background	Higher 1984 G.V. Plekhanov Moscow Institute of National Economy National Economy Planning, Economist

Positions currently held:

From	organization	position
1	2	3
April 9, 2015	The 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
December 3, 2012	October 31, 2013	The Central Bank of the Russian Federation	Head of the Audit Division for Moscow Region Units, Internal Audit Department;
November 1, 2013	April 8, 2015	The 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 authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none
Full name	<b>2. IRINA LITVINOVA</b>
Year of Birth	1968
Education background	Higher 1991 Khabarovsk Institute of National Economy, Economic and Social Planning, Economist

Positions currently held:

From	organization	position
1	2	3
July 28, 2016	The 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
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1	2	3	4
November 7, 2012	November 17, 2013	The Central Bank of the Russian Federation	Deputy Director of the Internal Audit Department
November 18, 2013	January 19, 2014	The Central Bank of the Russian Federation	Head of the Audit Division for Moscow Region Units, Internal Audit Department;
January 20, 2014	July 27, 2016	The Central Bank of the Russian Federation	Head of the Audit of Accounting and financial and business Activities Division of the Department of the Internal Audit
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution			none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state			none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).			none
Full name	<b>3. MARIA VOLOSHINA</b>		
Year of Birth	1984		
Education background	Higher 2006 Financial Academy under the Government of the Russian Federation, State and Municipal Administration, Manager		

Positions currently held:

From	organization	position
1	2	3
July 1, 2017	The Central Bank of the Russian Federation	Deputy Chief Accountant of the Bank of Russia – Deputy Director of the Accounting and Reporting Department

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

From	until	organization	position
1	2	3	4
October 17, 2011	July 23, 2015	PricewaterhouseCoopers Audit CJSC	Senior Manager, Manager
September 7, 2015	November 20, 2015	Base Element Company LLC	Head of Division for Insurance and Lease
November 23, 2015	June 30, 2017	The 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

Participatory interest in the authorized capital of the issuing credit institution	0
Percentage of ordinary shares held in the issuing credit institution	0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none

Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none
Full name	<b>4. ALEKSEI BOGATOV</b>
Year of Birth	1981
Education background	Higher 2004 — Belarusian-Russian University; Information Science in Economics, expert 2010: <i>Sinergiya</i> Moscow University of Economics and Finance; Financial Risk Management 2018 — IE Business School (Spain), Brown University (USA) 2018 — IE Business School (Spain), Brown University (USA) MBA Program

Positions currently held:

From	organization	position
1	2	3
since December 2017	Sberbank of Russia	Senior Managing Director – Director of the Integrated Risk Management Department

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

From	until	organization	position
1	2	3	4
April 2015	December 2017	Sberbank Europe.	Chief Operating & Information Officer, Chief Risk Officer, member of the Executive Board
January 2015	October 2016	Open Joint-Stock Company Sberbank of Russia	Senior Managing Director of the Department of Risk Methodology and Control
January 2014	January 2015	RAIFFEISENBANK CJSC (Saint-Petersburg)	Director of the North-Western Regional Center, Director of the branch "Severnaya Stolitsa", Managing Director
June 2013	January 2014	Open Joint-Stock Company Sberbank of Russia	Director of the Methodology and Risk Control Department
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0

Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none
Full name	<b>5. ALEKSEY MINENKO</b>
Year of Birth	1968
Education background	Higher 1993 Lomonosov Moscow State University, Physics, Physicist 1996 G.V. Plekhanov Russian Economic Academy, Finance and Credit, Economist 2004 State University – Higher School of Economics, MBA Program

Positions currently held:

From	organization	position
1	2	3
June 27, 2017.	Sberbank of Russia	Senior Managing Director, Deputy Chief Accountant, Head of the Accounting and Reporting Division

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

From	until	organization	position
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1	2	3	4
May 27, 2010	September 8, 2015	Sberbank of Russia	Deputy Chief Accountant - Deputy Director of the Accounting and Reporting Division
September 9, 2015	June 26, 2017	Sberbank of Russia	Managing Director – Deputy Chief Accountant, Deputy Director of the Accounting and Reporting Division
June 27, 2017.	July 1, 2018	Sberbank of Russia	Senior Managing Director, Deputy Chief Accountant, Head of the Accounting and Reporting Division
Participatory interest in the authorized capital of the issuing credit institution			0.00001%
Percentage of ordinary shares held in the issuing credit institution			0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		none	
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state			none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).			none



Full name	<b>6. YULIA ISAKHANOVA</b>
Year of Birth	1968
Education background	Higher 1990 Moscow Financial Institute Finance and Credit, Economist 2007 State University – Higher School of Economics, MBA (second degree)

Positions currently held:

From	organization	position
1	2	3
July 24, 2015	Sberbank of Russia	Senior Managing Director – Head of the Financial Control Division

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

From	until	organization	position
1	2	3	4
June 16, 2009	July 23, 2015	Sberbank of Russia	Head of the Financial Control Division of the Finance Department
Participatory interest in the authorized capital of the issuing credit institution			0.001%
Percentage of ordinary shares held in the issuing credit institution			0.0006%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution		none	

Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none
Full name	<b>7. TATYANA DOMANSKAYA</b>
Year of Birth	1974
Education background	Higher 1995 G.V. Plekhanov Russian Economic Academy, Finance and Credit, Economist

Positions currently held:

From	organization	position
1	2	3
January 1, 2015	Sberbank of Russia	Executive Director, Head of the Division for Interaction with External Controlling Authorities of Internal Audit Department

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

From	until	organization	position
1	2	3	4
May 1, 2013	December 31, 2014	Sberbank of Russia	Head of Division for Interaction with External Controlling Authorities of Internal Controls, Inspection and Audit Department
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0

Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

#### The Bank's Internal Audit Service

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

Positions currently held:

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

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

From	until	organization	position
1	2	3	4
October 14, 2009	December 31, 2014	Public Joint Stock Company Sberbank of Russia	Director of Internal Control, Inspection and Audit Department
Participatory interest in the authorized capital of the issuing credit institution			0.00005%
Percentage of ordinary shares held in the issuing credit institution			0.00005%
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution			0

Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

#### Internal Controls Office of the Bank

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

Positions currently held:

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

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

From	until	organization	position
1	2	3	4
December 19, 2012	November 30, 2014	Public Joint Stock Company Sberbank of Russia	Director of the Compliance Department
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0

The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution	0
Participatory interest in the authorized capital of subsidiaries and affiliates of the issuing credit institution	0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution	0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution	0
Nature of any kinship with other members of bodies of the issuing credit institution related to control over its financial and business activities, members of the board of directors (supervisory board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, the person who occupies the position (exercises the functions) of the sole executive body of the issuing credit institution	none
Information on bringing to administrative account for law violations pertaining to finances, taxes and duties, the securities market, or criminal liability (conviction) for economic crimes and/or for crimes against the state	none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and/or one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation about insolvency (bankruptcy).	none

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

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

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

From	organization	position
1	2	3
June 25, 2018	Sberbank of Russia	Senior Vice-President

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

From	until	organization	position
1	2	3	4
March 1, 2012	November 9, 2015	Sberbank CIB Joint Stock Company	Chief Risk Director of the Risk Division
June 24, 2013	November 9, 2015	Sberbank of Russia	Managing Director of the Risks Block Management (part-time position)
November 10, 2015	October 10, 2017	Joint-Stock Company Sberbank CIB	Director of the of Corporate and Investment Business Risks Department (part-time position)
November 10, 2015	June 24, 2018	Sberbank of Russia	Senior Managing Director, Director of CIB Risk Department
Participatory interest in the authorized capital of the issuing credit institution			0
Percentage of ordinary shares held in the issuing credit institution			0
The number of shares of each category (type) of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the issuing credit institution			0
Participatory interest in the registered (share) capital (mutual investment fund) of subsidiaries and affiliates of the issuing credit institution			0
Percentage of ordinary shares held in a subsidiary or affiliate of the issuing credit institution			0
The number of shares of each category (type) of a subsidiary or affiliate of the issuing credit institution that may be acquired as a result of exercising the rights under the options owned in the subsidiary or affiliate of the issuing credit institution			0
Nature of any kinship to other members of bodies of the issuing credit institution exerting control over its financial and business activities, members of the Board of Directors (Supervisory Board) of the issuing credit institution, members of the collective executive body of the issuing credit institution, or the person holding the position of the sole executive body of the issuing credit institution.		none	
Information on bringing to administrative account for breaches of the law in finance, taxes and duties, and the securities market or criminal liability (a criminal record) for economic crimes or for crimes against the state			none
Information on positions held in the management bodies of commercial organizations in the period when bankruptcy proceedings were instituted in relation to the said organizations, and (or) one of the bankruptcy procedures was applied as stipulated by the Russian Federation legislation on insolvency (bankruptcy).			none

**5.6. Information on the amount of remuneration, benefits, and (or) compensation of expenses related to the body for supervision of the financial and business activities of the issuing credit institution**

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 June 6, 2014. For the performance of their duties, the Chairman of the Internal Audit Committee is paid remuneration to the amount of RUB 1 million; the members of the Internal Audit Committee, RUB 750 thousand each.

Members of the Audit Commission who are not employees of the Bank were paid remuneration related to their participation in this control body of the Bank for the 9 months of 2018, in the amount of RUB 2.5 million.

The amount of all payments accrued to the members of the Audit Commission who are employees of the Bank was RUB 37.7 million for the 9 months of 2018.

The amount of all payments accrued to the heads of internal control and internal audit units amounted to RUB 69.6 million for the 9 months of 2018.

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

Name of the indicator	9 months of 2018
Average number of employees, persons	244,528
Total payroll for the reporting period, thous. RUB	147,667,572
Social benefits paid to employees for the reporting period, thous. RUB	4,831,267

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

The information on key employees is provided in paragraph 5.2.

The employees have established a trade union body.

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

None.

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

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

**As of October 1, 2018**

The total number of persons with other than zero balances recorded in the register of shareholders of the issuing credit institution as of the end date of the reporting quarter:	111,048
The total number of nominal holders of shares of the issuing credit institution (without a central depository):	7

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

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

The total number of persons included in the list: 110,575

Date of the list: at the close of trading day on May 14, 2018

*List of persons entitled to receive dividends*

*(owners of ordinary and preferred shares)*

The total number of persons included in the list: 111,658

Date of the list: June 26, 2018

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

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

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

**As of October 1, 2018**

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



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

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

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

Full company name:	Nonbanking credit institution Joint Stock Company National Settlement Depository
Short name:	NCI JSC NSD
Location:	12 Spartakovskaya St., Moscow 105066
Taxpayer Identification Number (INN):	7702165310
Primary State Registration Number (OGRN):	1027739132563
Contact telephone:	(495) 234-48-27
Fax number:	(495) 956-09-38
Email address:	pr@nsd.ru
Information on the license for depository activity:	
Number:	No. 045-12042-000100
Issue date:	as of February 19, 2009
Validity period of license of the professional securities market participant:	without limitation
Name of the authority that issued the license:	FFMS of Russia
The number of ordinary shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	10,088,576,683
The number of preferred shares of the issuing credit institution registered in the register of shareholders of the issuing credit institution in the name of the central depository:	882,312,759
Percentage of shares held in the issuing credit institution's authorized capital registered in the register of shareholders of the issuing credit institution in the name of the central depository:	48.57
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:	46.73%

### **6.3. Information on Participatory Interest of the State or Municipal Entity in the Authorized Capital of the Issuing Credit Institution.**

**As of October 1, 2018**

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

Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00004%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Administration of Sereda Village Council</b>

Location of business	Tsentralnaya St., Sereda Village 143721, Shakhovskoy District, Moscow Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0004%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Administration of Solnechnogorsk Municipal District of Moscow Region</b>	
Location of business	2 Bankovskaya St., Solnechnogorsk 141506, Solnechnogorsk District, Moscow Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0002%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Administration of Moskovsky District of Nizhny Novgorod</b>	
Location of business	100 Beryozovskaya St., Nizhny Novgorod 603950	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.0005%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Finance Department for Tyazhinsky District</b>	
Location of business	1A Sovetskaya St., Tyazhinsky Settlement 652240, Kemerovo Region	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00001%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Yashkino District Administration</b>	
Location of business	14 Suvorova St., Yashkino 652030, Kemerovo Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.00001%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Administration of Mozhginsky District Municipal Entity</b>	
Location of business	4 Vishurskaya St., Mozhga Village 427790, Mozhga District, Republic of Udmurtia	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property		0.000004%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Municipal Administration of Khadyzhensk, Apsheronsk District</b>	
Location of business	33 Shkolnaya St., Khadyzhensk 352680, Apsheronsk District, Krasnodar Krai	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0007%	
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Municipal Property Department of Guryevsk City District Administration</b>	
Location of business	15 Lenina St., Guryevsk 238300, Kaliningrad Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00005%	
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Administration of Porkhov District, Pskov Region</b>	
Location of business	14 Lenina Ave., Porkhov 182620, Pskov Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.000004%	
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Property Management Committee of the Ministry of Land and Property Relations of the Republic of Bashkortostan for Zianchurinsky District</b>	
Location of business	68 Oktyabrskoy Revolyutsii St., Isyangulovo Village 453380, Zianchurinsky District, Republic of Bashkortostan	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.000004%	
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Bolsherechensky District Agriculture and Food Administration Department</b>	
Location of business	1 Krasnoarmeyskaya St., Bolsherechye Urban Settlement 646420,	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0007%	
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Municipal Property Management Committee of Oktyabrsky District Administration</b>	
Location of business	42 Lenina St., Oktyabrskoye Urban Settlement 628100, Tyumen Region	
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0007%	
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Property Relations Committee of Zavodoukovsk City District Administration</b>	
Location of business	27 Beregovaya St., Zavodoukovsk 627140, Tyumen Region	

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0003%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Municipal Entity Zvenigorod City District represented by the Administration of Municipal Entity Zvenigorod City District</b>
Location of business	28 Lenina St., Zvenigorod 143180, Moscow Region, Russia
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00002%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Economics and Property Relations Committee of Nerchinsk Municipal District Administration, Zabaykalsky Krai</b>
Location of business	3 Shilova St., Nerchinsk 673403, Zabaykalsky Krai,
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00009%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Vvedenskoe Village Administration</b>
Location of business	Vvedenskoye Village 149099, Odintsovo District, Moscow Region

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00009%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Yershovo Village Administration</b>
Location of business	Yershovo Settlement 143095, Odintsovo District, Moscow Region
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00002%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Karinskoye Village Administration</b>
Location of business	Karinskoye Post Office 143097, Odintsovo District, Moscow Region
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0007%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Naro-Fominsk Municipal District Administration Property Management Committee</b>
Location of business	5 Marshala Zhukova St., Naro-Fominsk 143300, Moscow Region

Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00004%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Novofedorovo Village Council</b>
Location of business	N/A
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0002%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Resort city of Sochi Municipal District represented by Sochi Administration Property Relations Department</b>
Location of business	26-a Sovetskaya St., Sochi 354061
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0001%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Mari El Republic State Property Ministry</b>
Location of business	39 Panfilova St., Yoshkar-Ola 424003, Mari El Republic
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of	N/A



the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00002%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Municipal Entity Yugorsk City District represented by the Department of Municipal Property and Urban Development of the Administration of the city of Yugorsk</b>
Location of business	11 Sorok Let Pobedy St., Yugorsk 628260, Khanty-Mansi Autonomous District – Yugra, Tyumen Region
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.00004%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Property Relations Department of Gelendzhik Resort City Municipal Entity</b>
Location of business	1 Revolyutsionnaya St., Gelendzhik 353461, Krasnodar Krai
Name and surname (for natural persons) of the manager of the state, municipal shareholding and also the person performing functions of the participant (shareholder) of the issuing credit institution on behalf of the Russian Federation, the constituent entity of the Russian Federation or municipal authority.	N/A
Interest in the authorized capital of the issuing credit institution held as a state (federal, property of constituent entities of the Russian Federation), municipal property	0.0002%
Full company name (for commercial entity) or Name (for non-profit entity)	<b>Municipal Entity Surgut City District represented by the Administration of the city of Surgut</b>
Location of business	8 Engelsa St., Surgut 628408, Khanty-Mansi Autonomous District
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 Authorized Capital of the Issuing Credit Institution**

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

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

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

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

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

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

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

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

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

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.

