# Main forms of the annual accounting (financial) statements of Sberbank of Russia in accordance with RAS

Bank Reporting

| Territory code under OKATO | Code of the credit institution (branch) | |
|---|---|---|
| | under OKPO | registration number (reference number) |
| 45293554000 | 00032537 | 1481 |

**BALANCE SHEET**
**(disclosure form)**
**as of January 1, 2017**

**of the Credit Institution: Sberbank of Russia**

**Sberbank**

**Mailing address: 19 Vavilova St., Moscow 117997**

Form code under OKUD 0409806
Quarterly (Annual)
thousand rubles

| Line No. | Item description | Explanation number | Figures as of the reporting date | Data as of the start of the reporting year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| I | ASSETS | | | |
| 1 | Cash and cash equivalents | 5.1 | 614 848 983 | 732 789 740 |
| 2 | Funds of credit institutions held with the Central Bank of the Russian Federation | 5.1 | 967 161 874 | 586 685 384 |
| 2.1 | Obligatory reserves | 5.1 | 154 713 883 | 118 363 174 |
| 3 | Due from credit institutions | 5.1 | 347 942 780 | 355 984 910 |
| 4 | Financial assets carried at fair value through profit or loss | 5.2 | 141 343 233 | 405 977 877 |
| 5 | Net loans receivable | 5.3 | 16 221 622 141 | 16 869 803 465 |
| 6 | Net investments in securities and other financial assets available for sale | 5.4 | 2 269 613 004 | 2 316 356 734 |
| 6.1 | Investments in subsidiaries and affiliates | 5.5 | 691 905 668 | 536 732 037 |
| 7 | Net investments in securities held to maturity | 5.6 | 455 961 164 | 436 472 311 |
| 8 | Current profit tax claims | | 8 124 301 | 19 774 223 |
| 9 | Deferred tax asset | | 0 | 0 |
| 10 | Fixed assets, intangible assets, and inventory | 5.7 | 469 120 697 | 467 474 010 |
| 11 | Long-term assets available for sale | | 8 076 804 | 9 880 712 |
| 12 | Other assets | 5.8 | 217 263 502 | 505 716 727 |
| 13 | Total assets | | 21 721 078 483 | 22 706 916 093 |
| II | LIABILITIES | | | |
| 14 | Loans, deposits, and other funds of the Central Bank of the Russian Federation | | 581 160 307 | 768 989 234 |
| 15 | Due to credit institutions | 5.9 | 364 499 528 | 618 363 818 |
| 16 | Due to customers, other than credit institutions | 5.10 | 16 881 988 991 | 17 722 423 458 |
| 16.1 | Deposits (funds) of individuals, including individual entrepreneurs | | 10 937 747 277 | 10 221 284 952 |
| 17 | Financial liabilities carried at fair value through profit or loss | | 107 586 935 | 228 167 483 |
| 18 | Issued debt obligations | 5.11 | 610 931 898 | 647 694 355 |
| 19 | Income tax payable | | 5 771 617 | 5 404 321 |
| 20 | Deferred tax liability | | 17 878 331 | 93 348 434 |
| 21 | Other liabilities | 5.12 | 280 194 323 | 256 566 985 |
| 22 | Provisions for possible losses from credit contingencies, other possible losses, and transactions with offshore residents | | 42 145 668 | 37 805 399 |
| 23 | Total liabilities | | 18 892 157 598 | 20 378 763 487 |

| Line No. | Item description | Explanation number | Figures as of the reporting date | Data as of the start of the reporting year |
|---|---|---|---|---|
| III | SOURCES OF EQUITY | | | |
| 24 | Funds of shareholders (participants) | 5.13 | 67 760 844 | 67 760 844 |
| 25 | Treasury shares (interest) redeemed from shareholders (participants) | | 0 | 0 |
| 26 | Paid-in capital in excess of par value | | 228 054 226 | 228 054 226 |
| 27 | Reserve fund | | 3 527 429 | 3 527 429 |
| 28 | Revaluation of securities available for sale at fair value less deferred tax liability (or plus deferred tax asset) | | 39 900 064 | -46 427 290 |
| 29 | Revaluation of fixed assets less deferred tax liability | | 45 400 901 | 66 357 126 |
| 30 | Revaluation of liabilities (claims) for payment of long-term remunerations | | 0 | 0 |
| 31 | Revaluation of hedging instruments | | 0 | 0 |
| 32 | Monetary funds of grant financing (contributions to assets) | | 0 | 0 |
| 33 | Retained profit (uncovered loss) of prior years | | 1 945 987 988 | 1 790 492 964 |
| 34 | Unused profit (loss) for the reporting period | 6 | 498 289 433 | 218 387 307 |
| 35 | Total sources of equity | | 2 828 920 885 | 2 328 152 606 |
| IV | OFF-BALANCE-SHEET LIABILITIES | | | |
| 36 | Irrevocable liabilities of the credit institution | | 6 701 111 522 | 8 065 233 100 |
| 37 | Guarantees and sureties issued by the credit institution | | 1 234 474 908 | 1 387 353 103 |
| 38 | Noncredit contingencies | | 142 840 | 0 |

**CEO and Chairman of the Board**
**Sberbank** _________________ **H .O. Gref**
(Signature) (Full name)

**Senior Managing Director, Chief Accountant –**
**Director of the Accounting and Reporting Department**
**Sberbank** L.S. _________________ **M. Yu. Lukyanova**
(Signature) (Full name)

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Bank Reporting

| Territory code under OKATO | Code of the credit institution (branch) | |
|---|---|---|
| | under OKPO | registration number (reference number) |
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# STATEMENT OF FINANCIAL PERFORMANCE
## (disclosure form)
### for 2016

**of the Credit Institution: Sberbank of Russia**

**Sberbank**

**Mailing address: 19 Vavilova St., Moscow 117997**

Form code under OKUD 0409807

Quarterly (Annual)