The above requirements also apply to instances of acquiring more than 1% 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-ФЗ (135-FZ), dated July 26, 2006, "On Protection of Competition".

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

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

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

*Composition of shareholders in the issuing credit institution holding at least 5 percent of its share capital or at least 5 percent of its ordinary shares at the record date of the list of persons*

*entitled to participate in each General Shareholders' Meeting of the issuing credit institution held in the last completed financial year preceding the end date of the reporting quarter and for the period from the start date of the current year until the end date of the reporting quarter according to the list of persons entitled to participate in each of such meetings:*

Item No.	Full company name of the shareholder (name) or full name	Short company name of the shareholder	Location	Primary State Registration Number (OGRN) (if applicable):	Taxpayer Identification Number (INN) (if applicable)	Share in the authorized capital of the issuing credit institution %	Percentage of ordinary shares held in the issuing credit institution, %
1	2	3	4	5	6	7	8
<b>Date of the list of persons entitled to attend Sberbank's General Shareholders Meeting on the results of 2016: May 2, 2017</b>							
<i>The list of shareholders holding at least 5 percent of the authorized capital or at least 5 percent of Sberbank ordinary shares as of May 2, 2017:</i>							
1	The Central Bank of the Russian Federation	The Bank of Russia	12 Neglinnaya St., Moscow 107016	10377 00013 020	770223 5133	50% + 1 share	52.32%
<b>Date of the list of persons entitled to attend Sberbank's General Shareholders Meeting on the results of 2017: May 14, 2018</b>							
<i>The list of shareholders holding at least 5 percent of the authorized capital or at least 5 percent of Sberbank ordinary shares as of May 14, 2018:</i>							
1	The Central Bank of the Russian Federation	The Bank of Russia	12 Neglinnaya St., Moscow 107016	10377 00013 020	770223 5133	50% + 1 share	52.32%

**6.6. Information on non-arm's length transactions performed by the issuing credit institution.**

Name of the indicator	Reporting period – the 3rd quarter 2018	
	The total number, units	Total amount in monetary equivalent, thous. RUB
1	2	3
The total number and total amount in monetary terms of the committed credit organization - the issuer for the reporting period of transactions in which there was interest, units / RUB.	-	-
The number and volume in monetary terms of the transactions of interest committed by the credit organization - issuer for the reporting period and for which the general meeting of participants (shareholders) of the credit organization - issuer made decisions on consent to their commission or on their subsequent approval, units / RUB.	-	-
The number and volume of monetary organizations of committed credit institutions - issuers for the reporting period of transactions in which there was interest, and for which the Board of Directors (supervisory board) units / RUB.	-	-

## 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 the 9 months:*

Item No.	Name of the indicator	Indicator value, thous. RUB
		<b>October 1, 2018</b>
1	Deposits with the Bank of Russia	0
2	Including overdue	0
3	Loans and deposits with credit institutions	1,047,049,898
4	Including overdue	0
5	Loans and deposits with nonresident banks	324,729,870
6	Including overdue	37,362,800
7	Settlements with customers on factoring and forfeiting operations	0
8	Settlements with currency and stock exchanges	30,295,131
9	Including overdue	0
10	Investments in debt obligations	2,746,492,774
11	Including overdue	900,883
12	Settlements with respect to taxes and duties	6,324,336
13	Salaries payable to employees, including settlements with employees on wages and imprest amounts	1,939,457
14	Settlements with suppliers, contractors and buyers	34,060,715
15	Settlements related to trust management	0
16	Other accounts receivable	87,111,569
17	Including overdue	47,602,024
18	Total	4,278,003,750
119071	Including overdue	90,434,380

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

*As of October 1, 2018*

Full name:	Ministry of Finance of the Russian Federation	
Short name:	MinFin of Russia	
Location:	9 Ilyinka, Moscow 109097	
Taxpayer Identification Number (INN) (if applicable):	7710168360	
Primary State Registration Number (OGRN) (if applicable):	1037739085636	
Debt	1,405,355,754	thous. RUB
Overdue debt amount and terms (interest rate, penalties, fines)	-	

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

Full name:	Non-bank credit organization - the central counterparty National Clearing Center (Joint Stock Company)	
Short name:	NCC NCC (JSC)	
Location:	13 Bolshoy Kislovsky Lane, Moscow 125009	
Taxpayer Identification Number (INN) (if applicable):	7750004023	
Primary State Registration Number (OGRN) (if applicable):	1067711004481	
Debt	900,789,403	thous. RUB
Overdue debt amount and terms	-	

(interest rate, penalties, fines)	
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This debtor **is not** the affiliate of the issuing credit institution.

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

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

a) Annual accounting (financial) statements for the last completed reporting year prepared in accordance with laws of the Russian Federation:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Annual Accounting (Financial) Statements of Sberbank for 2017 with an Auditor's Report are disclosed in the quarterly report for the 1st quarter of 2018.	-

b) Annual financial statements prepared according to internationally accepted principles:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
-	none	-

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

a) Interim accounting (financial) statements prepared in accordance with the laws of the Russian Federation:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Interim accounting (financial) statements for nine months	Annex 1

	of 2018.	
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b) Interim financial statements prepared according to internationally accepted principles:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
-	none	-

### 7.3. Consolidated financial statements of the issuing credit institution

a) Annual consolidated financial statements of the issuing credit institution for the last completed reporting year:

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Annual Consolidated Financial Statements of Sberbank for 2017 with an Auditor's Report are disclosed in the quarterly report for the 1st quarter of 2018.	-

*Standards (rules) under which the annual consolidated financial statements were prepared:*

International Financial Reporting Standards (IFRS)

b) Interim consolidated financial statements (for 6 or 3 and 9 months of the current year):

Item No.	Name of the reporting form	Number of annex to the quarterly report
1	2	3
1	Condensed Interim Consolidated Statements under IFRS for 6 months of 2018 (as of June 30, 2018) and the audit report on the review.	Annex 2

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

*Main provisions of the accounting policy of the issuing credit institution defined independently by the issuing credit institution in accordance with the legislation of the Russian Federation on accounting and approved by an order or directive of the person responsible for the organization and the state of the accounting in the issuing credit institution:*

Changes were introduced into Sberbank's Accounting Policy in the 3rd quarter of 2018 for accounting purposes (see the amended version of the Accounting Policy in Annex 3 to the quarterly report).

A brief description of the changes introduced:

- the periodicity of revaluation of long-term assets held for sale, means and objects of production received as cancellation compensation, collateral with unspecified use, and real estate temporarily unused for core activities is changed;
- approaches towards determining the useful life of capital investments in leased fixed assets commissioned since January 01, 2018 are changed;
- materiality criteria for recognition of contingent non-credit related commitments are changed;
- the level of materiality of sales of the securities under the category "held to maturity" is changed.
- the procedure for accounting for other documents (transactions) payable within up to three working days was added;
- the procedure for creation of provisions for possible losses under transactions with investments in subsidiaries and affiliates was clarified;
- the procedure for reflecting the calculated interests on deposits from credit institutions in accounting was clarified;

The Accounting Policy of Sberbank defines the general accounting methodology in accordance with the Federal Law No. 402-ФЗ (402-FZ), dated December 6, 2011, "On Accounting" for ensuring the preparation of accurate information on the Bank's performance.

According to Article 57 of the Federal Law No. 86-Φ3 (86-FZ), dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)", the Bank of Russia establishes the rules of banking operations, accounting and reporting, execution and submission of accounting (financial) and statistical reports, and other information required by the Federal Laws, which are mandatory for credit institutions.

In its activities, Sberbank is guided by the Federal Law No. 395-1, dated December 2, 1990, "On Banks and Banking Activities" with all further amendments and additions (hereinafter referred to as the "the Federal Law On Banks and Banking Activities"), the Federal Law No. 402-Φ3 (402-FZ), dated December 6, 2011, "On Accounting", other laws and regulatory acts effective within the Russian Federation, Bank of Russia Ordinance, the Charter of the Bank, and the resolutions adopted by the Executive Board of the Bank.

The accounting policy of Sberbank shall be based on Bank of Russia Regulations No. 579-P, dated February 27, 2017, "On the Rules of Accounting by Credit Institutions Located within the Russian Federation" (hereinafter referred to as the "Regulations of the Bank of Russia No. 579-P"), other documents of the Bank of Russia regulating the accounting and reporting, accounting provisions (standards) ensuring the uniform recording of banking operations in the balance sheet accounts.

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.

When maintaining accounting, the following principles and qualitative characteristics must be observed:

- Going concern The Bank will continuously carry out its activities in the future and it has no intentions and need for liquidation, a significant reduction in activity or performance of operations on unfavorable terms;
- Recognition of income and expenses on the accrual basis: the financial results of operations (income and expenses) are reflected in the accounting records on the fact of their commission, and not on the receipt or payment of cash (their equivalents), while incomes and expenses are reflected in the accounting accounting in the period to which they relate;
- the consistency of accounting rules: The bank should be guided by the same accounting rules, except for cases of significant changes in its activities or changes in the legislation of the Russian Federation, which relate to the activities of the Bank; otherwise, the comparability of the data for the reporting period and the period preceding it should be ensured;
- caution: assets and liabilities, income and expenses should be valued and accounted for reasonably, with sufficient care, so as not to transfer existing risks that potentially threaten the financial situation of the Bank for the following periods. At the same time, the Bank's accounting policy should provide greater readiness to recognize expenses and liabilities in accounting than possible revenues and assets, preventing the creation of hidden reserves (intentional understatement of assets or revenues and deliberate overstating of liabilities or expenses);
- the timeliness of the reflection of transactions: transactions are reflected in the accounting records on the day they are committed, unless otherwise provided by regulatory acts of the Bank of Russia;
- separate reflection of assets and liabilities: accounts of assets and liabilities are assessed separately and are reflected in their detailed form;
- continuity of the incoming balance: balances on balance sheet and off-balance accounts at the beginning of the current reporting period should correspond to balances at the end of the previous period;
- the priority of the content over the form: transactions are reflected in accordance with their economic essence, and not with their legal form;
- openness: reports must reliably reflect the operations of the credit institution, be understandable to the informed user and devoid of ambiguity in reflecting the position of the credit institution.

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

None.

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

During 9 months of 2018, no significant changes in the composition of real estate occurred.

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

None.



## VIII. Additional Information on the Issuing Credit Institution and Issue-Grade Securities It Has Placed

### 8.1. Additional Information on the Issuing Credit Institution

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

As of October 1, 2018

Amount of the authorized capital of the issuing credit institution as of the end date of the reporting quarter:	67,760,844	thous. RUB
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Shares that make the authorized capital of the issuing credit institution	Total nominal value, thous. RUB	Percentage of shares in authorized capital, %
1	2	3
Ordinary shares	64,760,844	95.6
Preferred shares	3,000,000	4.4

The circulation of shares of Sberbank outside the Russian Federation is arranged through circulation of depositary securities (securities of a foreign issuer certifying the rights in respect of such shares of the Russian issuer):

*Category (type) of shares, the circulation of which is arranged outside the Russian Federation:*

Ordinary registered uncertified shares of Sberbank

<i>Percentage of shares, the circulation of which is arranged outside the Russian Federation, from the total number of shares of the corresponding category (type):</i>	up to 25%
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*Brief description of the program (type of program) of the issue of depositary securities foreign issuer certifying the rights to shares of the corresponding category (type):*

Tier I American Depositary Shares Program (Tier I ADS)

Rule 144A Global Depositary Receipts Program (Rule 144A GDR)

*Information on the foreign issuer, the depositary securities of which certify the rights with regard to the shares of the issuing credit institution of the corresponding category (type):*

Name:	JPMorgan Chase Bank, National Association
Location of the foreign issuer:	4 New York Plaza, Floor 12, New York, NY 10004

*Information on the authorization granted by the Bank of Russia and (or) an authorized governmental body for placing and (or) arranging for the circulation of shares of an issuing credit institution of the corresponding category (type) outside of the Russian Federation:*

Authorization of the Russian Federal Financial Markets Service to arrange outside the Russian Federation the circulation of ordinary registered uncertified shares of Sberbank in the amount of not more than 25 percent of the total number of outstanding ordinary shares of the bank was obtained on June 15, 2011.

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

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

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

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

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

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

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

In 2017 and during 9 months of 2018, the authorized 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](http://www.sberbank.com)) in Russian and in English.

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

The Extraordinary General Shareholders' Meeting is held by resolution of the Supervisory Board of the Bank at its own initiative, a request of the Internal Audit Committee of the Bank or the Audit Organization, as well as by shareholders (shareholder) owning at least 10 percent of the bank's voting shares as of the date of submitting such a demand.

A proposal on submitting items to the agenda of the Meeting shall contain the wording of each proposed issue, and may contain the wording of a decision regarding each issue.

The proposals shall be made specifying the name of the shareholder(s) submitting them, the number and category of shares held by such shareholder(s). Shareholders whose rights to shares are registered with a nominal holder may submit items to the agenda of the General Meeting of Shareholders (and nominate candidates) also by giving instructions (orders) to the person registering their rights to shares in accordance with the legislation of the Russian Federation.

The proposal for nominating candidates shall contain the information on the candidate as stipulated by federal law.

*Procedure to determine the date of the meeting of the supreme management body of the issuing credit institution:*

Sberbank's Annual General Shareholders' Meeting is held not earlier than 2 months and not later than 6 months after the end of the reporting year.

*Persons entitled to submit items to the agenda of the meeting of the supreme management body of the issuing credit institution and the procedure for submitting such proposals:*

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

Proposals on submitting items to the agenda of the General Shareholders' Meeting and nominating candidates shall be made specifying the name of shareholders (shareholder) submitting them, amount, and category of shares held by such shareholders and must be signed by the shareholders (shareholder) or their representatives. Shareholders whose rights to shares are registered with a nominal holder may submit items to the agenda of the General Meeting of Shareholders (and nominate candidates) also by giving instructions (orders) to the person registering their rights to shares in accordance with the legislation of the Russian Federation.

A proposal for submitting items to the agenda of the General Shareholders' Meeting shall contain the wording of each proposed item, and the proposal on nominating candidates must contain

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

A shareholder whose rights to shares are registered with a nominal holder shall attach the statement of the shareholder custody account when submitting an item to the agenda of the General Meeting of Shareholders.

In case of proposals signed by a shareholder's representative acting in accordance with authorities based on a power of attorney, the proposals shall be accompanied by a power of attorney (a copy thereof certified in a manner prescribed by law) that meets the requirements of current legislation, or by other documents certifying such representative's right to act on behalf of the shareholder without a power of attorney.