thousand rubles

| Line No. | Item description | Explanation number | Data for the reporting period | Figures for the same period of the previous year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| Section 1. Profit and Loss | | | | |
| 1 | Interest income, total, including: | 6,1 | 2 079 766 069 | 1 990 795 763 |
| 1,1 | from funds deposited with credit institutions | | 64 397 494 | 45 298 638 |
| 1,2 | from loans to customers, other than credit institutions | | 1 867 144 838 | 1 815 096 835 |
| 1,3 | from provision of services related to leasing | | 12 025 | 0 |
| 1,4 | from investments in securities | | 148 211 712 | 130 400 290 |
| 2 | Interest expenses, total, including: | 6,2 | 878 207 077 | 1 132 363 133 |
| 2,1 | on deposits from credit institutions | | 64 296 230 | 246 600 692 |
| 2,2 | on deposits from customers, other than credit institutions | | 759 401 850 | 830 989 692 |
| 2,3 | on outstanding debt securities | | 54 508 997 | 54 772 749 |
| 3 | Net interest income (negative interest margin) | | 1 201 558 992 | 858 432 630 |
| 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: | | -87 884 500 | -258 867 154 |
| 4,1 | Changes to provisions for possible losses from accrued interest income | | -6 151 158 | -5 995 500 |
| 5 | Net interest income (negative interest margin) after provisions for possible losses | | 1 113 674 492 | 599 565 476 |
| 6 | Net income from operations with financial assets carried at fair value through profit or loss | | -74 292 233 | -17 141 249 |
| 7 | Net income from operations with financial liabilities carried at fair value through profit or loss | | 0 | 3 397 331 |
| 8 | Net income from operations with securities available for sale | | 2 607 540 | -1 730 756 |
| 9 | Net income from operations with securities held to maturity | | 185 187 | 189 |
| 10 | Net income from operations with foreign currency | | 29 511 322 | 100 403 852 |
| 11 | Net income from revaluation of foreign currency | 6,4 | 18 837 516 | -6 152 110 |
| 12 | Net income from operations with precious metals | | 2 217 651 | 187 331 |
| 13 | Income from participation in the capital of other legal entities | | 8 725 625 | 2 764 701 |
| 14 | Fee and commission income | 6,3 | 360 618 710 | 297 700 676 |
| 15 | Fee and commission expenses | 6,3 | 43 700 379 | 31 759 583 |
| 16 | Changes in the provisions for possible losses from securities available for sale | 5,4 | -7 234 | 1 533 840 |
| 17 | Changes in the provisions for possible losses from securities held to maturity | 5,6 | 2 208 381 | -5 155 700 |
| 18 | Changes in the provisions for other losses | | -41 951 351 | -31 893 241 |
| 19 | Other operating income | | 33 975 420 | 46 009 705 |
| 20 | Net income (expenses) | | 1 412 610 647 | 957 730 462 |
| 21 | Operating expenses | 6,5 | 764 715 933 | 650 830 535 |
| 22 | Profit (loss) before tax | 3,2 | 647 894 714 | 306 899 927 |
| 23 | Tax compensation (expenses) | 6,6 | 149 605 281 | 88 512 620 |
| 24 | Profit (loss) from continued activity | 3,2 | 500 196 653 | 219 918 556 |
| 25 | Profit (loss) from discontinued activity | | -1 907 220 | -1 531 249 |
| 26 | Profit (loss) for the reporting period | 6 | 498 289 433 | 218 387 307 |

Section 2. Total income

| Line No. | Item description | Explanation number | Data for the reporting period | Figures for the same period of the previous year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1 | Profit (loss) for the reporting period | 6 | 498 289 433 | 218 387 307 |
| 2 | Other total income (loss) | | 0 | 0 |
| 3 | Items that are not reclassified into profit or loss, total, including: | | -13 372 024 | -1 567 506 |
| 3,1 | change in the fixed assets revaluation fund | | -13 372 024 | -1 567 506 |
| 3,2 | changes in the fund for revaluation of liabilities (claims) related to pension security for employees under defined contribution plans | | 0 | 0 |
| 4 | Profit tax related to items that may not be reclassified into profit or loss | | -1 701 258 | 0 |
| 5 | Other total income (loss) that may not be reclassified into profit or loss, less profit tax | | -11 670 766 | -1 567 506 |
| 6 | Items that may be reclassified into profit or loss, total, including: | | 96 302 369 | 176 889 250 |
| 6,1 | change in the fund for revaluation of financial assets available for sale | | 96 302 369 | 176 889 250 |
| 6,2 | change in the cash flow hedging fund | | 0 | 0 |
| 7 | Profit tax related to items that may be reclassified into profit or loss | | 19 260 474 | 38 477 771 |
| 8 | Other total income (loss) that may be reclassified into profit or loss, less profit tax | | 77 041 895 | 138 411 479 |
| 9 | Other total income (loss), less profit tax | | 65 371 129 | 136 843 973 |
| 10 | Financial result for the reporting period | | 563 660 562 | 355 231 280 |

**CEO and Chairman of the Board**
**Sberbank** ________________ **H .O. Gref**
(Signature) (Full name)

**Senior Managing Director, Chief Accountant –** L.S.
**Director of the Accounting and Reporting Department**
**Sberbank** ________________ **M. Yu. Lukyanova**
(Signature) (Full name)

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| | under OKPO | registration number (reference number) |
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# STATEMENT OF CAPITAL ADEQUACY TO COVER RISKS, AMOUNT OF PROVISIONS FOR POSSIBLE LOSSES FROM LOANS AND OTHER ASSETS
## (disclosure form)
**as of January 1, 2017**

**of the Credit Institution: Sberbank of Russia**
**Sberbank**
**Mailing address: 19 Vavilova St., Moscow 117997**

Form code under OKUD 0409808

Quarterly (Annual)

**Section 1. Information on the level of capital adequacy** **thousand rubles**

| Line No. | Indicator | Explanation number | Instrument value (amount) as of the reporting date | | Instrument value (amount) as of the beginning of the reporting year | |
|---|---|---|---|---|---|---|
| | | | included in the capital calculation | not included in the capital calculation in the period before January 1, 2018 | included in the capital calculation | not included in the capital calculation in the period before January 1, 2018 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Sources of core Tier 1 capital | | | | | | |
| 1 | Share capital and paid-in capital, total, including that formed through: | 8,1 | 236 765 070 | x | 236 765 070 | x |
| 1,1 | Ordinary shares | | 236 765 070 | x | 236 765 070 | x |
| 1,2 | Preferred shares | | 0 | x | 0 | x |
| 2 | Retained earnings (loss): | | 2 317 501 302 | x | 1 813 185 333 | x |
| 2,1 | of previous years | | 1 905 443 182 | x | 1 729 432 025 | x |
| 2,2 | of the reporting year | | 412 058 120 | x | 83 753 308 | x |
| 3 | Reserve fund | | 3 527 429 | x | 3 527 429 | x |
| 4 | Share of share capital subject to gradual exclusion from the calculation of equity (capital) | | not applicable | x | not applicable | x |
| 5 | Subsidiaries' core capital instruments held by third parties | | not applicable | not applicable | not applicable | not applicable |
| 6 | Sources of core capital, total (line 1 +/- line 2 + line 3 - line 4 + line 5) | | 2 557 793 801 | x | 2 053 477 832 | x |
| Items decreasing the sources of core Tier 1 capital | | | | | | |
| 7 | Trading portfolio adjustment | | not applicable | not applicable | not applicable | not applicable |
| 8 | Goodwill less deferred tax liabilities | | 0 | 0 | 0 | 0 |
| 9 | Intangible assets (except for goodwill and amounts related to rights for mortgage loan servicing), less deferred tax liabilities | | 31 644 296 | 21 096 197 | 9 165 440 | 13 748 159 |
| 10 | Deferred tax assets dependent on future income | | 0 | 0 | 0 | 0 |
| 11 | Cash flow hedging reserves | | not applicable | not applicable | not applicable | not applicable |
| 12 | Incompletely created provisions for possible losses | | 0 | 0 | 0 | 0 |
| 13 | Income from securitization transactions | | not applicable | not applicable | not applicable | not applicable |
| 14 | Income and expenses connected with changes in credit risk for liabilities assessed at fair value | | not applicable | not applicable | not applicable | not applicable |
| 15 | Assets of a defined benefit pension plan | | not applicable | not applicable | not applicable | not applicable |