***Persons entitled to review the information (materials) provided for the preparation and conduct of the meeting of the supreme management body of the issuing credit institution and the procedure for reviewing such information (materials):***

Within the term stipulated by the Bank's Charter for publishing / announcing the message on conducting a meeting (at least 30 days prior to the meeting), the Bank shall ensure the availability of information (materials) provided by the entities entitled to participate in the meeting, in the manner specified in the notification of the General Meeting, as well as publish such information on the Bank's website in the English and Russian languages (www.sberbank.com).

The Bank shall, at the request of a person entitled to participate in the General Shareholders' Meeting, provide such a person with a copy of information (materials) to be made available to the persons entitled to participate in the General Shareholders' Meeting.

The Bank shall ensure availability of the above information to the persons participating in the General Shareholders' Meeting, also during the holding thereof.

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

The resolutions passed by the General Shareholders' Meeting and voting results shall be announced by the Counting Commission at the General Shareholders' Meeting during the General Shareholders' Meeting at which the voting took place, and be communicated to the persons on the list of persons entitled to participate in the General Shareholders' Meeting in the form of a report on the voting results by publishing it in the Rossiyskaya Gazeta newspaper and posting it on the Bank's official website (www.sberbank.com) in the Russian and English languages within 4 business days after the closing of the General Shareholders' Meeting or the deadline for accepting completed voting ballots (should the meeting be held in the form of absentee voting).

Resolutions adopted by the General Shareholders' Meeting shall also be disclosed by the Bank by posting the Minutes of the General Shareholders' Meeting on the Bank's website (www.sberbank.com) in the Russian and English languages.

**8.1.4. Information on commercial entities where the issuing credit institution owns not less than 5 percent of the authorized capital or not less than 5 percent of ordinary shares.**

Full company name:	<b>1. Subsidiary Bank Sberbank of Russia Joint-Stock Company</b>	
Short company name:	SB Sberbank JSC	
Taxpayer identification number (INN): (not applicable):	-	
Primary State Registration Number (OGRN): (not applicable)	-	
Location:	13/1 Al-Farabi Avenue, Bostandyk District, Almaty 050059, Republic of Kazakhstan	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	99.997757%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	99.997757%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution	0	

held by the business entity:	
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Full company name:	<b>2. JOINT-STOCK COMPANY SBERBANK</b>	
Short company name:	JSC SBERBANK	
Taxpayer identification number (INN): (not applicable):	-	
Primary State Registration Number (OGRN): (not applicable)	-	
Location:	46 Vladimirskaya St., Kiev 01601, Ukraine	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>3. Open Joint-Stock Company BPS-Sberbank</b>	
Short company name:	BPS Sberbank OJSC	
Taxpayer identification number (INN): (not applicable):	-	
Primary State Registration Number (OGRN): (not applicable)	-	
Location:	6 Mulyavina Boulevard, Minsk 220005, Republic of Belarus	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	98.43%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	98.43%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>4. Auction Limited Liability Company</b>	
Short company name:	Auction LLC	
Taxpayer Identification Number (INN) (if applicable)	7710203590	
Primary State Registration Number (OGRN) (if applicable):	1027700256297	
Location:	Room 12, room IB, ground floor, 32 Leninsky Ave., Moscow, the Russian Federation	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>5. IKS Joint Stock Company</b>	
Short company name:	IKS JSC	
Taxpayer Identification Number (INN) (if applicable)	5263023906	

Primary State Registration Number (OGRN) (if applicable):	1025203020424
Location:	33 Oktyabrskaya St., Nizhny Novgorod 603005
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>6. Joint-Stock Company Sberbank Leasing</b>
Short company name:	Sberbank Leasing JSC
Taxpayer Identification Number (INN) (if applicable)	7707009586
Primary State Registration Number (OGRN) (if applicable):	1027739000728
Location:	Room 12, 25A Marshala Krylova Boulevard, Odintsovo 143005, Moscow Region
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>7. Sovremennye Tekhnologii Limited Liability Company</b>
Short company name:	Sovremennye Tekhnologii LLC
Taxpayer Identification Number (INN) (if applicable)	7708229993
Primary State Registration Number (OGRN) (if applicable):	1037708040468
Location:	12a Vtoroy Yuzhnoportovy Drive, b. 1/6, Moscow 115432
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>8. Limited Liability Company Sberbank Capital</b>
Short company name:	Sberbank Capital LLC
Taxpayer Identification Number (INN) (if applicable)	7736581290
Primary State Registration Number (OGRN) (if applicable):	1087746887678
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the	100%

authorized capital of the commercial organization:	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>9. Sberbank – Automated Trading System Closed Joint Stock Company</b>	
Short company name:	Sberbank ATS CJSC	
Taxpayer Identification Number (INN) (if applicable)	7707308480	
Primary State Registration Number (OGRN) (if applicable):	1027707000441	
Location:	24/ b. 2 Novoslobodskaya St., Moscow 127055	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the business entity:		0

Full company name:	<b>10. Limited Liability Company Promising Investments</b>	
Short company name:	Promising Investments LLC	
Taxpayer Identification Number (INN) (if applicable)	5032218680	
Primary State Registration Number (OGRN) (if applicable):	1105032001458	
Location:	46 Molodezhnaya St., Odintsovo 143007, Moscow Region	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the business entity:		0

Full company name:	<b>11. Limited Liability Company Sberbank Financial Company</b>	
Short company name:	Sberbank Finance, LLC	
Taxpayer Identification Number (INN) (if applicable)	7736617998	
Primary State Registration Number (OGRN) (if applicable):	1107746399903	
Location:	29/16 Sivtsev Vrazhek Lane, Moscow 119002	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:		100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:		0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:		0
Percentage of ordinary shares of the issuing credit institution held by the business entity:		0

held by the business entity:	
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Full company name:	<b>12. Limited Liability Company Sberbank Specialized Depository</b>
Short company name:	Sberbank Specialized Depository LLC
Taxpayer Identification Number (INN) (if applicable)	7736618039
Primary State Registration Number (OGRN) (if applicable):	1107746400827
Location:	3 Vavilova St., Moscow, the Russian Federation
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>13. Limited Liability Company Sberbank Investments</b>
Short company name:	Sberbank Investments LLC
Taxpayer Identification Number (INN) (if applicable)	5032229441
Primary State Registration Number (OGRN) (if applicable):	1105032007761
Location:	46 Molodezhnaya St., Odintsovo 143002, Moscow Region
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>14. Joint-Stock Company Sberbank Technologies</b>
Short company name:	SberTech JSC
Taxpayer Identification Number (INN) (if applicable)	7736632467
Primary State Registration Number (OGRN) (if applicable):	1117746533926
Location:	10 Novodanilovskaya Emb., Moscow 117105
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>15. Joint-Stock Company Loyalty Programs Center</b>
Short company name:	LPC JSC
Taxpayer Identification Number (INN) (if applicable):	7702770003

applicable)	
Primary State Registration Number (OGRN) (if applicable):	1117746689840
Location:	Room No. 505/506, 5 1-y Derbenevsky Lane, Moscow 115114
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>16. Sberbank Europe AG</b>
Short company name:	none
Taxpayer identification number (INN): (not applicable):	-
Primary State Registration Number (OGRN): (not applicable)	-
Location:	Schwarzenbergplatz 3, 1010 Vienna, Austria
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>17. Limited Liability Company Insurance Company Sberbank Life Insurance</b>
Short company name:	Sberbank Life Insurance IC LLC
Taxpayer Identification Number (INN) (if applicable)	7744002123
Primary State Registration Number (OGRN) (if applicable):	1037700051146
Location:	31G Shabolovka St., Moscow 115162
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>18. Delovaya Sreda Joint Stock Company</b>
Short company name:	Delovaya Sreda JSC
Taxpayer Identification Number (INN) (if applicable)	7736641983
Primary State Registration Number (OGRN) (if applicable):	1127746271355
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%



Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>19. SB Securities S.A.</b>
Short company name:	none
Taxpayer Identification Number (INN) (if applicable)	-
Primary State Registration Number (OGRN) (if applicable):	-
Location:	2, boulevard Konrad Adenauer, L -1115 Luxembourg
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>20. Limited Liability Company ActiveBusinessCollection</b>
Short company name:	ActiveBusinessCollection, LLC
Taxpayer Identification Number (INN) (if applicable)	7736659589
Primary State Registration Number (OGRN) (if applicable):	1137746390572
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>21. Limited Liability Company Sberbank Service</b>
Short company name:	Sberbank Service LLC
Taxpayer Identification Number (INN) (if applicable)	7736663049
Primary State Registration Number (OGRN) (if applicable):	1137746703709
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>22. Joint-Stock Company Sberbank Private Pension Fund</b>
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Short company name:	Sberbank PPF JSC
Taxpayer Identification Number (INN) (if applicable)	7725352740
Primary State Registration Number (OGRN) (if applicable):	1147799009160
Location:	31G Shabolovka St., Moscow 115162
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>23. Limited Liability Company Sberbank Insurance Broker</b>
Short company name:	Sberbank Insurance Broker LLC
Taxpayer Identification Number (INN) (if applicable)	7706810730
Primary State Registration Number (OGRN) (if applicable):	1147746683468
Location:	15A Leninsky Ave., Moscow 199071
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>24. Limited Liability Company Insurance Company Sberbank Insurance</b>
Short company name:	Sberbank Insurance IC LLC
Taxpayer Identification Number (INN) (if applicable)	7706810747
Primary State Registration Number (OGRN) (if applicable):	1147746683479
Location:	7 Pavlovskaya St., Moscow 115093
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>25. Limited Liability Company KORUS Consulting CIS</b>
Short company name:	KORUS Consulting CIS, LLC
Taxpayer Identification Number (INN) (if applicable)	7801392271
Primary State Registration Number (OGRN) (if applicable):	1057812752502
Location:	Room 1N, 68 letter N Bolshoy Sampsonievskiy Ave., Saint Petersburg 194100

Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>26. Limited Liability Company Sberbank CIB Holding</b>	
Short company name:	Sberbank CIB Holding LLC	
Taxpayer Identification Number (INN) (if applicable)	7709297379	
Primary State Registration Number (OGRN) (if applicable):	1027700057428	
Location:	19 Vavilova St., Moscow 117312	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>27. Limited Liability Company Sberbank Factoring</b>	
Short company name:	Sberbank Factoring LLC	
Taxpayer Identification Number (INN) (if applicable)	7802754982	
Primary State Registration Number (OGRN) (if applicable):	1117847260794	
Location:	Room I, 31a/bld. 1 Leningradsky Ave., Moscow 125284	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>28. Limited Liability Company RuTarget</b>	
Short company name:	RuTarget, LLC	
Taxpayer Identification Number (INN) (if applicable)	7801579142	
Primary State Registration Number (OGRN) (if applicable):	1127847377118	
Location:	Room 1-N, 29 Letter A., Line 18, of Vasilyevsky Island, St. Petersburg 199178	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the	0	

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

Full company name:	<b>29. Limited Liability Company Sberbank Real Estate Center</b>	
Short company name:	SREC LLC	
Taxpayer Identification Number (INN) (if applicable)	7736249247	
Primary State Registration Number (OGRN) (if applicable):	1157746652150	
Location:	32/1 Kutuzovsky Ave., Moscow 121170	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>30. Limited Liability Company Digital Technologies</b>	
Short company name:	Digital Technologies LLC	
Taxpayer Identification Number (INN) (if applicable)	7736252313	
Primary State Registration Number (OGRN) (if applicable):	1157746819966	
Location:	19 Vavilova St., Moscow 117997	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>31. Joint-Stock Company RASCHETNIYE RESHENIYA (SETTLEMENT SOLUTIONS)</b>	
Short company name:	JSC RASCHETNIYE RESHENIYA (SETTLEMENT SOLUTIONS)	
Taxpayer Identification Number (INN) (if applicable)	7727718421	
Primary State Registration Number (OGRN) (if applicable):	1107746390949	
Location:	Room XLIV, 11th floor, 118/1 Varshavskoye Shosse, Moscow 117587	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>32. VYDAYUSHCHIESYA KREDITY Microcredit Company, Limited Liability Company</b>
Short company name:	MCC Vydayushiesya Kredity LLC
Taxpayer Identification Number (INN) (if applicable)	7725374454
Primary State Registration Number (OGRN) (if applicable):	1177746493473
Location:	Room 19, 4/1 M.Kaluzhskiy Lane, Moscow 119071
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>33. Tekhnologii Kreditovaniya (Lending Technologies) Limited Liability Company</b>
Short company name:	OOO Tehnologii Kreditovanya (Lending Technologies)
Taxpayer Identification Number (INN) (if applicable)	7736317458
Primary State Registration Number (OGRN) (if applicable):	1187746782519
Location:	Room 1.104, 23/1 Vavilova St., Moscow 117312
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	100%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	100%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>34. Setelem Bank Limited Liability Company</b>
Short company name:	Cetelem Bank LLC
Taxpayer Identification Number (INN) (if applicable)	6452010742
Primary State Registration Number (OGRN) (if applicable):	1027739664260
Location:	26 Pravdy St., Moscow 125040
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	79.2%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>35. Limited Liability Company PS Yandex.Money</b>
Short company name:	PS Yandex.Money LLC

Taxpayer Identification Number (INN) (if applicable)	7736554890
Primary State Registration Number (OGRN) (if applicable):	1077746365113
Location:	8 bld. 2 Sadovnicheskaya St., Moscow 115035
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	75% minus RUB 1
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>36. Joint-Stock Company Strategy Partners Group</b>
Short company name:	SPG JSC
Taxpayer Identification Number (INN) (if applicable)	7736612855
Primary State Registration Number (OGRN) (if applicable):	1107746025980
Location:	52/2, Kosmodamianskaya Emb., Moscow 115054
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	74.75%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	74.75%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>37. Limited Liability Company Bankruptcy Technology Center</b>
Short company name:	BTC LLC
Taxpayer Identification Number (INN) (if applicable)	7736303529
Primary State Registration Number (OGRN) (if applicable):	1177746502944
Location:	19 Vavilova St., Moscow 117997
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	60%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>38. United Credit Bureau Closed Joint-Stock Company</b>
Short company name:	UCB CJSC
Taxpayer Identification Number (INN) (if applicable)	7710561081
Primary State Registration Number (OGRN) (if applicable):	1047796788819
Location:	2/1 Pervaya Tverskaya-Yamskaya St.,

	Moscow 127006, the Russian Federation
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	50%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	50%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>39. STATUS Registrar Company Joint Stock Company</b>	
Short company name:	STATUS JSC	
Taxpayer Identification Number (INN) (if applicable)	7707179242	
Primary State Registration Number (OGRN) (if applicable):	1027700003924	
Location:	1 Novorogozhskaya St., b. 1, Moscow 109544,	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	20%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	20%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>40. TRANSPORT AMD-2 Limited</b>	
Short company name:	none	
Taxpayer Identification Number (INN) (if applicable)	-	
Primary State Registration Number (OGRN) (if applicable):	-	
Location:	Lampousas 1, P.C. 1095 Nicosia, Cyprus	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	19.9999%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>41. Krangormash Design and Engineering Institute Open Joint Stock Company</b>	
Short company name:	Krangormash DEI OJSC	
Taxpayer Identification Number (INN) (if applicable)	7116011396	
Primary State Registration Number (OGRN) (if applicable):	1027101414163	
Location:	office 314, 83a Metallurgov St., Tula 300031	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	19.9%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	19.9%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

held by the business entity:	
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Full company name:	<b>42. Auction House of the Russian Federation Joint Stock Company</b>	
Short company name:	AHRF JSC	
Taxpayer Identification Number (INN) (if applicable)	7838430413	
Primary State Registration Number (OGRN) (if applicable):	1097847233351	
Location:	5 Grivtsova Lane, Saint Petersburg 190000,	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	19%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	19%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>43. POSLOVNI SISTEM MERCATOR, D.D.</b>	
Short company name:	MERCATOR, D.D.	
Taxpayer Identification Number (INN) (if applicable)	Not applicable	
Primary State Registration Number (OGRN) (if applicable):	Not applicable	
Location:	Dunajska cesta 107, 1000 Ljubljana, Slovenia	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	18.53248%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	18.53248%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>44. "Saint Petersburg Currency Exchange" Closed Joint Stock Company</b>	
Short company name:	SPCE JSC	
Taxpayer Identification Number (INN) (if applicable)	7825331045	
Primary State Registration Number (OGRN) (if applicable):	1037843013812	
Location:	12/23 Sadovaya St., Saint Petersburg 191023, the Russian Federation	
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	10.97%	
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	10.97%	
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0	
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0	

Full company name:	<b>45. Sberbank "Moscow Exchange MICEX-RTS"</b>	
Short company name:	Moscow Exchange PJSC	
Taxpayer Identification Number (INN) (if applicable)	7702077840	



Primary State Registration Number (OGRN) (if applicable):	1027739387411
Location:	13 B. Kislovskiy Lane, Moscow 125009
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	10.002%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	10.002%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>46. Limited Liability Company Sistema Venture Capital Fund</b>
Short company name:	Sistema_VC LLC
Taxpayer Identification Number (INN) (if applicable)	7702399621
Primary State Registration Number (OGRN) (if applicable):	1167746325229
Location:	Office 017, 51/4 bld. 1 Shchepkina St., Moscow 129110, the Russian Federation
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	10%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	0
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

Full company name:	<b>47. Petersburg Settlement Center Non-Banking Credit Institution Joint Stock Company</b>
Short company name:	Petersburg Settlement Center
Taxpayer Identification Number (INN) (if applicable)	7831001704
Primary State Registration Number (OGRN) (if applicable):	1027800000931
Location:	12/23 Sadovaya St., Saint Petersburg 191023, the Russian Federation
Participatory interest of the issuing credit institution in the authorized capital of the commercial organization:	9%
Percentage of ordinary shares in the commercial organization owned by the issuing credit institution:	9%
Participatory interest of a commercial organization in the authorized capital of the issuing credit institution:	0
Percentage of ordinary shares of the issuing credit institution held by the business entity:	0

**8.1.5. Information on Material Transactions Made by the Issuing Credit Institution**  
None.

**8.1.6. Information on the Credit Ratings of the Issuing Credit Institution.**

*Credit Rating Values as of January 1, 2018*

**International Scale Ratings**

Rating Agency		<b>Moody's</b>
Credit rating assigned to		Sberbank
<b>Long-Term Foreign Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>Ba2</b> <i>(rating outlook is Stable)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2017: Ba2 (rating outlook is Stable).</li> </ul>
<b>Long-Term Local Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>Ba1</b> <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2017: Ba1 (rating outlook is Stable).</li> <li>September 2018: Ba1 (rating outlook is Positive);</li> </ul>
<b>Short-Term Foreign Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>Not Prime</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Short-Term Local Currency Deposit Rating</b>	Credit rating value as of the end date of the reporting quarter	<b>Not Prime</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Rating of Baseline Credit Assessment</b>	Credit rating value as of the end date of the reporting quarter	<b>ba1</b>
	History of changes in the values of credit	<ul style="list-style-type: none"> <li>February 2017: rating increased from ba2 to ba1.</li> </ul>

	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	
<b>Counterparty risk assessment</b>	Assessment value as of the end date of the reporting quarter	<b>Long-term — Baa3(cr)</b> <b>Short-term – P-3(cr)</b>
	History of changes in the values of assessment in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2017: long-term value increased from Ba1(cr) to Baa3(cr); short-term value assigned (with the value of P-3(cr)).</li> </ul>
<b>Long-term rating assigned to medium-term loan participation notes program (MTN program) of participation in loans solely for financing loans provided to Sberbank of Russia</b>	Credit rating value as of the end date of the reporting quarter	<b>(P)Ba1</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Short-term rating assigned to medium-term loan participation notes (MTN) program solely for financing loans provided to Sberbank of Russia</b>	Credit rating value as of the end date of the reporting quarter	<b>(P)Not Prime</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Long-term ratings of issues of international medium-term loan participation notes solely for financing loans provided to Sberbank of Russia (under MTN program)</b>	Credit rating value as of the end date of the reporting quarter	<b>Ba1</b> <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2017: Ba1 (rating outlook is Stable).</li> <li>September 2018: Ba1 (rating outlook is Positive);</li> </ul>
<b>Long-term ratings assigned to subordinated international medium-</b>	Credit rating value as of the end date of the reporting quarter	<b>Ba2</b>
	History of changes in	In 2017 and since beginning of 2018 until the end of

<b>term loan participation notes solely for financing subordinated loan provided to Sberbank of Russia (Series 12 under MTN program)</b>	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	the reporting quarter the rating value did not change.
<b>Long-term counterparty risk rating in national or foreign currency</b>	Credit rating value as of the end date of the reporting quarter	<b>Baa3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	June 2018 - Baa3 rating value
<b>Short-term counterparty risk rating in national or foreign currency</b>	Credit rating value as of the end date of the reporting quarter	<b>Prime-3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	June 2018 - Prime-3 rating value

Rating Agency		Fitch Ratings
Credit rating assigned to		Sberbank
<b>Long-term foreign currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b> <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>September 2017: BBB- (rating outlook is Positive);</li> </ul>
<b>Long-term local currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b> <i>(rating outlook is Positive)</i>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>September 2017: BBB- (rating outlook is Positive);</li> </ul>

<b>Short-term foreign currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>F3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Short-term local currency issuer default rating</b>	Credit rating value as of the end date of the reporting quarter	<b>F3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Viability rating</b>	Credit rating value as of the end date of the reporting quarter	<b>bbb-</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Support level for long-term rating</b>	Credit rating value as of the end date of the reporting quarter	<b>BBB-</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Support rating</b>	Credit rating value as of the end date of the reporting quarter	<b>2</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.
<b>Long-term ratings of</b>	Credit rating value as of	

issues of international medium-term loan participation notes solely for financing loans provided to Sberbank of Russia (under MTN program)	the end date of the reporting quarter	<b>BBB-</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 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	<b>BB+</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 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	<b>F3</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	In 2017 and since beginning of 2018 until the end of the reporting quarter the rating value did not change.

Rating Agency		<b>ACRA</b>
Credit rating assigned to		Sberbank securities
National scale rating assigned to the issuance of Series BO-19 (BO-19) (ISIN:RU000A0JXRW5) listed bonds	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>May 2017: first assignment of the rating (with the value of AAA(RU)).</li> </ul>
National scale rating assigned to the issuance of Series 001P-03R (ISIN:RU000A0ZYBS)	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in	<ul style="list-style-type: none"> <li>October 2017: first assignment of the rating (with the value of AAA(RU)).</li> </ul>

<b>1) listed bonds</b>	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	
<b>National scale rating assigned to the issuance of Series 001P-04R (ISIN:RU000A0ZYUJ 0) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>March 2018: first assignment of the rating (with the value of AAA(RU))</li> </ul>
<b>National scale rating assigned to the issuance of Series 001P-12R (ISIN:RU000A0ZZBN 9) listed bonds</b>	Credit rating value as of the end date of the reporting quarter	<b>AAA(RU)</b>
	History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>May 2018: first assignment of the rating (with the value of AAA(RU)).</li> </ul>

#### National scale ratings

Rating Agency	<b>Fitch Ratings</b>	<b>ACRA</b>
Credit rating assigned to	Sberbank	Sberbank
Credit rating value as of the end date of the reporting quarter	<b>WD</b> (rating withdrawn)	<b>AAA (RU)</b> (rating outlook is Stable)
History of changes in the values of credit rating in the last completed reporting year and for the period from the start date of the current year until the end date of the reporting quarter	<ul style="list-style-type: none"> <li>February 2017: rating withdrawn due to changes in the Russian laws.</li> </ul>	<ul style="list-style-type: none"> <li>March 2017: national credit rating assigned, with the value of AAA (RU) (rating outlook is Stable).</li> </ul>

#### *Information on organizations that assigned the credit ratings:*

Full company name:	<b>Fitch Ratings CIS Ltd.</b>
Short company name:	Fitch Ratings
Location:	30 North Colonnade, London E14 5GN. Great Britain

Full company name:	<b>Moody's Investors Service Ltd.</b>
Short company name:	Moody's
Location:	One Canada Square, London E14 5FA, Great Britain

Full company name:	<b>Analytic Credit Rating Agency (Joint Stock Company)</b>
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Short company name:	ACRA (JSC)
Location:	75 Sadovnicheskaya Emb., Moscow, the Russian Federation

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

Descriptions of methods and definitions for assigning the ratings by ratings agencies are publicly available on their websites [www.fitchratings.com](http://www.fitchratings.com), [www.moodys.com](http://www.moodys.com) and [www.acra-ratings.ru](http://www.acra-ratings.ru).

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

State registration number of the shares issue	The date of state registration	Category	Type (for preferred shares)	Nominal value, RUB
1	2	3	4	5
10301481B	July 11, 2007	Ordinary shares	-	3
20301481B	July 11, 2007	Preferred shares	-	3

### ***The number of shares in circulation (number of placed and not redeemed shares)***

State registration number of the shares issue	The number of outstanding shares, units
1	2
10301481B	21,586,948,000
20301481B	1,000,000,000

***The number of additional shares that may be placed or are in the process of placement (number of shares of the additional issue, for which the state registration was performed, but in respect of which no report on the results of additional issue was registered, or no notice on the results of additional issue was submitted in case if, in accordance with the Federal Law "On the Securities Market", the state registration of the report on the results of additional shares issue is not required):***

State registration number of the shares issue	The number of shares in the offering, units
1	2
10301481B	0
20301481B	0

### ***The number of declared shares:***

State registration number of the shares issue	The number of declared shares, units
1	2
10301481B	15,000,000,000

### ***The number of shares on the books of the issuing credit institution:***

State registration number of the shares issue	The number of shares at the disposal of the issuing credit institution (in the balance sheet)
1	2
10301481B	0
20301481B	0



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

State registration number of the shares issue	The number of shares which may be offered as a result of conversion
1	2
10301481B	0
20301481B	0

**Rights conferred by shares to their holders:**

State registration number of the shares issue	Rights conferred by shares to their holders
1	2
10301481B	Each ordinary share of the bank confers on its holder the same rights. Shareholders holding ordinary shares are entitled to participate in the General Shareholders' Meeting with the right of vote on all issues within its competence, and are also entitled to receive dividends and, in case of the bank's liquidation, the right to receive a part of its property. The Bank's shareholders have other rights as stipulated by the legislation of the Russian Federation and subject to bank's Charter.
20301481B	Preferred shares of the same type confer on their holders the same rights and have the same nominal value. The holders of preference shares are entitled to dividends in the amount of at least 15 percent of the nominal value of a preference 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 as stipulated by the legislation of the Russian Federation and subject to bank's Charter.

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

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

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

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-USDCALL-KO-6m-001P-01R (BSO-USDCALL-KO-6m-001P-01R), ISIN: RU000A0JX1K8</b>
The identification number of the securities issue and the date of its assignment:	4B020101481B001P dated December 9, 2016 The Exchange-Traded Bonds Program is an exchange-traded bonds with the identification

	number 401481B001P02E, dated October 21, 2015, within which the issuance of these Exchange-Traded Bonds was placed (hereinafter, the Program)
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	1,000,000 (according to the Issuance Terms and Conditions)
Total nominal value of the securities issue	RUB 1,000,000,000 (according to the Issuance Terms and Conditions)
Period (date) of maturity of securities issue	June 16, 2017
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities (early redemption)

Class, series (type), form, and other identifying characteristics of the securities	<b>Registered uncertified Russian Depository Receipts (RDRs) certifying the title to ordinary registered certified shares of United Company RUSAL Plc</b>
State registration number of the securities issue and date of its state registration:	State registration number of the securities issue: 50101481B The date of state registration: December 7, 2010
Registration authority that performed the state registration of the securities issue	Federal Financial Markets Service
The number of securities in the issue, units.	2,000,000,000
Total nominal value of the securities issue	In accordance with the laws of the Russian Federation, this class of securities does not provide for a nominal value.
Period (date) of maturity of securities issue	August 31, 2017
Grounds for the redemption of the securities of the issue	Conclusion on July 17, 2017 of an Agreement on terminating the Agreement and closing the RDR Program between United Company RUSAL PLC (Company) and Sberbank (RDR issuer)

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-17 (BO-17), ISIN: RU000A0JWCD9</b>
The identification number of the securities issue and the date of its assignment:	4B021701481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	10,000,000 units
Total nominal value of the securities issue	RUB 10,000,000 000
Period (date) of maturity of securities issue	March 22, 2018
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities (early redemption)

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-42 (BO-42), ISIN: RU000A0JWKZ5</b>
The identification number of the securities issue and the date of its assignment:	4B024201481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange

The number of securities in the issue	11,500,000
Total nominal value of the securities issue	RUB 11,500,000 000
Period (date) of maturity of securities issue	June 20, 2018
Grounds for the redemption of the securities of the issue	Performance of obligations under the securities (early redemption)

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

Item No.	Type of securities	The total number of outstanding securities, units	Total nominal value, RUB
1	2	3	4
1.	Exchange-traded bonds of БО-01 – БО-5 (BO-01 – BO-51) Series (51 issues)	The total number of securities of all issues: 975,000,000 of which: Russian rubles-denominated: 380,000,000 US dollar-denominated: 420,000,000 Euro-denominated: 135,000,000 Swiss franc-denominated: 40,000,000	Total nominal value:  RUB 380,000,000,000 USD 4,200,000,000 USA EUR 1,350,000,000 CHF 400,000,000
2.	СБО-01 – СБО-34 (SBO-01 – SBO-34) Series structural exchange-traded bonds (34 issues)*	The total number of securities of all issues: 50,000,000	Total nominal value: 50,000,000,000
3.	Exchange-Traded Bond Program**	The Program does not define the minimum and maximum number of exchange-traded bonds. The number of bonds in each issue placed under the Program shall be established by the terms of the specific issue.	Total nominal value: RUB 700,000,000,000 or its equivalent in foreign currency
4.	Documentary interest-bearing nonconvertible bearer bonds with mandatory centralized storage (Series 01)	18,500,000	1,000

\* - as of October 1, 2018, no placement has started for any of the issues of structured exchange-traded bonds