| | | | | | | |
|---|---|---|---|---|---|---|
| 16 | Investments in the bank's own shares (stock) | | 0 | 0 | 0 | 0 |
| 17 | Mutual cross-shareholdings | | not applicable | not applicable | not applicable | not applicable |
| 18 | Minor investments in core capital instruments of financial institutions | | 0 | 0 | 0 | 0 |
| 19 | Major investments in core capital instruments of financial institutions | 8,2 | 83 468 389 | 55 645 593 | 60 865 665 | 91 298 498 |
| 20 | Rights for mortgage loan servicing | | not applicable | not applicable | not applicable | not applicable |
| 21 | Deferred tax assets independent of future income | | 0 | 0 | 0 | 0 |
| 22 | Aggregate amount of major investments and deferred tax assets in excess of 15 percent of core capital, total, including: | | 0 | 0 | 0 | 0 |
| 23 | major investments in core capital instruments of financial institutions | | 0 | 0 | 0 | 0 |
| 24 | rights for mortgage loan servicing | | not applicable | not applicable | not applicable | not applicable |
| 25 | deferred tax assets independent of future income | | 0 | 0 | 0 | 0 |
| 26 | Other items reducing the sources of core capital established by Bank of Russia, total, including: | | 0 | 0 | 0 | 0 |
| 26,1 | Items subject to gradual exclusion from the calculation of equity (capital) | | 0 | x | 0 | x |
| 27 | Negative value of additional Tier 1 capital | | 173 957 960 | x | 226 885 015 | x |
| 28 | Figures decreasing the sources of core capital, total (sum of lines 7 to 22 and lines 26 to 27) | | 289 070 645 | x | 296 916 120 | x |
| 29 | Core Tier 1 capital, total (line 6 - line 28) | | 2 268 723 156 | x | 1 756 561 712 | x |
| Sources of additional Tier 1 capital | | | | | | |
| 30 | Additional Tier 1 capital instruments and share premium, total, including: | | 0 | x | 0 | x |
| 31 | those classified as capital | | 0 | x | 0 | x |
| 32 | those classified as liabilities | | 0 | x | 0 | x |
| 33 | Additional Tier 1 capital instruments subject to gradual exclusion from the calculation of equity (capital) | | 0 | x | 0 | x |
| 34 | Additional Tier 1 capital instruments of subsidiaries that are held by third parties, total, including: | | not applicable | x | not applicable | x |
| 35 | subsidiaries' additional Tier 1 capital instruments subject to gradual exclusion from the calculation of equity (capital) | | 0 | x | 0 | x |
| 36 | Sources of additional Tier 1 capital, total (line 30 + line 33 + line 34) | | 0 | x | 0 | x |
| Items decreasing the sources of additional Tier 1 capital | | | | | | |
| 37 | Investments in the bank's own additional Tier 1 capital instruments | | 0 | 0 | 0 | 0 |
| 38 | Reciprocal cross ownership of additional Tier 1 capital instruments | | not applicable | not applicable | not applicable | not applicable |
| 39 | Minor investments in additional Tier 1 capital instruments of financial institutions | | not applicable | not applicable | not applicable | not applicable |
| 40 | Major investments in additional Tier 1 capital instruments of financial institutions | | 0 | 0 | 0 | 0 |
| 41 | Other items reducing the sources of additional Tier 1 capital established by Bank of Russia, total, including: | | 173 957 960 | x | 226 885 015 | x |
| 41,1 | items subject to gradual exclusion from equity (capital), total, including: | | 173 957 960 | x | 226 885 015 | x |
| 41.1.1 | intangible assets | | 18 150 255 | x | 13 748 159 | x |
| 41.1.2 | treasury shares (interests) purchased (redeemed) from shareholders (members) | | 0 | x | 0 | x |
| 41.1.3 | shares (interests) of subsidiary and affiliate financial institutions and resident credit institutions | | 155 807 705 | x | 213 136 856 | x |
| 41.1.4 | sources of equity capital formed from inappropriate assets | | 0 | x | 0 | x |
| 41.1.5 | negative value of additional capital resulting from adjustment of the value of equity (capital) by the amount of sources of additional capital formed by investors using inappropriate assets | | 0 | x | 0 | x |
| 42 | Negative value of additional capital | | 0 | x | 0 | x |

| | | | | | | |
|---|---|---|---|---|---|---|
| 43 | Items decreasing the sources of additional Tier 1 capital, total (sum of lines 37 to 42) | | 173 957 960 | x | 226 885 015 | x |
| 44 | Additional Tier 1 capital, total (line 36 - line 43) | | 0 | x | 0 | x |
| 45 | Tier 1 capital, total (line 29 + line 44) | | 2 268 723 156 | x | 1 756 561 712 | x |
| Sources of additional capital | | | | | | |
| 46 | Additional capital instruments and paid-in capital | | 890 933 469 | x | 929 951 133 | x |
| 47 | Additional capital instruments subject to gradual exclusion from the calculation of equity (capital) | | 39 305 040 | x | 45 855 880 | x |
| 48 | Additional capital instruments of subsidiaries that are held by third parties, total, including: | | not applicable | x | not applicable | x |
| 49 | additional capital instruments of subsidiaries subject to gradual exclusion from the calculation of equity (capital) | | not applicable | x | not applicable | x |
| 50 | Provisions for possible losses | | not applicable | x | not applicable | x |
| 51 | Sources of additional capital, total (line 46 + line 47 + line 48 + line 50) | | 930 238 509 | x | 975 807 013 | x |
| Items decreasing the sources of additional capital | | | | | | |
| 52 | Investments in the bank's own additional capital instruments | | 0 | 0 | 0 | 0 |
| 53 | Reciprocal cross ownership of additional capital instruments | | not applicable | not applicable | not applicable | not applicable |
| 54 | Minor investments in the additional capital instruments of financial institutions | | 0 | 0 | 0 | 0 |
| 55 | Major investments in the additional capital instruments of financial institutions | | 72 507 234 | 48 338 155 | 71 208 421 | 106 812 630 |
| 56 | Other figures reducing the sources of additional capital established by Bank of Russia, total, including: | | 2 073 044 | x | 3 109 026 | x |
| 56,1 | items subject to gradual exclusion from equity (capital), total, including: | | 2 073 044 | x | 3 109 026 | x |
| 56.1.1 | sources of capital formed by investors from inappropriate assets | | 0 | x | 0 | x |
| 56.1.2 | accounts receivable overdue for more than 30 calendar days | | 1 044 | x | 1 026 | x |
| 56.1.3 | subordinate loans provided to resident credit institutions | | 2 072 000 | x | 3 108 000 | x |
| 56.1.4 | exceedance of the total amount of loans and bank guarantees provided to the bank's shareholders (participants) and insiders over its maximum amount | | 0 | x | 0 | x |
| 56.1.5 | investments in construction and acquisition of capital and material assets | | 0 | x | 0 | x |
| 56.1.6 | difference between the actual cost of a share payable to participants who have withdrawn from the company and the price for which this share was sold to another participant | | 0 | x | 0 | x |
| 57 | Items decreasing the sources of additional capital, total (sum of lines 52 through 56) | | 74 580 278 | x | 74 317 447 | x |
| 58 | Additional capital, total (line 51 - line 57) | | 855 658 231 | x | 901 489 566 | x |
| 59 | Equity (capital), total (line 45 + line 58) | | 3 124 381 387 | x | 2 658 051 278 | x |
| 60 | Risk-weighted assets: | | x | x | x | x |
| 60,1 | items subject to gradual exclusion from the calculation of equity (capital) | | 260 936 940 | x | 151 256 677 | x |
| 60,2 | those necessary for determining core capital adequacy | 8,4 | 22 835 336 918 | x | 22 303 121 102 | x |
| 60,3 | those necessary for determining Tier 1 capital adequacy | 8,4 | 22 835 336 918 | x | 22 303 121 102 | x |
| 60,4 | those necessary for determining equity (capital) adequacy | 8,4 | 22 902 029 338 | x | 22 389 803 957 | x |
| Equity (capital) adequacy ratio and buffers on equity (capital) adequacy ratio requirements, percentage | | | | | | |
| 61 | Core capital adequacy (line 29 : line 60.2) | | 9,9 | x | 7,9 | x |
| 62 | Tier 1 capital adequacy (line 45 : line 60.3) | | 9,9 | x | 7,9 | x |
| 63 | Equity (capital) adequacy (line 59 : line 60.4) | | 13,6 | x | 11,9 | x |
| 64 | Equity (capital) adequacy ratio buffers, total, including: | | not applicable | x | not applicable | x |
| 65 | capital conservation buffer | | not applicable | x | not applicable | x |
| 66 | counter-cyclical buffer | | not applicable | x | not applicable | x |
| 67 | buffer for systemically important banks | | not applicable | x | not applicable | x |
| 68 | Core capital available for use to support equity (capital) adequacy | | not applicable | x | not applicable | x |
| Equity (capital) adequacy ratio requirements, percentage | | | | | | |
| 69 | Basic capital adequacy ratio | | 9,9 | x | 7,9 | x |
| 70 | Tier 1 capital adequacy ratio | | 9,9 | x | 7,9 | x |
| 71 | Equity (capital) adequacy ratio | | 13,6 | x | 11,9 | x |
| Figures accepted for the reduction of sources of capital that do not exceed the applicable materiality thresholds | | | | | | |
| 72 | Minor investments in capital instruments of financial institutions | | 0 | x | 0 | x |
| 73 | Major investments in capital instruments of financial institutions | | 0 | x | 0 | x |
| 74 | Rights for mortgage loan servicing | | not applicable | x | not applicable | x |
| 75 | Deferred tax assets independent of future income | | 0 | x | 0 | x |
| Restrictions on the inclusion of provisions for possible losses in the calculation of additional capital | | | | | | |
| 76 | Reserves for possible losses included in the calculation of additional capital with regard to positions for which the credit risk is calculated using the standardized approach | | not applicable | x | not applicable | x |
| 77 | Limitations on including reserves for possible losses in the calculation of additional capital when using the standardized approach | | not applicable | x | not applicable | x |
| 78 | Reserves for possible losses included in the calculation of additional capital with regard to positions for which the credit risk is calculated using the IRB model approach | | not applicable | x | not applicable | x |
| 79 | Limitations on including reserves for possible losses in the calculation of additional capital when using the IRB model approach | | not applicable | x | not applicable | x |
| Instruments that shall be gradually excluded from the calculation of equity (capital) (applies from January 1, 2018, to January 1, 2022) | | | | | | |
| 80 | The current limitation on including instruments subject to gradual exclusion from the calculation of equity (capital) in the list of core capital sources | | 0 | x | 0 | x |
| 81 | Instruments not included in the list of core capital sources due to the limitation | | 0 | x | 0 | x |
| 82 | The current limitation on including instruments subject to gradual exclusion from the calculation of equity (capital) in the list of additional Tier 1 capital sources | | 0 | x | 0 | x |
| 83 | Instruments not included in the list of additional Tier 1 capital sources due to the limitation | | 0 | x | 0 | x |
| 84 | The current limitation on including instruments subject to gradual exclusion from the calculation of equity (capital) in the list of additional capital sources | | 0 | x | 0 | x |
| 85 | Instruments not included in the list of additional capital sources due to the limitation | | 0 | x | 0 | x |

Information on balance-sheet data that is sources of data for section 1 of the Report is provided in explanation No. 8 of the accompanying information for form 0409808.