\*\* - as of October 1, 2018, under the Exchange-Traded Bonds Program one issue of exchange-traded bonds was placed and redeemed of series 001P-01R (see details in item 8.3.1, and issues of exchange-traded bonds were placed of series ECO-OGZD\_DIGIPRT-24m-001P-02R, 001P-03R, 001P-04R, ECO-SBER\_PRT-42m-001P-05R, 001P-06R, ECO-NTXS\_PRT\_ANN-36m-001P-07R, ECO-NTXS\_PRT\_ANN-36m-001P-08R, ECO-NTXS\_PRT\_ANN-36m-001P-09R, ECO-SBER\_PRT-42m-001P-10R, ECO-SBER\_PRT-42m-001P-11R, 001P-12R, ECO-NTXS\_PRT\_VOLCTRL-42m-001P-13R, IOС-BSK\_FIX\_MEM-42m-001P-14R, ECO-SBER\_PRT-48m-001P-15R, 001P-16R, IOС-BSK\_FIX\_MEM-42m-001P-17R, IOС\_PRT\_VOLCTRL-42m-001P-18R, IOС-BSK\_FIX\_MEM-36m-001P-19R, IOС-SBER\_PRT-48m-001P-20R, IOС\_PRT\_VOLCTRL-42m-001P-21R, IOС-BM\_BSK\_FIX\_MEM-36m-001P-22R, IOС\_PRT\_VOLCTRL-42m-001P-25R (BSO-OGZD\_DIGIPRT-24m-001P-02R, 001P-03R, 001P-04R, BSO-SBER\_PRT-42m-001P-05R, 001P-06R, BSO-NTXS\_PRT\_ANN-36m-001P-07R, BSO-NTXS\_PRT\_ANN-36m-001P-08R, BSO-NTXS\_PRT\_ANN-36m-001P-09R, BSO-SBER\_PRT-42m-001P-10R, BSO-SBER\_PRT-42m-001P-11R, 001P-12R, BSO-NTXS\_PRT\_VOLCTRL-42m-001P-13R, IOS-BSK\_FIX\_MEM-42m-001P-14R, BSO-SBER\_PRT-48m-001P-15R, 001P-16R, IOS-BSK\_FIX\_MEM-42m-001P-17R, IOS\_PRT\_VOLCTRL-42m-001P-18R, IOS-BSK\_FIX\_MEM-36m-001P-19R, IOS-SBER\_PRT-48m-001P-20R, IOS\_PRT\_VOLCTRL-42m-001P-21R, IOS-BM\_BSK\_FIX\_MEM-36m-001P-22R, IOS\_PRT\_VOLCTRL-42m-001P-25R)

**Information on each issue of securities for which state registration has been carried out (an identification number has been assigned in case the issuance of the securities was not subject to state registration under the Federal Law “On Securities Market”), and whose securities have not been redeemed (either may be placed, being placed, placed, and (or) outstanding):**

Class, series (type), form, and other identifying characteristics of the securities	<b>Series 01 documentary interest-bearing nonconvertible bearer bonds with mandatory centralized storage, ISIN: RU000A0JVWL2</b>
State Registration Number of the securities issue and date of its state registration	40701481B dated October 26, 2015.

Registration authority that performed the state registration of the securities issue	The Bank of Russia
The number of securities in the issue	18,500,000
Total nominal value of the securities issue	RUB 18,500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	18,500,000 / RUB 18,500,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on November 2, 2015)
The date of state registration of the report on the results of the securities issue	December 3, 2015
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>The bonds have twenty-one (21) coupon periods. The duration of the 1<sup>st</sup> through 20<sup>th</sup> coupon periods is six (6) months each. The duration of the 21<sup>st</sup> coupon period is two (2) months.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 2, 2026.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-18 (BO-18), ISIN: RU000A0JWH46</b>
The identification number of the securities issue and the date of its assignment:	4B021801481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	10,000,000 units
Total nominal value of the securities issue	RUB 10,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	10,000,000 / RUB 10,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 24, 2016)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-18 (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	The bonds shall be redeemed on May 24, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized</b>
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	<b>storage of series BO-19, ISIN: RU000A0JXRW5</b>
The identification number of the securities issue and the date of its assignment:	4B021901481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB 15,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	15,000,000 / RUB 15,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	15,000,000 / RUB 15,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 30, 2017)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-19 (BO-19) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 30, 2027.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-37 (BO-37), ISIN: RU000A0JWUE9</b>
The identification number of the securities issue and the date of its assignment:	4B023701481B dated January 10, 2013
Organization that assigned the identification number to the securities issuance	MICEX Stock Exchange
The number of securities in the issue	15,000,000
Total nominal value of the securities issue	RUB 15,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	10,000,000 / RUB 10,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 5, 2016)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>BO-37 (BO-37) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on September 30,

	2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-OGZD_DIGIPRT-24m-001P-02R (BSO-OGZD_DIGIPRT-24m-001P-02R), ISIN: RU000A0JXPE7</b>
The identification number of the securities issue and the date of its assignment:	4B020201481B001P dated April 21, 2017 The Exchange-Traded Bonds Program is an exchange-traded bonds with the identification number 401481B001P02E, dated October 21, 2015, within which the issuance of these Exchange-Traded Bonds was placed (hereinafter, the Program)
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	600,000 units
Total nominal value of the securities issue	RUB 600,000 000
The number of actually placed securities / volume of placed securities of the issue at nominal value	222,185 / RUB 222,185,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 28, 2017)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of series BCO-OGZD_DIGIPRT-24m-001P-02R (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	The bonds shall be redeemed on April 26, 2019.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
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 determined as a percentage of 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 redemption 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>Payment of additional income calculated according to the following formula per Exchange-traded Bond is provided for:</p>

	<p>Procedure for calculating the amount of additional income (in percentage terms):</p> <p>in case the Condition is met (as defined in item II below)</p> $AI (\%) = \{11,30\% + P \times MIN[(BA_{\text{ФИН}} - BA_{\text{НАЧ}})/BA_{\text{НАЧ}} * 100\%; 14\%]\} \times \text{КУРС}_{\text{ФИН}}/\text{КУРС}_{\text{НАЧ}}$ <p>where</p> <ul style="list-style-type: none"> <li>• AI (%) is the amount of Additional income in percentage terms</li> <li>• P is the Parameter (as defined in the Exchange-Traded Bonds Program) equal to 1;</li> <li>• MIN is the function of minimal value of the stated variables;</li> <li>• BABEG is the value of the Basic asset at the Date of placing Exchange-traded bonds;</li> <li>• BAFIN is the value of the Basic asset at the Date of defining the value of the Basic asset;</li> <li>• RATEBEG is the fixing value of the USD/RUB couple (MOEX USD / RUB FX FIXING), calculated by MICEX and published at <a href="http://moex.com/ru/fixing/">http://moex.com/ru/fixing/</a>, and should the page be unavailable, at <a href="http://moex.com/ru/markets/currency/get-fixing.aspx">http://moex.com/ru/markets/currency/get-fixing.aspx</a> (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 <a href="http://moex.com/s1911">http://moex.com/s1911</a>;</li> <li>• RATEFIN is the MOEX USD / RUB FX FIXING Rate on the 4<sup>th</sup> Business day prior to the date of redemption of the Exchange-traded bonds (hereinafter, the Date of calculating RATEFIN);</li> <li>• MICEX is an infrastructure of Moscow Exchange Group rendering the entire range of trading, clearing, settlement and informational services on the currency market (<a href="http://www.moex.com">www.moex.com</a>);</li> </ul> <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 ruble to the US dollar 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 (<a href="http://www.cbr.ru">www.cbr.ru</a>).</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 ruble to the US dollar exchange 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</p>
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	<p>/ 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 ruble to the US dollar 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. I. above is the ruble to the US dollar exchange rate set by the Bank of Russia on the next business day in relation to the Working Day immediately preceding the Start Date of Placement and / or the Date of determination of the COURSEFN, respectively.</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 the ruble to the US dollar 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. <b>Basic Asset</b> 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 <a href="http://www.londonstockexchange.com/exchange/prices-and-markets/stocks/summary/company-summary/US3682872078USUSDIOBE.html">http://www.londonstockexchange.com/exchange/prices-and-markets/stocks/summary/company-summary/US3682872078USUSDIOBE.html</a> (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><b>Data of calculating the Basic Asset:</b></p> <p>A) The 5<sup>th</sup> 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 6<sup>th</sup>, 7<sup>th</sup>, 8<sup>th</sup>.... (n-1)<sup>th</sup>, n<sup>th</sup> 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><b>Condition</b> — 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</p>
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	<p>early redemption of Exchange-traded bonds</p> <p>AI (%) = 0.00%</p> <p>For the purposes of calculating Additional Income according to item 9.3 Release Conditions:</p> <p><b>Business Day</b> 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 the ruble to the 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 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"> <li>• <i>AI (%)</i> shall mean the amount of the additional income calculated according to the above procedure in percentage terms;</li> <li>• <i>N</i> shall mean the nominal value of one interest-bearing Exchange-traded bond in Russian rubles;</li> </ul> <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>Joint-Stock Company Sberbank CIB is the Settlement agent:</i>  Full company name: <b>Joint-Stock Company Sberbank CIB</b>  Short company name: <b>SBERBANK CIB</b>  Location: <b>4 bld. 2 Romanov Lane, Moscow 125009, the Russian Federation</b>  Primary state registration number: <b>1027739007768</b>  Taxpayer Identification Number (INN): <b>7710048970</b></p> <p><b>Additional income shall not be paid out in case of an early redemption of the Exchange-traded bonds.</b></p> <p><b>Other details on the procedure of calculating income payable on each Exchange-traded bond is provided in item 9.3. Programs.</b></p>
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Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-03R, ISIN RU000A0ZYBS1</b>
The identification number of the securities issue	4B020301481B001P dated September 28, 2017

and the date of its assignment:	
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	40,000,000 units
Total nominal value of the securities issue	RUB 40,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	40,000,000 / RUB 40,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on October 13, 2017)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-03R have seven (7) coupons. The duration of coupon periods from 1 to 6 inclusively is one hundred eighty-two (182) days. The duration of coupon period 7 is sixty (60) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on December 8, 2020.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-04R, ISIN RU000A0ZYUJ0</b>
The identification number of the securities issue and the date of its assignment:	4B020401481B001P dated February 20, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	50,000,000
Total nominal value of the securities issue	RUB 50,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	25,000,000 / RUB 25,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on March 7, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-04R have seven (7) coupons. The duration of coupon periods from 1 to 7 inclusively is one hundred eighty-two (182) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 27, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying	<b>Exchange-traded documentary non-</b>
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characteristics of the securities	<b>convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ECO-SBER_PRT-42m-001P-05R, ISIN RU000A0ZZ0Z6 (BSO-SBER_PRT-42m-001P-05R, ISIN: RU000A0ZZ0Z6)</b>
The identification number of the securities issue and the date of its assignment:	4B020501481B001P dated March 30, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	569,229 / RUB 569,229,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 13, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ECO-SBER_PRT-42m-001P-05R (BSO-SBER_PRT-42m-001P-05R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 8, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-06R, ISIN RU000A0ZZ117</b>
The identification number of the securities issue and the date of its assignment:	4B020601481B001P dated March 3, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	40,000,000 units
Total nominal value of the securities issue	RUB 40,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	40,000,000 / RUB 40,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on May 25, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>001P-06R Series Exchange-Traded Bonds have ten (10) coupons.</p> <p>The coupon period is one hundred eighty-two (183) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 19, 2023.
Address of the website where the resolution to	<a href="http://www.e-">http://www.e-</a>

issue securities and the Securities Prospectus are posted	<a href="http://disclosure.ru/portal/company.aspx?id=3043">disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_ANN-36m-001P-07R (BSO-NTXS_PRT_ANN-36m-001P-07R), ISIN: RU000A0ZZ3U1</b>
The identification number of the securities issue and the date of its assignment:	4B020701481B001P dated April 16, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	1,000,000 / RUB 1,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on April 27, 04, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-NTXS_PRT_ANN-36m-001P-07R (BSO-NTXS_PRT_ANN-36m-001P-07R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on May 16, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-NTXS_PRT_ANN-36m-001P-08R, ISIN RU000A0ZZ7U2 (BSO-NTXS_PRT_ANN-36m-001P-08R, ISIN: RU000A0ZZ7U2).</b>
The identification number of the securities issue and the date of its assignment:	4B020901481B001P dated May 7, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	2,000,000 units
Total nominal value of the securities issue	RUB 2,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	394,476 units / RUB 40,476,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 9, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable

<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ECO-NTXS_PRT_ANN-36m-001P-08R (BSO-NTXS_PRT_ANN-36m-001P-08R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on June 27, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ECO-NTXS_PRT_ANN-36m-001P-09R (BSO-NTXS_PRT_ANN-36m-001P-09R), ISIN RU000A0ZZ7U2</b>
The identification number of the securities issue and the date of its assignment:	4B021001481B001P dated May 7, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	238,448 units / RUB 40,448,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on August 12, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ECO-NTXS_PRT_ANN-36m-001P-09R (BSO-NTXS_PRT_ANN-36m-001P-09R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 1, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ECO-SBER_PRT-42m-001P-10R (BSO-SBER_PRT-42m-001P-10R), ISIN: RU000A0ZZ5U6</b>
The identification number of the securities issue and the date of its assignment:	4B020801481B001P dated May 4, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at	657,512 / RUB 40,512,000,000

nominal value	
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 27, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ECO-SBER_PRT-42m-001P-10R (BSO-SBER_PRT-42m-001R-10R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on November 19, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-12R, ISIN RU000A0ZZBN9</b>
The identification number of the securities issue and the date of its assignment:	4B021201481B001P dated June 27, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	50,000,000
Total nominal value of the securities issue	RUB 50,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	50,000,000 units / RUB 50,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 3, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds series 001P-12R have seven (7) coupons.</p> <p>The first (1) coupon period is two hundred eighteen (218) days, the second to seventh (2-7) coupon period is one hundred eighty-two (182) days..</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 2, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ECO-NTXS_PRT_VOLCTRL-42m-001P-13R, (BSO-NTXS_PRT_ANN-42m-001P-13R), ISIN RU000A0ZZDM7</b>
The identification number of the securities issue and the date of its assignment:	4B021301481B001P dated July 10, 2018



Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	368,445 units / RUB 40,445,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 19, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series BCO-NTXS_PRT_VOLCTRL-42m-001P-13R (BSO-NTXS_PRT_VOLCTRL-42m-001P-13R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred seventy-four (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 26, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series IOC-BSK_FIX_MEM-42m-001P-14R, (IOS-BSK_FIX_MEM-42m-001P-14R), ISIN: RU000A0ZZD88</b>
The identification number of the securities issue and the date of its assignment:	4B021401481B001P dated July 13, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	2,999 999 units / RUB 2,999 999,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on August 22, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series IOC-BSK_FIX_MEM-42m-001P-14R (IOS-BSK_FIX_MEM-42m-001P-14R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on January 17, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ECO-SBER_PRT-48m-001P-15R (BSO-SBER_PRT-48m-001P-15R), ISIN: RU000A0ZZE38</b>
The identification number of the securities issue and the date of its assignment:	4B021501481B001P dated July 19, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	280,181 units / RUB 40,181,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 6, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ECO-SBER_PRT-48m-001P-15R (BSO-SBER_PRT-48m-001P-15R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred sixty-one (1,461) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 7, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

  

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-16R, ISIN RU000A0ZZE20</b>
The identification number of the securities issue and the date of its assignment:	4B021601481B001P dated July 19, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	60,000,000 units
Total nominal value of the securities issue	RUB 60,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	40 000,000 units / RUB 40,000,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on June 30, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-Traded Bonds of the series 001P-16R have nine (9) coupons.</p> <p>The coupon period is one hundred eighty-two (182) days.</p>	



Period (date) of maturity of securities issue	The bonds shall be redeemed on January 18, 2023.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC-BSK_FIX_MEM-42m-001P-17R (IOS-BSK_FIX_MEM-42m-001P-17R), ISIN: RU000A0ZZFC3</b>
The identification number of the securities issue and the date of its assignment:	4B021801481B001P dated August 3, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	5,000,000 units
Total nominal value of the securities issue	RUB 5,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	2 400,271 units / RUB 2,400,271,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 20, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series HOC-BSK_FIX_MEM-42m-001P-17R (IOS-BSK_FIX_MEM-42m-001P-17R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred seventy-four (1,274) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on February 15, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series HOC_PRT_VOLCTRL-42m-001P-18R (IOS_PRT_VOLCTRL-42m-001P-18R), ISIN RU000A0ZZMA3</b>
The identification number of the securities issue and the date of its assignment:	4B022301481B001P dated September 19, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	472,581 units / RUB 40,581,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 21, 2018)
The date of state registration of the report on the	Not applicable

results of the securities issue (the filing date of the notice on the results of the securities placement)	
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-18R (IOS_PRT_VOLCTRL-42m-001P-18R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred seventy-four (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 31, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BSK_FIX_MEM-36m-001P-19R (IOS-BSK_FIX_MEM-36m-001P-19R), ISIN: RU000A0ZZEU8</b>
The identification number of the securities issue and the date of its assignment:	4B021701481B001P dated July 27, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	500,000 units
Total nominal value of the securities issue	RUB 500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	157,698 units / RUB 40,698,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on July 31, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-BSK_FIX_MEM-36m-001P-19R (IOS-BSK_FIX_MEM-36m-001P-19R) have one (1) coupon.</p> <p>The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 19, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-SBER_PRT-48m-001P-20R (IOS-SBER_PRT-48m-001P-20R), ISIN: RU000A0ZZHD7</b>
The identification number of the securities issue and the date of its assignment:	4B021901481B001P dated August 17, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units

Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	628 518 units / RUB 40,518,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 28, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-SBER_PRT-48m-001P-20R (IOS-SBER_PRT-48m-001R-20R) have one (1) coupon.</p> <p>The coupon period lasts one thousand two hundred sixty-one (1,461) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on August 30, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_PRT_VOLCTRL-42m-001P-21R (IOS_PRT_VOLCTRL-42m-001P-21R), ISIN: RU000A0ZZKS9</b>
The identification number of the securities issue and the date of its assignment:	4B022001481B001P dated September 3, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,000,000 units
Total nominal value of the securities issue	RUB 1,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	582,300 units / RUB 40,300,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 5, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС_PRT_VOLCTRL-42m-001P-21R (IOS_PRT_VOLCTRL-42m-001P-21R) have one (1) coupon.</p> <p>The coupon period is one thousand two hundred seventy-four (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 15, 2022.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС-BM_BSK_FIX_MEM-36m-001P-22R (IOS-BM_BSK_FIX_MEM-36m-001P-</b>
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	<b>22R), ISIN: RU000A0ZZL54</b>
The identification number of the securities issue and the date of its assignment:	4B022201481B001P dated September 7, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	3,000,000 units
Total nominal value of the securities issue	RUB 3,000,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	659,601 units / RUB 40,601,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 25, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series ИОС-ВМ_ВСК_ФИХ_МЕМ-36м-001Р-22R (ИОС-ВМ_ВСК_ФИХ_МЕМ-36м-001Р-22R) have one (1) coupon. The coupon period is one thousand one hundred fifteen (1,115) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on October 14, 2021.
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
Class, series (type), form, and other identifying characteristics of the securities	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series ИОС_ПРТ_ВОЛCTRL-42м-001Р-25R (ИОС_ПРТ_ВОЛCTRL-42м-001Р-25R), ISIN: RU000A0ZZKR1</b>
The identification number of the securities issue and the date of its assignment:	4B022101481B001P dated September 3, 2018
Organization that assigned the identification number to the securities issuance	Moscow Exchange PJSC
The number of securities in the issue	1,500,000 units
Total nominal value of the securities issue	RUB 1,500,000,000
The number of actually placed securities / volume of placed securities of the issue at nominal value	942 396 units / RUB 40,396,000,000
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Outstanding (placement completed on September 5, 2018)
The date of state registration of the report on the results of the securities issue (the filing date of the notice on the results of the securities placement)	Not applicable
<p>The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):</p> <p>Exchange-traded bonds of the series (ИОС_ПРТ_ВОЛCTRL-42м-001Р-25R) ИОС_ПРТ_ВОЛCTRL-42м-001Р-25R have one (1) coupon. The coupon period is one thousand two hundred seventy-four (1,287) days.</p>	
Period (date) of maturity of securities issue	The bonds shall be redeemed on March 15, 2022.
Address of the website where the resolution to	<a href="http://www.e-">http://www.e-</a>

issue securities and the Securities Prospectus are posted	<a href="http://disclosure.ru/portal/company.aspx?id=3043">disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>
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Class, series (type), form, and other identifying characteristics of the securities	<b>Series BO-01 – BO-16, BO-20 – BO-36, BO-38 – BO-41, BO-43 – BO-51 (BO-01 – BO-16, BO-20 – BO-36, BO-38 – BO-41, BO-43 – BO-51) certified interest-bearing non-convertible exchange-traded bonds to bearer with mandatory centralized storage with the option of early redemption at the request of their holders and at the discretion of the issuer</b>
<p>The identification number of the issue and the date of its assignment (if no state registration of the issue of securities is required):</p> <p>BO-01 (BO-01) Series exchange-traded bonds: identification number 4B020101481B dated January 10, 2013;</p> <p>BO-02 (BO-02) Series exchange-traded bonds: identification number 4020201481B dated January 10, 2013;</p> <p>BO-03 (BO-03) Series exchange-traded bonds: identification number 4B020301481B dated January 10, 2013;</p> <p>BO-04 (BO-04) Series exchange-traded bonds: identification number 4B020401481B dated January 10, 2013;</p> <p>BO-05 (BO-05) Series exchange-traded bonds: identification number 4B020501481B dated January 10, 2013;</p> <p>BO-06 (BO-06) Series exchange-traded bonds: identification number 4B020601481B dated January 10, 2013;</p> <p>BO-07 (BO-07) Series exchange-traded bonds: identification number 4B020701481B dated January 10, 2013;</p> <p>BO-08 (BO-08) Series exchange-traded bonds: identification number 4B020801481B dated January 10, 2013;</p> <p>BO-09 (BO-09) Series exchange-traded bonds: identification number 4B020901481B dated January 10, 2013;</p> <p>BO-10 (BO-10) Series exchange-traded bonds: identification number 4B021001481B dated January 10, 2013;</p> <p>BO-11 (BO-11) Series exchange-traded bonds: identification number 4B021101481B dated January 10, 2013;</p> <p>BO-12 (BO-12) Series exchange-traded bonds: identification number 4B021201481B dated January 10, 2013;</p> <p>BO-13 (BO-13) Series exchange-traded bonds: identification number 4B021301481B dated January 10, 2013;</p> <p>BO-14 (BO-14) Series exchange-traded bonds: identification number 4B021401481B dated January 10, 2013;</p> <p>BO-15 (BO-15) Series exchange-traded bonds: identification number 4B021501481B dated January 10, 2013;</p> <p>BO-16 (BO-16) Series exchange-traded bonds: identification number 4B021601481B dated January 10, 2013;</p> <p>BO-20 (BO-20) Series exchange-traded bonds: identification number 4B022001481B dated January 10, 2013;</p> <p>BO-21 (BO-21) Series exchange-traded bonds: identification number 4B022101481B dated January 10, 2013;</p> <p>BO-22 (BO-22) Series exchange-traded bonds: identification number 4B022201481B dated January 10, 2013;</p> <p>BO-23 (BO-23) Series exchange-traded bonds: identification number 4B022301481B dated January 10, 2013;</p> <p>BO-24 (BO-24) Series exchange-traded bonds: identification number 4B022401481B dated January 10, 2013;</p> <p>BO-25 (BO-25) Series exchange-traded bonds: identification number 4B022501481B dated January 10, 2013;</p>	

BO-26 (BO-26) Series exchange-traded bonds: identification number 4B022601481B dated January 10, 2013;	
BO-27 (BO-27) Series exchange-traded bonds: identification number 4B022701481B dated January 10, 2013;	
BO-27 (BO-28) Series exchange-traded bonds: identification number 4B022801481B dated January 10, 2013;	
BO-28 (BO-29) Series exchange-traded bonds: identification number 4B022901481B dated January 10, 2013;	
BO-30 (BO-30) Series exchange-traded bonds: identification number 4B023001481B dated January 10, 2013;	
BO-31 (BO-31) Series exchange-traded bonds: identification number 4B023101481B dated January 10, 2013;	
BO-32 (BO-32) Series exchange-traded bonds: identification number 4B023201481B dated January 10, 2013;	
BO-33 (BO-33) Series exchange-traded bonds: identification number 4B023301481B dated January 10, 2013;	
BO-34 (BO-34) Series exchange-traded bonds: identification number 4B023401481B dated January 10, 2013;	
BO-35 (BO-35) Series exchange-traded bonds: identification number 4B023501481B dated January 10, 2013;	
BO-36 (BO-36) Series exchange-traded bonds: identification number 4B023601481B dated January 10, 2013;	
BO-38 (BO-38) Series exchange-traded bonds: identification number 4B023801481B dated January 10, 2013;	
BO-39 (BO-39) Series exchange-traded bonds: identification number 4B023901481B dated January 10, 2013;	
BO-40 (BO-40) Series exchange-traded bonds: identification number 4B024001481B dated January 10, 2013;	
BO-41 (BO-41) Series exchange-traded bonds: identification number 4B024101481B dated January 10, 2013;	
BO-43 (BO-43) Series exchange-traded bonds: identification number 4B024301481B dated January 10, 2013;	
BO-44 (BO-44) Series exchange-traded bonds: identification number 4B024401481B dated January 10, 2013;	
BO-45 (BO-45) Series exchange-traded bonds: identification number 4B024501481B dated January 10, 2013;	
BO-46 (BO-46) Series exchange-traded bonds: identification number 4B024601481B dated January 10, 2013;	
BO-47 (BO-47) Series exchange-traded bonds: identification number 4B024701481B dated January 10, 2013;	
BO-48 (BO-48) Series exchange-traded bonds: identification number 4B024801481B dated January 10, 2013;	
BO-49 (BO-49) Series exchange-traded bonds: identification number 4B024901481B dated January 10, 2013;	
BO-50 (BO-50) Series exchange-traded bonds: identification number 4B025001481B dated January 10, 2013;	
BO-51 (BO-51) Series exchange-traded bonds: identification number 4B025101481B dated January 10, 2013.	
Organization that assigned the identification number to the issue of securities (if state registration of the issue of securities was not required)	MICEX Stock Exchange
The number of securities in the issue:	
BO-01 (BO-01) Series exchange-traded bonds: five million (5,000,000) units	
BO-02 (BO-02) Series exchange-traded bonds: five million (5,000,000) units	
BO-03 (BO-03) Series exchange-traded bonds: five million (5,000,000) units	
BO-04 (BO-04) Series exchange-traded bonds: five million (5,000,000) units	
BO-05 (BO-05) Series exchange-traded bonds: five million (5,000,000) units	



BO-06 (BO-06) Series exchange-traded bonds: five million (5,000,000) units
BO-07 (BO-07) Series exchange-traded bonds: ten million (10,000,000) units
BO-08 (BO-08) Series exchange-traded bonds: five million (5,000,000) units
BO-09 (BO-09) Series exchange-traded bonds: five million (5,000,000) units
BO-10 (BO-10) Series exchange-traded bonds: five million (5,000,000) units
BO-11 (BO-11) Series exchange-traded bonds: five million (5,000,000) units
BO-12 (BO-12) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-13 (BO-13) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-14 (BO-14) Series exchange-traded bonds: five million (5,000,000) units
BO-15 (BO-15) Series exchange-traded bonds: ten million (10,000,000) units
BO-16 (BO-16) Series exchange-traded bonds: ten million (10,000,000) units
BO-20 (BO-20) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-21 (BO-21) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-22 (BO-22) Series exchange-traded bonds: ten million (10,000,000) units
BO-23 (BO-23) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-24 (BO-24) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-25 (BO-25) Series exchange-traded bonds: fifteen million (15,000,000) units
BO-26 (BO-26) Series exchange-traded bonds: fifteen million (15,000,000) units
BO-27 (BO-27) Series exchange-traded bonds: five million (5,000,000) units
BO-28 (BO-28) Series exchange-traded bonds: five million (5,000,000) units
BO-29 (BO-29) Series exchange-traded bonds: fifty million (50,000,000) units
BO-30 (BO-30) Series exchange-traded bonds: fifty million (50,000,000) units
BO-31 (BO-31) Series exchange-traded bonds: thirty million (30,000,000) units
BO-32 (BO-32) Series exchange-traded bonds: thirty million (30,000,000) units
BO-33 (BO-33) Series exchange-traded bonds: ten million (10,000,000) units
BO-34 (BO-34) Series exchange-traded bonds: ten million (10,000,000) units
BO-35 (BO-35) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-36 (BO-36) Series exchange-traded bonds: ten million (10,000,000) units
BO-38 (BO-38) Series exchange-traded bonds: fifty million (50,000,000) units
BO-39 (BO-39) Series exchange-traded bonds: fifty million (50,000,000) units
BO-40 (BO-40) Series exchange-traded bonds: thirty million (30,000,000) units
BO-41 (BO-41) Series exchange-traded bonds: thirty million (30,000,000) units
BO-43 (BO-43) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-44 (BO-44) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-45 (BO-45) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-46 (BO-46) Series exchange-traded bonds: twenty-five million (25,000,000) units
BO-47 (BO-47) Series exchange-traded bonds: thirty million (30,000,000) units
BO-48 (BO-48) Series exchange-traded bonds: thirty million (30,000,000) units
BO-49 (BO-49) Series exchange-traded bonds: fifty million (50,000,000) units
BO-50 (BO-50) Series exchange-traded bonds: twenty million (20,000,000) units
BO-51 (BO-51) Series exchange-traded bonds: twenty million (20,000,000) units
Total nominal value of the securities issue:
BO-01 (BO-01) Series exchange-traded bonds: five billion (5,000,000,000) rubles
BO-02 (BO-02) Series exchange-traded bonds: five billion (5,000,000,000) rubles
BO-03 (BO-03) Series exchange-traded bonds: fifty million (50,000,000) US dollars
BO-04 (BO-04) Series exchange-traded bonds: fifty million (50,000,000) US dollars
BO-05 (BO-05) Series exchange-traded bonds: fifty million (50,000,000) US dollars
BO-06 (BO-06) Series exchange-traded bonds: fifty million (50,000,000) US dollars
BO-07 (BO-07) Series exchange-traded bonds: one hundred million (100,000,000) US dollars
BO-08 (BO-08) Series exchange-traded bonds: fifty million (50,000,000) US dollars
BO-09 (BO-09) Series exchange-traded bonds: five billion (5,000,000,000) rubles
BO-10 (BO-10) Series exchange-traded bonds: five billion (5,000,000,000) rubles
BO-11 (BO-11) Series exchange-traded bonds: fifty million (50,000,000) US dollars
BO-12 (BO-12) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles
BO-13 (BO-13) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles
BO-14 (BO-14) Series exchange-traded bonds: five billion (5,000,000,000) rubles
BO-15 (BO-15) Series exchange-traded bonds: ten billion (10,000,000,000) rubles
BO-16 (BO-16) Series exchange-traded bonds: ten billion (10,000,000,000) rubles