**Section 2. Information on the amount of credit, operational, and market risks covered by capital**

**Subsection 2.1. Credit risk using the standardized approach**

**thousand rubles**

| Line No. | Indicator | Explanation number | Figures as of the reporting date | | | Data as of the start of the reporting year | | |
|---|---|---|---|---|---|---|---|---|
| | | | Value of assets (instruments) evaluated using the standard approach | Assets (instruments) less provisions for possible losses | Value of risk-weighted assets (instruments) | Value of assets (instruments) evaluated using the standard approach | Assets (instruments) less created provisions for possible losses | Value of risk-weighted assets (instruments) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1 | Credit risk on assets recorded in the balance-sheet accounts | 8,4 | 16 426 493 578 | 15 756 459 732 | 11 332 545 334 | 17 929 341 531 | 17 188 923 430 | 12 952 284 586 |
| 1,1 | Assets with a risk ratio <1> of 0 percent, total, including: | | 2 726 725 838 | 2 723 905 058 | 0 | 2 454 195 265 | 2 452 346 463 | 0 |
| 1.1.1 | cash and obligatory reserves deposited with Bank of Russia | | 1 567 052 611 | 1 567 052 611 | 0 | 586 685 386 | 586 685 386 | 0 |
| 1.1.2 | credit claims and other claims secured by guarantees of Russia, the Russian Ministry of Finance, and Bank of Russia and the pledge of government debt securities of Russia, the Russian Ministry of Finance, and Bank of Russia | | 1 159 673 227 | 1 156 852 447 | 0 | 396 414 916 | 395 241 642 | 0 |
| 1.1.3 | credit claims and other claims against the central banks and governments of countries with a country risk assessment of "0" or "1" <2>, including those secured by the guarantees of those countries | | 0 | 0 | 0 | 0 | 0 | 0 |
| 1,2 | Assets with a risk ratio of 20 percent, total, including: | | 2 189 490 566 | 2 184 637 744 | 436 927 549 | 1 709 753 758 | 1 708 539 243 | 341 707 849 |
| 1.2.1 | credit claims and other claims against subjects of Russia or municipal entities and against other entities secured by the guarantees or the pledge of securities of subjects of Russia or municipal entities | | 1 632 346 659 | 1 630 977 581 | 326 195 516 | 772 970 048 | 771 771 844 | 154 354 369 |
| 1.2.2 | credit claims and other claims against the central banks or governments of countries with a country risk assessment of "2", including those secured by their guarantees (pledge of securities) | | 0 | 0 | 0 | 0 | 0 | 0 |
| 1.2.3 | credit claims and other claims against credit institutions that are residents of countries with a country risk assessment of "0" or "1" that have long-term credit ratings <3>, including those secured by their guarantees | | 557 143 907 | 553 660 163 | 110 732 033 | 790 800 054 | 790 800 054 | 158 160 011 |
| 1,3 | Assets with a risk ratio of 50 percent, total, including: | | 6 942 954 | 6 925 841 | 3 462 921 | 839 573 387 | 839 087 663 | 419 543 832 |
| 1.3.1 | credit claims and other foreign currency-denominated claims secured by guarantees of Russia, the Russian Ministry of Finance, and Bank of Russia and the pledge of government debt securities of Russia, the Russian Ministry of Finance, and Bank of Russia denominated in foreign currency | | 0 | 0 | 0 | 88 540 179 | 88 080 053 | 44 040 027 |
| 1.3.2 | credit claims and other claims against the central banks and governments of countries with a country risk assessment of "3", including those secured by their guarantees (pledge of securities) | | 372 993 | 372 993 | 186 497 | 402 939 | 402 939 | 201 470 |
| 1.3.3 | credit claims and other claims against credit institutions that are residents of countries with a country risk assessment of "0" or "1" that do not have long-term credit ratings and against credit institutions that are residents of countries with a country risk assessment of "2", including those secured by their guarantees | | 6 569 961 | 6 552 848 | 3 276 424 | 141 356 966 | 141 356 966 | 70 678 483 |
| 1,4 | Assets with a risk ratio of 100 percent, total, including: | | 11 350 511 514 | 10 738 663 540 | 10 738 663 540 | 12 921 653 434 | 12 184 784 374 | 12 184 784 374 |
| 1.4.1 | loan debts of legal entities | | 5 431 911 885 | 5 074 977 987 | 5 074 977 987 | 6 565 131 278 | 6 101 586 593 | 6 101 586 593 |
| 1,5 | Assets with a risk coefficient of 150 percent: credit claims and other claims against the central banks and governments of countries with a country risk assessment of "7" | | 152 822 706 | 102 327 549 | 153 491 324 | 4 165 687 | 4 165 687 | 6 248 531 |
| 2 | Assets with increased risk ratios, total, including: | | x | x | x | x | x | x |
| 2,1 | those with decreased risk ratios, total, including: | | 32 729 613 | 32 729 613 | 1 935 280 | 83 346 084 | 83 346 084 | 4 406 104 |
| 2.1.1 | mortgage loans with a risk ratio of 50 percent | | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.1.2 | mortgage loans with a risk ratio of 70 percent | | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.1.3 | claims of clearing participants | | 32 729 613 | 32 729 613 | 1 935 280 | 83 346 084 | 83 346 084 | 4 406 104 |
| 2,2 | those with increased risk ratios, total, including: | | 6 167 530 068 | 5 695 131 710 | 7 719 984 000 | 4 297 980 255 | 3 958 226 615 | 5 201 006 646 |
| 2.2.1 | those with a risk ratio of 110 percent | | 2 554 223 443 | 2 340 961 755 | 2 596 018 222 | 2 086 830 349 | 1 897 665 688 | 2 087 432 257 |
| 2.2.2 | those with a risk ratio of 130 percent | | 302 168 045 | 265 502 272 | 328 502 696 | 257 089 265 | 231 286 151 | 288 439 656 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 2.2.3 | those with a risk ratio of 150 percent | | 3 159 788 744 | 2 937 317 847 | 4 405 976 771 | 1 872 838 072 | 1 748 052 207 | 2 622 078 310 |
| 2.2.4 | those with a risk ratio of 250 percent | | 150 238 664 | 150 238 664 | 375 596 661 | 81 222 569 | 81 222 569 | 203 056 423 |
| 2.2.5 | those with a risk ratio of 1250 percent, total, including: | | 1 111 172 | 1 111 172 | 13 889 650 | 0 | 0 | 0 |
| 2.2.5.1 | those under transactions assigning monetary claims, including those certified by deeds of pledge | | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Consumer loans, total, including: | | 160 045 | 113 921 | 166 615 | 738 560 | 672 515 | 954 121 |
| 3,1 | those with a risk ratio of 140 percent | | 132 827 | 104 820 | 146 748 | 704 852 | 651 186 | 911 661 |
| 3,2 | those with a risk ratio of 170 percent | | 16 925 | 5 720 | 9 724 | 23 616 | 16 559 | 28 150 |
| 3,3 | those with a risk ratio of 200 percent | | 0 | 0 | 0 | 0 | 0 | 0 |
| 3,4 | those with a risk ratio of 300 percent | | 10 293 | 3 381 | 10 143 | 10 092 | 4 770 | 14 310 |
| 3,5 | those with a risk ratio of 600 percent | | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Credit risk on credit contingencies, total, including: | | 3 503 956 384 | 3 463 356 835 | 1 220 184 189 | 3 502 741 788 | 3 465 132 274 | 1 277 751 140 |
| 4,1 | on financial instruments with high risk | | 1 209 496 318 | 1 193 023 291 | 1 193 023 291 | 1 275 323 310 | 1 260 345 455 | 1 253 362 988 |
| 4,2 | on financial instruments with average risk | | 13 365 411 | 13 332 308 | 6 666 154 | 3 933 808 | 3 491 500 | 1 892 903 |
| 4,3 | on financial instruments with low risk | | 102 476 138 | 102 473 722 | 20 494 744 | 112 460 152 | 112 450 338 | 22 495 249 |
| 4,4 | on financial instruments without risk | | 2 178 618 517 | 2 154 527 514 | 0 | 2 111 024 518 | 2 088 844 981 | 0 |
| 5 | Credit risk on derivative financial instruments | | 106 107 117 | x | 107 614 638 | 314 647 647 | x | 345 568 333 |

<1> Assets have been classified by risk group in accordance with Clause 2.3 of Bank of Russia Instruction No. 139-I.
<2> Country risk assessments are indicated in accordance with the classification provided by export credit agencies participating in the Arrangement on Officially Supported Export Credits signed by the member countries of the Organization for Economic Cooperation and Development (OECD) (the information on country risk assessments is published in the Banking Supervision section on the official website of Bank of Russia).
<3> The long-term credit ratings of a credit institution are determined based on the ratings assigned by international rating agencies: Standard & Poor's, Fitch Rating's, or Moody's Investors Service.