BO-20 (BO-20) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-21 (BO-21) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-22 (BO-22) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-23 (BO-23) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-24 (BO-24) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-25 (BO-25) Series exchange-traded bonds: fifteen billion (15,000,000,000) rubles	
BO-26 (BO-26) Series exchange-traded bonds: fifteen billion (15,000,000,000) rubles	
BO-27 (BO-27) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-28 (BO-28) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
BO-29 (BO-29) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-30 (BO-30) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-31 (BO-31) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-32 (BO-32) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-33 (BO-33) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-34 (BO-34) Series exchange-traded bonds: ten billion (10,000,000,000) rubles	
BO-35 (BO-35) Series exchange-traded bonds: two hundred fifty million (250,000,000) US dollars	
BO-36 (BO-36) Series exchange-traded bonds: one hundred million (100,000,000) US dollars	
BO-38 (BO-38) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-39 (BO-39) Series exchange-traded bonds: five hundred million (500,000,000) US dollars	
BO-40 (BO-40) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-41 (BO-41) Series exchange-traded bonds: three hundred million (300,000,000) US dollars	
BO-43 (BO-43) Series exchange-traded bonds: two hundred fifty million (250,000,000) US dollars	
BO-44 (BO-44) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-45 (BO-45) Series exchange-traded bonds: twenty-five billion (25,000,000,000) rubles	
BO-46 (BO-46) Series exchange-traded bonds: two hundred fifty million (250,000,000) Euro	
BO-47 (BO-47) Series exchange-traded bonds: three hundred million (300,000,000) Euro	
BO-48 (BO-48) Series exchange-traded bonds: three hundred million (300,000,000) Euro	
BO-49 (BO-49) Series exchange-traded bonds: five hundred million (500,000,000) Euro	
BO-50 (BO-50) Series exchange-traded bonds: two hundred million (200,000,000) Swiss francs	
BO-51 (BO-51) Series exchange-traded bonds: two hundred million (200,000,000) Swiss francs	
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	Placement has not yet started
The filing date of the notice on the results of the securities placement	Not to be filed for exchange-traded bonds
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):	
BO-01 (BO-01) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.	
BO-02 (BO-02) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.	
BO-03 (BO-03) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.	
BO-04 (BO-04) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.	
BO-05 (BO-05) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.	
BO-06 (BO-06) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.	
BO-07 (BO-07) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.	
BO-08 (BO-08) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.	
BO-09 (BO-09) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.	
BO-10 (BO-10) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.	
BO-11 (BO-11) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.	



BO-12 (BO-12) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-13 (BO-13) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-14 (BO-14) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-15 (BO-15) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.

BO-16 (BO-16) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.

BO-20 (BO-20) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-21 (BO-21) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-22 (BO-22) Series Exchange-Traded Bonds have thirty (30) coupons. The coupon period is six (6) months.

BO-23 (BO-23) Series Exchange-Traded Bonds have thirty (30) coupons. The coupon period is six (6) months.

BO-24 (BO-24) Series Exchange-Traded Bonds have thirty (30) coupons. The coupon period is six (6) months.

BO-25 (BO-25) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.

BO-26 (BO-26) Series Exchange-Traded Bonds have one (1) coupon. The coupon period is one (1) year.

BO-27 (BO-27) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.

BO-28 (BO-28) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.

BO-29 (BO-29) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-30 (BO-30) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-31 (BO-31) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-32 (BO-32) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-33 (BO-33) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.

BO-34 (BO-34) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.

BO-35 (BO-35) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-36 (BO-36) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-38 (BO-38) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-39 (BO-39) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-40 (BO-40) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-41 (BO-41) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-43 (BO-43) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

BO-44 (BO-44) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.

BO-45 (BO-45) Series Exchange-Traded Bonds have six (6) coupons. The coupon period is six (6) months.

BO-46 (BO-46) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-47 (BO-47) Series Exchange-Traded Bonds have fourteen (14) coupons. The coupon period is six (6) months.

BO-49 (BO-49) Series Exchange-Traded Bonds have twenty (20) coupons. The coupon period is six (6) months.

EO-51 (BO-51) Series Exchange-Traded Bonds have ten (10) coupons. The coupon period is six (6) months.

BO-01 (BO-01) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-03 (BO-03) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-05 (BO-05) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-07 (BO-07) Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-09 (BO-09) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-11 (BO-11) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-13 (BO-13) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.

BO-15 (BO-15) Series Exchange-Traded Bonds shall be redeemed on the date marking one (1) year from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.



<p>at the request of the holders and at the discretion of the issuer.</p> <p>BO-40 (BO-40) Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.</p> <p>BO-41 (BO-41) Series Exchange-Traded Bonds shall be redeemed on the date marking ten (10) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.</p> <p>BO-43 (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 the holders and at the discretion of the issuer.</p> <p>BO-44 (BO-44) Series Exchange-Traded Bonds shall be redeemed on the date marking three (3) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.</p> <p>BO-45 (BO-45) Series Exchange-Traded Bonds shall be redeemed on the date marking three (3) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.</p> <p>BO-46 (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 the holders and at the discretion of the issuer.</p> <p>BO-47 (BO-47) Series Exchange-Traded Bonds shall 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 the holders and at the discretion of the issuer.</p> <p>BO-48 (BO-48) Series Exchange-Traded Bonds shall 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 the holders and at the discretion of the issuer.</p> <p>BO-49 (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 the holders and at the discretion of the issuer.</p> <p>BO-50 (BO-50) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.</p> <p>BO-51 (BO-51) Series Exchange-Traded Bonds shall be redeemed on the date marking five (5) years from the start date of the placement of the bonds of this series. There is an option of early redemption at the request of the holders and at the discretion of the issuer.</p>	
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

Class, series (type), form, and other identifying characteristics of the securities	<b>SBO-01 – SBO-34 Series certificated interest-bearing nonconvertible structured exchange-traded bearer bonds with mandatory centralized storage and the option of early redemption at the discretion of the issuer and at the request of their holders.</b>
<p>The identification number of the issue and the date of its assignment (if no state registration of the issue of securities is required):</p> <p>CBO-01 (SBO-01) Series exchange-traded bonds: identification number 4B025201481B dated March 19, 2015;</p> <p>CBO-02 (SBO-02) Series exchange-traded bonds: identification number 4B025301481B dated March 19, 2015;</p> <p>CBO-03 (SBO-03) Series exchange-traded bonds: identification number 4B025401481B dated March 19, 2015;</p> <p>CBO-04 (SBO-04) Series exchange-traded bonds: identification number 4B025501481B dated March 19, 2015;</p> <p>CBO-05 (SBO-05) Series exchange-traded bonds: identification number 4B025601481B dated March 19, 2015;</p> <p>CBO-06 (SBO-06) Series exchange-traded bonds: identification number 4B025701481B dated March 19, 2015;</p>	

CBO-07 (SBO-07) Series exchange-traded bonds: identification number 4B025801481B dated March 19, 2015;	
CBO-08 (SBO-08) Series exchange-traded bonds: identification number 4B025901481B dated March 19, 2015;	
CBO-09 (SBO-09) Series exchange-traded bonds: identification number 4B026001481B dated March 19, 2015;	
CBO-10 (SBO-10) Series exchange-traded bonds: identification number 4B026101481B dated March 19, 2015;	
CBO-11 (SBO-11) Series exchange-traded bonds: identification number 4B026201481B dated March 19, 2015;	
CBO-12 (SBO-12) Series exchange-traded bonds: identification number 4B026301481B dated March 19, 2015;	
CBO-13 (SBO-13) Series exchange-traded bonds: identification number 4B026401481B dated March 19, 2015;	
CBO-14 (SBO-14) Series exchange-traded bonds: identification number 4B026501481B dated March 19, 2015;	
CBO-15 (SBO-15) Series exchange-traded bonds: identification number 4B026601481B dated March 19, 2015;	
CBO-16 (SBO-16) Series exchange-traded bonds: identification number 4B026701481B dated March 19, 2015;	
CBO-17 (SBO-17) Series exchange-traded bonds: identification number 4B026801481B dated March 19, 2015;	
CBO-18 (SBO-18) Series exchange-traded bonds: identification number 4B026901481B dated March 19, 2015;	
CBO-19 (SBO-19) Series exchange-traded bonds: identification number 4B027001481B dated March 19, 2015;	
CBO-20 (SBO-20) Series exchange-traded bonds: identification number 4B027101481B dated March 19, 2015;	
CBO-21 (SBO-21) Series exchange-traded bonds: identification number 4B027201481B dated March 19, 2015;	
CBO-22 (SBO-22) Series exchange-traded bonds: identification number 4B027301481B dated March 19, 2015;	
CBO-23 (SBO-23) Series exchange-traded bonds: identification number 4B027401481B dated March 19, 2015;	
CBO-24 (SBO-24) Series exchange-traded bonds: identification number 4B027501481B dated March 19, 2015;	
CBO-25 (SBO-25) Series exchange-traded bonds: identification number 4B027601481B dated March 19, 2015;	
CBO-2S (SBO-26) Series exchange-traded bonds: identification number 4B027701481B dated March 19, 2015;	
CBO-27 (SBO-27) Series exchange-traded bonds: identification number 4B027801481B dated March 19, 2015;	
CBO-28 (SBO-28) Series exchange-traded bonds: identification number 4B027901481B dated March 19, 2015;	
CBO-29 (SBO-29) Series exchange-traded bonds: identification number 4B028001481B dated March 19, 2015;	
CBO-30 (SBO-30) Series exchange-traded bonds: identification number 4B028101481B dated March 19, 2015;	
CBO-31 (SBO-31) Series exchange-traded bonds: identification number 4B028201481B dated March 19, 2015;	
CBO-32 (SBO-32) Series exchange-traded bonds: identification number 4B028301481B dated March 19, 2015;	
CBO-33 (SBO-33) Series exchange-traded bonds: identification number 4B028401481B dated March 19, 2015;	
CBO-34 (SBO-34) Series exchange-traded bonds: identification number 4B028501481B dated March 19, 2015.	
Organization that assigned the identification number to the issue of securities (if state	MICEX Stock Exchange

registration of the issue of securities was not required)	
<p>The number of securities in the issue:</p> <p>CBO-01 (SBO-01) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-02 (SBO-02) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-03 (SBO-03) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-04 (SBO-04) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-05 (SBO-05) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-06 (SBO-06) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-07 (SBO-07) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-08 (SBO-08) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-09 (SBO-09) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-10 (SBO-10) Series exchange-traded bonds: five hundred thousand (500,000) units  CBO-11 (SBO-11) Series exchange-traded bonds: one million (1,000,000) units  CBO-12 (SBO-12) Series exchange-traded bonds: one million (1,000,000) units  CBO-13 (SBO-13) Series exchange-traded bonds: one million (1,000,000) units  CBO-14 (SBO-14) Series exchange-traded bonds: one million (1,000,000) units  CBO-15 (SBO-15) Series exchange-traded bonds: one million (1,000,000) units  CBO-16 (SBO-16) Series exchange-traded bonds: one million (1,000,000) units  CBO-17 (SBO-17) Series exchange-traded bonds: one million (1,000,000) units  CBO-18 (SBO-18) Series exchange-traded bonds: one million (1,000,000) units  CBO-19 (SBO-19) Series exchange-traded bonds: one million (1,000,000) units  CBO-20 (SBO-20) Series exchange-traded bonds: one million (1,000,000) units  CBO-21 (SBO-21) Series exchange-traded bonds: one million (1,000,000) units  CBO-22 (SBO-22) Series exchange-traded bonds: one million (1,000,000) units  CBO-23 (SBO-23) Series exchange-traded bonds: one million (1,000,000) units  CBO-24 (SBO-24) Series exchange-traded bonds: one million (1,000,000) units  CBO-25 (SBO-25) Series exchange-traded bonds: one million (1,000,000) units  CBO-26 (SBO-26) Series exchange-traded bonds: two million (2,000,000) units  CBO-27 (SBO-27) Series exchange-traded bonds: two million (2,000,000) units  SBO-28 Series exchange-traded bonds: two million (2,000,000) units  CBO-29 (SBO-29) Series exchange-traded bonds: two million (2,000,000) units  CBO-30 (SBO-30) Series exchange-traded bonds: two million (2,000,000) units  CBO-31 (SBO-31) Series exchange-traded bonds: five million (5,000,000) units  CBO-32 (SBO-32) Series exchange-traded bonds: five million (5,000,000) units  CBO-33 (SBO-33) Series exchange-traded bonds: five million (5,000,000) units  SBO-34 Series exchange-traded bonds: five million (5,000,000) units</p>	
<p>Total nominal value of the securities issue:</p> <p>CBO-01 (SBO-01) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-02 (SBO-02) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-03 (SBO-03) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-04 (SBO-04) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-05 (SBO-05) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-06 (SBO-06) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-07 (SBO-07) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-08 (SBO-08) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-09 (SBO-09) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-10 (SBO-10) Series exchange-traded bonds: five hundred million (500,000,000) rubles  CBO-11 (SBO-11) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-12 (SBO-12) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-13 (SBO-13) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-14 (SBO-14) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-15 (SBO-15) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-16 (SBO-16) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-17 (SBO-17) Series exchange-traded bonds: one billion (1,000,000,000) rubles  CBO-18 (SBO-18) Series exchange-traded bonds: one billion (1,000,000,000) rubles</p>	

CBO-19 (SBO-19) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-20 (SBO-20) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-21 (SBO-21) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-22 (SBO-22) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-23 (SBO-23) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-24 (SBO-24) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-25 (SBO-25) Series exchange-traded bonds: one billion (1,000,000,000) rubles CBO-26 (SBO-26) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-27 (SBO-27) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-28 (SBO-28) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-29 (SBO-29) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-30 (SBO-30) Series exchange-traded bonds: two billion (2,000,000,000) rubles CBO-31 (SBO-31) Series exchange-traded bonds: five billion (5,000,000,000) rubles CBO-32 (SBO-32) Series exchange-traded bonds: five billion (5,000,000,000) rubles CBO-33 (SBO-33) Series exchange-traded bonds: five billion (5,000,000,000) rubles CBO-34 (SBO-34) Series exchange-traded bonds: five billion (5,000,000,000) rubles	
Status of the securities in the issue (placement has not yet started; offered; placed; outstanding)	No placement has started on any issue.
The filing date of the notice on the results of the securities placement	Not to be filed for exchange-traded bonds
The number of interest (coupon) periods for which income (coupons, interest) is paid on securities of the issue (for bonds):  CBO-01 – CBO-34 (SBO-01 – SBO-34) Series exchange-traded bonds have twenty (20) coupon periods. The coupon period is one hundred eighty-two (182) days.	
Period (date) of maturity of securities issue  CBO-01 – CBO-34 (SBO-01 – SBO-34) Series exchange-traded bonds shall be redeemed on the three thousand six hundred fortieth (3,640 <sup>th</sup> ) day from the date of starting the placement of bonds. There is an option of early redemption at the request of the holders and at the discretion of the issuer.	
Address of the website where the resolution to issue securities and the Securities Prospectus are posted	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=3043">http://www.e-disclosure.ru/portal/company.aspx?id=3043</a> , <a href="http://www.sberbank.com">www.sberbank.com</a>

**8.4. Information on the person(s) providing security for secured bonds of the issuing credit institution and on the security provided for secured bonds of the issuing credit institution.**

None.