**Subsection 2.2. Operational risk** **thousand rubles**

| Line No. | Indicator | Explanation number | Data as of the reporting date | Data as of the start of the reporting year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 6 | Operational risk, total, including: | 8,4 | 181 748 253 | 163 442 523 |
| 6,1 | income for the purpose of calculating the capital to cover operational risk, total, including: | | 1 211 655 017 | 1 089 616 819 |
| 6.1.1 | net interest income | | 879 686 664 | 822 441 662 |
| 6.1.2 | net noninterest income | | 331 968 353 | 267 175 157 |
| 6,2 | the number of years preceding the date of calculation of a transaction risk amount | | 3 | 3 |

**Subsection 2.3. Market risk** **thousand rubles**

| Line No. | Indicator | Explanation number | Data as of the reporting date | Data as of the start of the reporting year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 7 | Aggregate market risk, total, including: | 8,4 | 204 965 813 | 240 207 865 |
| 7,1 | interest rate risk, total, including: | | 15 936 051 | 11 226 462 |
| 7.1.1 | General | | 8 720 225 | 8 197 903 |
| 7.1.2 | Special | | 6 992 470 | 3 028 559 |
| 7.1.3 | gamma risk and vega risk for options included in the calculation of interest rate risk | | 223 356 | 0 |
| 7,2 | stock market risk, total, including: | | 0 | 0 |
| 7.2.1 | general | | 0 | 0 |
| 7.2.2 | special | | 0 | 0 |
| 7.2.3 | gamma risk and vega risk for options included in the calculation of stock market risk | | 0 | 0 |
| 7.3 | currency risk, total, including <1>: | | 0 | 7 990 167 |
| 7.3.1 | gamma risk and vega risk for options included in the calculation of currency risk | | 0 | 0 |
| 7,4 | commodities risk, total, including: | | 461 214 | 0 |
| 7.4.1 | general commodities risk | | 299 631 | 0 |
| 7.4.2 | additional commodities risk | | 126 716 | 0 |
| 7.4.3 | gamma risk and vega risk for options included in the calculation of commodities risk | | 34 867 | 0 |

<1> Currency risk as of the beginning of the year is provided in accordance with the methodology for calculating currency risk applicable as of the date of the Report

**Section 3. Information on the amount of provisions for possible losses from loans and other assets**

**thousand rubles**

| Line No. | Indicator | Explanation number | Figures as of the reporting date | Increase (+)/decrease (-) over the reporting period | Data as of the start of the reporting year |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | Actual provisions for possible losses, total, including: | 8,2 | 1 184 422 840 | 66 374 872 | 1 118 047 968 |
| 1.1 | for loans, debt, and debt equivalents | | 1 059 921 865 | 32 051 370 | 1 027 870 495 |
| 1.2 | for other balance-sheet assets related to the risk of possible losses and for other losses | | 82 355 307 | 29 983 233 | 52 372 074 |
| 1.3 | for credit contingencies and securities the rights to which are certified by depositories not meeting Bank of Russia criteria and which are reflected in the off-balance accounts | | 40 599 442 | 2 831 561 | 37 767 881 |
| 1.4 | for operations with offshore residents | | 1 546 226 | 1 508 708 | 37 518 |

**Section 4. Information on the leverage ratio**

| Line No. | Indicator | Explanation number | Value as of the reporting date | Value as of the date one quarter after the reporting date | Value as of the date two quarters after the reporting date | Value as of the date three quarters after the reporting date |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | Tier 1 capital, thousand rubles | 8.1, 8.2 | 2 268 723 156 | 2 047 914 542 | 1 894 268 890 | 1 859 578 668 |
| 2 | Amount of balance-sheet assets and off-balance-sheet claims at risk for calculating the leverage ratio, thousand rubles | | 23 057 993 140 | 22 961 371 483 | 22 999 224 591 | 23 534 171 983 |
| 3 | Leverage ratio under Basel III, percentage | | 9,8 | 8,9 | 8,2 | 7,9 |

**Section 5. Key characteristics of capital instruments**

| Line No. | Instrument characteristic | Description of instrument characteristics | Description of instrument characteristics | Description of instrument characteristics |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1 | Abbreviated company name of the capital instrument issuer | Sberbank | Sberbank | Bank of Russia |
| 2 | Instrument identification number | 10301481V; RU0009029540 | 20301481V; RU0009029557 | Subordinated Loan Agreement of Bank of Russia No. 13/1 dated October 17, 2008 (including addenda No. 1 and No. 2) |
| 3 | Governing law: country code | 643 | 643 | 643 |
| 3.1 | Governing law: country | Russia | Russia | Russia |
| | Regulatory conditions | | | |
| 4 | Level of capital in which the instrument is included during the Basel III transitional period | core capital | additional capital | additional capital |
| 5 | Level of capital in which the instrument is included after the Basel III transitional period | core capital | does not comply | additional capital |
| 6 | Consolidation level at which the instrument is included in the capital | on an individual basis and on the bank group level | on an individual basis and on the bank group level | on an individual basis and on the bank group level |
| 7 | Instrument type | ordinary shares | preferred shares | subordinated loan (deposit) |
| 8 | Instrument value included in the capital calculation | 64 760 844,00 | 2 980 000,00 | 150 000 000,00 |
| 9 | Instrument nominal value | RUB 0,003 | RUB 0,003 | RUB 150,000,000.000 |
| 10 | Instrument classification for accounting purposes | shareholders' equity | shareholders' equity | a liability recorded at the book value |
| 11 | Instrument issue (attraction, placement) date | 11.07.2007 | 11.07.2007 | 25.03.2015 |
| 12 | Presence of a maturity period for the instrument | no maturity period | no maturity period | has maturity period |
| 13 | Instrument maturity date | without limitation | without limitation | 20.10.2058 |
| 14 | Right to early redemption (repayment) of an instrument coordinated with Bank of Russia | no | no | yes |
| 15 | The initial date (dates) for possible exercise of the early redemption (repayment) right, the terms for exercising this right, and the redemption (repayment) amount | no | no | right to early repayment upon the consent of Bank of Russia |
| 16 | The subsequent date (dates) for exercising the early redemption (repayment) right for the instrument | no | no | not applicable |
| | Interest/dividends/coupon yield | | | |
| 17 | Instrument rate type | floating rate | floating rate | fixed rate |
| 18 | Rate | not applicable | no less than 0.15 of the nominal value | 0,07 |
| 19 | Presence of conditions for ceasing dividend payments on common shares | not applicable | yes | yes |
| 20 | Obligatoriness of dividend payment | fully at the discretion of the credit institution (parent credit institution and/or bank group participant) | fully at the discretion of the credit institution (parent credit institution and/or bank group participant) | partially at the discretion of the credit institution (parent credit institution and/or bank group participant) |
| 21 | Terms providing for an increase in payments on an instrument or other motivations for early redemption (repayment) of the instrument | no | no | no |
| 22 | Payment type | noncumulative | noncumulative | noncumulative |
| 23 | Instrument convertibility | nonconvertible | nonconvertible | nonconvertible |
| 24 | Instrument conversion terms | not applicable | not applicable | not applicable |
| 25 | Partial or full conversion | not applicable | not applicable | not applicable |
| 26 | Conversion rate | not applicable | not applicable | not applicable |
| 27 | Obligatoriness of conversion | not applicable | not applicable | not applicable |
| 28 | Level of capital into which instrument the instrument is converted | not applicable | not applicable | not applicable |
| 29 | Abbreviated company name of the issuer of the instrument into which the instrument is converted | not applicable | not applicable | not applicable |
| 30 | Possibility of writing off an instrument to cover losses | not applicable | not applicable | yes |
| 31 | Instrument write-off terms | not applicable | not applicable | provided that payments to Bank of Russia would lead to grounds for taking bankruptcy prevention actions. The right of Bank of Russia to demand a write-off is provided for by the agreement and the law |
| 32 | Partial or full write-off | not applicable | not applicable | partially or in full |
| 33 | Permanent or temporary write-off | not applicable | not applicable | permanent |
| 34 | Recovery mechanism | not applicable | not applicable | not applicable |
| 35 | Instrument subordination | not applicable | not applicable | not applicable |
| 36 | Conformity with the requirements of Bank of Russia Provision No. 395-P and Bank of Russia Provision No. 509-P | yes | no | no |
| 37 | Description of discrepancies | not applicable | no loss absorption condition | no loss absorption condition |

Note: Complete information on the conditions of the issue (raising) of capital instruments as well as relevant information from Section 5 of the Report provided in the "Regulatory Disclosure" section at www.sberbank.com

**Section 5. Key characteristics of capital instruments**

| Line No. | Instrument characteristic | Description of instrument characteristics | Description of instrument characteristics | Description of instrument characteristics |
|---|---|---|---|---|
| 1 | 2 | 6 | 7 | 8 |
| 1 | Abbreviated company name of the capital instrument issuer | Bank of Russia | Bank of Russia | SB CAPITAL S.A. |
| 2 | Instrument identification number | Subordinated Loan Agreement of Bank of Russia No. 13/2 dated November 5, 2008 (including addenda No. 1 and No. 2) | Subordinated Loan Agreement of Bank of Russia No. 13/4 dated June 16, 2014 (including addendum No. 1) | XS0848530977 |
| 3 | Governing law: country code | 643 | 643 | 442 |
| 3.1 | Governing law: country | Russia | Russia | Luxembourg |
| | Regulatory conditions | | | |
| 4 | Level of capital in which the instrument is included during the Basel III transitional period | additional capital | additional capital | additional capital |
| 5 | Level of capital in which the instrument is included after the Basel III transitional period | additional capital | additional capital | does not comply |
| 6 | Consolidation level at which the instrument is included in the capital | on an individual basis and on the bank group level | on an individual basis and on the bank group level | on an individual basis and on the bank group level |
| 7 | Instrument type | subordinated loan (deposit) | subordinated loan (deposit) | subordinated bond loan |
| 8 | Instrument value included in the capital calculation | 150 000 000,00 | 200 000 000,00 | 39 275 040,00 |
| 9 | Instrument nominal value | RUB 150,000,000.000 | 200,000,000.000 RUB | USD 2,000,000.000 |
| 10 | Instrument classification for accounting purposes | a liability recorded at the book value | a liability recorded at the book value | a liability recorded at the depreciated value |
| 11 | Instrument issue (attraction, placement) date | 25.03.2015 | 25.03.2015 | 12.11.2012 |
| 12 | Presence of a maturity period for the instrument | has maturity period | has maturity period | has maturity period |
| 13 | Instrument maturity date | 06.11.2058 | 18.06.2064 | 29.10.2022 |
| 14 | Right to early redemption (repayment) of an instrument coordinated with Bank of Russia | yes | yes | yes |
| 15 | The initial date (dates) for possible exercise of the early redemption (repayment) right, the terms for exercising this right, and the redemption (repayment) amount | right to early repayment upon the consent of Bank of Russia | right to early repayment upon the consent of Bank of Russia | possibility of early repayment of the instrument in full (but not partially) upon the consent of Bank of Russia related to changes in the tax law or the requirements of the authorized supervisory body that substantially deteriorate the issue terms for the parties to the agreement |
| 16 | The subsequent date (dates) for exercising the early redemption (repayment) right for the instrument | not applicable | not applicable | not applicable |
| | Interest/dividends/coupon yield | | | |
| 17 | Instrument rate type | fixed rate | fixed rate | fixed rate |
| 18 | Rate | 0,07 | 0,07 | 0,05 |
| 19 | Presence of conditions for ceasing dividend payments on common shares | yes | yes | no |
| 20 | Obligatoriness of dividend payment | partially at the discretion of the credit institution (parent credit institution and/or bank group participant) | partially at the discretion of the credit institution (parent credit institution and/or bank group participant) | payment is obligatory |
| 21 | Terms providing for an increase in payments on an instrument or other motivations for early redemption (repayment) of the instrument | no | no | no |
| 22 | Payment type | noncumulative | noncumulative | noncumulative |
| 23 | Instrument convertibility | nonconvertible | nonconvertible | nonconvertible |
| 24 | Instrument conversion terms | not applicable | not applicable | not applicable |
| 25 | Partial or full conversion | not applicable | not applicable | not applicable |
| 26 | Conversion rate | not applicable | not applicable | not applicable |
| 27 | Obligatoriness of conversion | not applicable | not applicable | not applicable |
| 28 | Level of capital into which instrument the instrument is converted | not applicable | not applicable | not applicable |
| 29 | Abbreviated company name of the issuer of the instrument into which the instrument is converted | not applicable | not applicable | not applicable |
| 30 | Possibility of writing off an instrument to cover losses | yes | yes | no |
| 31 | Instrument write-off terms | provided that payments to Bank of Russia would lead to grounds for taking bankruptcy prevention actions. The right of Bank of Russia to demand a write-off is provided for by the agreement and the law | provided that payments to Bank of Russia would lead to grounds for taking bankruptcy prevention actions. The right of Bank of Russia to demand a write-off is provided for by the agreement and the law | not applicable |
| 32 | Partial or full write-off | partially or in full | partially or in full | not applicable |
| 33 | Permanent or temporary write-off | permanent | permanent | not applicable |
| 34 | Recovery mechanism | not applicable | not applicable | not applicable |
| 35 | Instrument subordination | not applicable | not applicable | not applicable |
| 36 | Conformity with the requirements of Bank of Russia Provision No. 395-P and Bank of Russia Provision No. 509-P | no | no | no |
| 37 | Description of discrepancies | no loss absorption condition | no loss absorption condition | no loss absorption condition |