**8.5. Information on the Organizations That Register Rights to the Issue-Grade Securities of the Issuing Credit Institution**

The register of holders of registered securities of Sberbank is kept by the registrar.

***Information on the registrar maintaining the register of registered securities of the issuing credit institution:***

Full company name:	<b>Joint-Stock Company STATUS Registrar Company</b>
Short company name:	STATUS JSC
Location:	1 Novorogozhskaya St., b. 1, Moscow 109544,
Taxpayer Identification Number (INN):	7707179242
Primary State Registration Number (OGRN):	1027700003924

***Information on registrar's license to carry out the activities related to maintaining the register of securities owners:***

Number:	No. 10-000-1-00304
Issue date:	March 12, 2004
Validity period:	without limitation
The authority that issued the license	FCSM of Russia
The date from which the registrar maintains the register of registered securities of the issuing credit institution:	March 12, 1998

***Information on each of the depositories carrying out mandatory centralized storage services of the issuer's securities subject to mandatory centralized storage:***

Full company name: **Nonbanking credit institution National Settlement Depository Joint-Stock Company**

Short company name: NCI JSC NSD

Location: 12 Spartakovskaya St., Moscow

Mailing address: 12 Spartakovskaya St., Moscow 105066,

Taxpayer Identification Number (INN): 7702165310

Phone number: (495) 956-27-89, (495) 956-27-90

***Number, issue date, validity period of the license of a professional securities market participant for carrying out depository activities, and the authority that issued the license.***

Information on the license for depository activity: 045-12042-000100

Issue date: February 19, 2009

Validity period: without limitation

Licensing authority: FFMS of Russia

#### **8.6. Information on Legal Acts Regulating Matters of Capital Import and Export That Can Influence Payment of Dividends, Interest, and Other Payments to Nonresidents**

The regulations applicable to the import and export of capital that may affect the payment of dividends and interest and other payments to nonresidents include the Federal Law No. 173-ФЗ (173-FZ), dated December 12, 2003, "On Currency Regulation and Currency Control" (as amended).

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

##### **8.7.1. Information on declared and paid dividends on shares of the issuing credit institution**

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

Name of the indicator	Ordinary shares
Issuer's management body that adopted the resolution on declaring the dividends,	General Shareholders' Meeting Sberbank
date of the resolution	
2014	June 6, 2014
2015	May 29, 2015
2016	May 27, 2016
2017	May 26, 2017
2018	June 8, 2018
Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution	
2014	June 10, 2014 No. 27
2015	June 3, 2015 No. 28
2016	June 1, 2016 No. 29
2017	May 30, 2017 No. 30
2018	June 3, 2018 No. 31



Amount of declared dividends per one share, RUB	
2014	RUB 3.20
2015	RUB 0.45
2016	RUB 1.97
2017	RUB 6.00
2018	RUB 12.00
Total declared dividends for all shares of this category (type), thous. RUB	
2014	
2015	69,078,233.6 thous. RUB
2016	9,714,126.6 thous. RUB
2017	42,526,287.6 thous. RUB
2018	129,521,688.0 thous. RUB
	259,043,376.0 thous. RUB
Record date used to determine the persons entitled to receive dividends	
2014	June 17, 2014
2015	June 15, 2015
2016	June 14, 2016
2017	June 14, 2017
2018	June 26, 2018
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid	
2014	For 2013
2015	For 2014
2016	For 2015
2017	For 2016
2018	For 2017
Period (date) for paying the declared dividends	<p><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></p> <p>(July 1, 2014) July 22, 2014</p> <p>2014 (June 29, 2015) July 20, 2015</p> <p>2015 (June 28, 2016) July 19, 2016</p> <p>2016 (June 28, 2017) July 19, 2017</p> <p>2017 (July 10, 2018) July 31, 2018</p> <p>2018</p>
Outpayment form of declared dividends (cash and cash equivalents, other assets)	Cash and cash equivalents
Source of declared dividend payments (net profits for the reporting year, retained net profits of previous years, special fund)	Net profits for the reporting year
Share of declared dividends in net profits for the reporting year (under Russian Accounting Standards), %	
In 2014 (for 2013)	18.3%
In 2015 (for 2014)	3.12%
In 2016 (for 2015)	19.5%
In 2017 (for 2016)	26.0%
In 2018 (for 2017)	39.6%

Total amount of paid dividends paid on shares of this category (type), thous. RUB <b>As of October 1, 2018</b>	For 2013	69,078 233,6 thous. RUB
	For 2014	9,714,126.6 thous. RUB
	For 2015	RUB 42,421,024.4 thous.
	For 2016	RUB 129,202,962.9 thous.
	For 2017	RUB 257,869,241,4 thous.
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	2014	100%
	2015	100%
	2016	99.8%
	2017	99.8%
	2018	99.5%
If declared dividends were not paid or were not paid in full by the issuer, specify the reasons of the failure to pay declared dividends	The reason for failing to pay the dividends in full was incorrect indication of banking details by shareholders.	
Other information on declared and (or) paid dividends indicated by the issuer at its discretion	None	

Name of the indicator	Preferred shares	
Issuer's management body that adopted the resolution on declaring the dividends,  date of the resolution     Date of preparation and number of the Minutes of the meeting of the issuer's management body that adopted such a resolution	General Shareholders' Meeting Sberbank	
	2014	June 6, 2014
	2015	May 29, 2015
	2016	May 27, 2016
	2017	May 26, 2017
	2018	June 8, 2018
	2014	June 10, 2014 No. 27
	2015	June 3, 2015 No. 28
	2016	June 1, 2016 No. 29
	2017	May 30, 2017 No. 30
	2018	June 3, 2018 No. 31
Amount of declared dividends per one share, RUB	2014	RUB 3.20
	2015	RUB 0.45
	2016	RUB 1.97
	2017	RUB 6.00
	2018	RUB 12.00
Total declared dividends for all shares of this category (type), thous. RUB	2014	
	2015	3,200,000.0 thous. RUB
	2016	450,000.0 thous. RUB
	2017	1,970,000.0 thous. RUB
	2018	6,000,000.0 thous. RUB
		12,000,000.0 thous. RUB
Record date used to determine the persons entitled to receive dividends		

	2014	June 17, 2014
	2015	June 15, 2015
	2016	June 14, 2016
	2017	June 14, 2017
	2018	June 26, 2018
Reporting period (year, quarter) for which (following the results of which) the dividends are (were) paid	2014	For 2013
	2015	For 2014
	2016	For 2015
	2017	For 2016
	2018	For 2017
Period (date) for paying the declared dividends	<i>The dividends to nominal holders and trustees that are professional participants in the securities market and registered in the register of shareholders are paid within 10 working days, to other persons registered in the register of shareholders – within 25 working days from the record date used to determine the persons entitled to receive the dividends.</i> (July 1, 2014) July 22, 2014 2014 (June 29, 2015) July 20, 2015 2015 (June 28, 2016) July 19, 2016 2016 (June 28, 2017) July 19, 2017 2017 (July 10, 2018) July 31, 2018 2018	
Outpayment form of declared dividends (cash and cash equivalents, other assets)	Cash and cash equivalents	
Source of declared dividend payments (net profits for the reporting year, retained net profits of previous years, special fund)	Net profits for the reporting year	
Share of declared dividends in net profits for the reporting year (under Russian Accounting Standards), %	In 2014 (for 2013)	0.85%
	In 2015 (for 2014)	0.14%
	In 2016 (for 2015)	0.9%
	In 2017 (for 2016)	1.2%
	In 2018 (for 2017)	1.8%
Total amount of paid dividends paid on shares of this category (type), thous. RUB <b>As of October 1, 2018</b>	For 2013	3,200,000.0 thous. RUB
	For 2014	450,000.0 thous. RUB
	For 2015	RUB 1,944,276.7 thous.
	For 2016	RUB 5,921,067.9 thous.
	For 2017	RUB 11,843,107.5 thous.
Share of paid dividends in the total amount of dividends declared on shares of this category (type), %	2014	100%
	2015	100%
	2016	98.7%
	2017	98.7%
	2018	98.6 %
If the issue did not pay the declared dividends either at all or not in full, specify the reasons of	The reason for failing to pay the dividends in full was incorrect indication of banking details by	

the failure to pay declared dividends	shareholders.
Other information on declared and (or) paid dividends indicated by the issuer at its discretion	None

#### 8.7.2. Information on Accrued and Paid Income on the Bonds of the Issuing Credit Institution

*Information on bond issues, for which the income is paid for the last 5 completed financial years, and if the issuing credit organization performs its activity less than 5 years – for each completed financial year, as well as for the period from the beginning of the year up to the date of the reporting quarter:*

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Series 01 documentary interest-bearing nonconvertible bearer bonds with mandatory centralized storage, ISIN: RU000A0JVWL2</b>
The identification number of the bonds issue and the date of its assignment	40701481B dated October 26, 2015.
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 61.18	RUB 61.85	RUB 60.85	RUB 61.85
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 1,131,830,000.00	RUB 1,144,225,000.00	RUB 1,125,725,000.00	RUB 1,144,225,000.00
The deadline (date) of payment of issue bond income	May 2, 2016	November 2, 2016	May 2, 2017	November 2, 2017
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 1,131,830,000.00	RUB 1,144,225,000.00	RUB 1,125,725,000.00	RUB 1,144,225,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%
If 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	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit institution at the issuer's discretion	-	-	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-17 (BO-17), ISIN: RU000A0JWCD9</b>
The identification number of the bonds issue and the date of its assignment	4B021701481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 50.14	RUB 49.86	RUB 50.14	RUB 49.86
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 501,400,000.00	RUB 498,600,000.00	RUB 501,400,000.00	RUB 498,600,000.00
The deadline (date) of payment of issue bond income	October 8, 2016	April 8, 2017	October 8, 2017	April 8, 2018
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 501,400,000.00	RUB 498,600,000.00	RUB 501,400,000.00	RUB 498,600,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%
If payable yield on the bonds of the issue was not paid or was not paid in full by the issuing credit organization – reasons	Not applicable	Not applicable	Not applicable	Not applicable

for the non-payment of income				
Other information of the yield on the bonds of the issue specified by the issuing credit institution at the issuer's discretion	-	-	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series БО-42 (BO-42), ISIN: RU000A0JWKZ5</b>
The identification number of the bonds issue and the date of its assignment	4B024201481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 50.14	RUB 49.86	RUB 50.14	RUB 49.86
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 576,610,000.00	RUB 573,390,000.00	RUB 576,610,000.00	RUB 573,390,000.00
The deadline (date) of payment of issue bond income	December 20, 2016	June 20, 2017	December 20, 2017	June 20, 2018
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 576,610,000.00	RUB 573,390,000.00	RUB 576,610,000.00	RUB 573,390,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%
If 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	Not applicable

Other information of the yield on the bonds of the issue specified by the issuing credit institution at the issuer's discretion	-	-	-	-
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Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-18 (BO-18), ISIN: RU000A0JWH46</b>
The identification number of the bonds issue and the date of its assignment	4B021801481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 49.91	RUB 49.09	RUB 49.91	RUB 49.09
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 499,100,000.00	RUB 490,900,000.00	RUB 499,100,000.00	RUB 490,900,000.00
The deadline (date) of payment of issue bond income	November 24, 2016	May 24, 2017	November 24, 2017	May 24, 2018
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 499,100,000.00	RUB 490,900,000.00	RUB 499,100,000.00	RUB 490,900,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	100%	100%	100%
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	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit	-	-	-	-

institution at the issuer's discretion				
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Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series EO-37 (BO-37), ISIN: RU000A0JWUE9</b>
The identification number of the bonds issue and the date of its assignment	4B023701481B dated January 10, 2013
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon	3 coupon	4 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 45.87	RUB 46.63	RUB 45.87	RUB 46.63
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 458,700,000.00	RUB 466,300,000.00	RUB 458,700,000.00	RUB 466,300,000.00
The deadline (date) of payment of issue bond income	March 30, 2017	September 30, 2017	March 30, 2018	September 30, 2018
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 458,700,000.00	RUB 466,300,000.00	RUB 458,700,000.00	RUB 466,300,000.00
The proportion of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%	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	Not applicable
Other information of the yield on the bonds of the issue specified by the issuing credit	-	-	-	-



institution at the issuer's discretion				
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Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-USDCALL-KO-6m-001P-01R (BSO-USDCALL-KO-6m-001P-01R), ISIN: RU000A0JX1K8</b>
The identification number of the bonds issue and the date of its assignment	4B020101481B001P dated December 9, 2016
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 00.05
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 22,820.95
The deadline (date) of payment of issue bond income	June 16, 2017
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 22,820.95
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	100%
If 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 institution at the issuer's discretion	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BCO-OGZD_DIGIPRT-24m-001P-02R (BSO-OGZD_DIGIPRT-24m-001P-02R), ISIN:</b>
The identification number of the bonds issue and the date of its assignment	4B020201481B001P dated April 21, 2017
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon	2 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 0.05%	RUB 0.05%
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 11,109.25	RUB 11,109.25
The deadline (date) of payment of issue bond income	October 27, 2017	April 27, 2018
Payment form of the issue bond income (cash, other property)	Cash	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 11,109.25	RUB 11,109.25
The share of paid income on issued bonds in		

the total amount of payable income on issued bonds, %	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 institution at the issuer's discretion	-	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series BO-19 (BO-19),</b>	
The identification number of the bonds issue and the date of its assignment	4B021901481B dated January 10, 2013	
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)	

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 41.84
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 627,600,000.00
The deadline (date) of payment of issue bond income	November 30, 2017
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 627,600,000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	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 institution at the issuer's discretion	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-03R, ISIN RU000A0ZYBS1</b>	
The identification number of the bonds issue and the date of its assignment	4B020301481B001P dated September 28, 2017	
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)	

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 39.89
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 1,595,600,000.00
The deadline (date) of payment of issue bond income	April 13, 2018
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 1,595,600,000.00
The share of paid income on issued bonds in the total amount of	

payable income on issued bonds, %	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 institution at the issuer's discretion	-

Type of securities (bonds), series, form, and other identification features of the bond issue	<b>Exchange-traded documentary non-convertible interest-bearing bonds to bearer subject to mandatory centralized storage of series 001P-04R, ISIN RU000A0ZYUJ0</b>
The identification number of the bonds issue and the date of its assignment	4B020401481B001P dated February 20, 2018
The type of income paid on the issue bonds (nominal value, interest (coupon), other)	Interest (coupon)

	1 coupon
Amount of income to be paid on issued bonds in monetary value per bond of the issue, RUB / foreign currency	RUB 34,41
Amount of the income to be paid on the issue bonds in monetary value per all bonds of the issue, RUB / foreign currency	RUB 860,250 000.00
The deadline (date) of payment of issue bond income	August 31, 2018
Payment form of the issue bond income (cash, other property)	Cash and cash equivalents
The total amount of income paid on all bonds of the issue, RUB / foreign currency	RUB 860,250 000.00
The share of paid income on issued bonds in the total amount of payable income on issued bonds, %	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 institution 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.**

None.

#### **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.