**Section 5. Key characteristics of capital instruments**

| Line No. | Instrument characteristic | Description of instrument characteristics | Description of instrument characteristics | Description of instrument characteristics |
|---|---|---|---|---|
| 1 | 2 | 9 | 10 | 11 |
| 1 | Abbreviated company name of the capital instrument issuer | SB CAPITAL S.A. | SB CAPITAL S.A. | Pension Savings MC LLC |
| 2 | Instrument identification number | XS0935311240 | XS1032750165 | 40701481V |
| 3 | Governing law: country code | 442 | 442 | 643 |
| 3.1 | Governing law: country | Luxembourg | Luxembourg | Russia |
| | Regulatory conditions | | | |
| 4 | Level of capital in which the instrument is included during the Basel III transitional period | additional capital | additional capital | additional capital |
| 5 | Level of capital in which the instrument is included after the Basel III transitional period | additional capital | additional capital | additional capital |
| 6 | Consolidation level at which the instrument is included in the capital | on an individual basis and on the bank group level | on an individual basis and on the bank group level | on an individual basis |
| 7 | Instrument type | subordinated bond loan | subordinated bond loan | subordinated bond loan |
| 8 | Instrument value included in the capital calculation | 60 656 900,00 | 60 656 900,00 | 18 500 000,00 |
| 9 | Instrument nominal value | USD 1,000,000.000 | USD 1,000,000.000 | RUB 1,000 |
| 10 | Instrument classification for accounting purposes | a liability recorded at the book value | a liability recorded at the book value | a liability recorded at the book value |
| 11 | Instrument issue (attraction, placement) date | 10.06.2013 | 26.02.2014 | 14.12.2015 |
| 12 | Presence of a maturity period for the instrument | has maturity period | has maturity period | has maturity period |
| 13 | Instrument maturity date | 23.05.2023 | 26.02.2024 | 14.02.2025 |
| 14 | Right to early redemption (repayment) of an instrument coordinated with Bank of Russia | yes | yes | no |
| 15 | The initial date (dates) for possible exercise of the early redemption (repayment) right, the terms for exercising this right, and the redemption (repayment) amount | The initial date for possible exercise of the early redemption right is May 23, 2018; Additional possibility of early repayment of an instrument in full (but not partially) upon the consent of the Central Bank of the Russian Federation related to changes in the tax law or the requirements of the authorized supervisory body that substantially deteriorate the issue terms for the parties to the agreement | The initial date for possible exercise of the early redemption right is February 26, 2019; Additional possibility of early repayment of an instrument in full (but not partially) upon the consent of the Central Bank of the Russian Federation related to changes in the tax law or the requirements of the authorized supervisory body that substantially deteriorate the issue terms for the parties to the agreement | The initial date for possible exercise of the early redemption right is December 14, 2020; Additional possibility of early repayment of the instrument in full upon the consent of the Central Bank of the Russian Federation related to changes in the requirements of the authorized supervisory body that substantially deteriorate the issue terms for the parties to the agreement |
| 16 | The subsequent date (dates) for exercising the early redemption (repayment) right for the instrument | starting from May 23, 2018, exercise of the early redemption right is possible on a daily basis | starting from February 26, 2019, exercise of the early redemption right is possible on a daily basis | starting from February 14, 2020, exercise of the early redemption right upon the consent of Bank of Russia is possible on a daily basis |
| | Interest/dividends/coupon yield | | | |
| 17 | Instrument rate type | fixed rate | fixed rate | fixed rate |
| 18 | Rate | 0,05 | 0,06 | 0,12 |
| 19 | Presence of conditions for ceasing dividend payments on common shares | yes | yes | no |
| 20 | Obligatoriness of dividend payment | partially at the discretion of the credit institution (parent credit institution and/or bank group participant) | partially at the discretion of the credit institution (parent credit institution and/or bank group participant) | partially at the discretion of the credit institution (parent credit institution and/or bank group participant) |
| 21 | Terms providing for an increase in payments on an instrument or other motivations for early redemption (repayment) of the instrument | no | no | no |
| 22 | Payment type | noncumulative | noncumulative | noncumulative |
| 23 | Instrument convertibility | nonconvertible | nonconvertible | nonconvertible |
| 24 | Instrument conversion terms | not applicable | not applicable | not applicable |
| 25 | Partial or full conversion | not applicable | not applicable | not applicable |
| 26 | Conversion rate | not applicable | not applicable | not applicable |
| 27 | Obligatoriness of conversion | not applicable | not applicable | not applicable |
| 28 | Level of capital into which instrument the instrument is converted | not applicable | not applicable | not applicable |
| 29 | Abbreviated company name of the issuer of the instrument into which the instrument is converted | not applicable | not applicable | not applicable |
| 30 | Possibility of writing off an instrument to cover losses | yes | yes | yes |
| 31 | Instrument write-off terms | If the core capital ratio of Sberbank is reduced by 2% as of the reporting date, or the Deposit Insurance Agency implements measures to prevent the bankruptcy of Sberbank of Russia in accordance with the Federal Law "On Additional Measures to Increase the Stability of the Banking System until December 31, 2014," dated October 27, 2008 (with the subsequent amendments and supplements) | If the core capital ratio of Sberbank is reduced by 2 % as of the reporting date, or Sberbank has received a notification from the Deposit Insurance Agency regarding a decision to approve an action plan for bankruptcy prevention in respect to Sberbank in accordance with the Federal Law "On Insolvency (Bankruptcy) of Credit Institutions" | The value of the Bank's capital adequacy ratio calculated by the issuing credit institution in accordance with Bank of Russia Instruction No. 139-I of December 3, 2012, "On Statutory Ratios for Banks" (the "Bank of Russia Instruction No. 139-I") has dropped below 2 percent for a total of six or more operating days during any 30 successive operating days, or the Committee on Banking Supervision of Bank of Russia has approved a plan of involvement of the Deposit Insurance Agency in measures to prevent the bankruptcy of the Bank under which the Deposit Insurance Agency would provide financial assistance in accordance with the Federal Law "On Insolvency (Bankruptcy)" |
| 32 | Partial or full write-off | partially or in full | partially or in full | partially or in full |
| 33 | Permanent or temporary write-off | permanent | permanent | permanent |
| 34 | Recovery mechanism | not applicable | not applicable | not applicable |
| 35 | Instrument subordination | not applicable | not applicable | not applicable |
| 36 | Conformity with the requirements of Bank of Russia Provision No. 395-P and Bank of Russia Provision No. 509-P | yes | yes | yes |
| 37 | Description of discrepancies | not applicable | not applicable | not applicable |

**Reference section**

**Information on the flow of provisions for possible losses from loans, debt, and debt equivalents**

| | | |
|---|---|---|
| | Explanation number: | **5,3** |
| 1 | Creation (additional accrual) of provisions in the reporting period (thousand rubles), total | 656 192 901 |
| | including those due to: | |
| 1.1 | loans issued | 273 003 279 |
| 1.2 | changes in loan quality | 360 570 385 |
| 1.3 | changes in the official foreign currency exchange rate against the ruble set by Bank of Russia | 210 198 |
| 1.4 | other reasons | 22 409 039 |
| 2 | Recovery (decrease) of provisions in the reporting period (thousand rubles), total | 624 141 531 |
| | including those due to: | |
| 2.1 | write-off of bad loans | 56 371 643 |
| 2.2 | repayment of loans | 389 396 742 |
| 2.3 | changes in loan quality | 146 539 450 |
| 2.4 | changes in the official foreign currency exchange rate against the ruble set by Bank of Russia | 15 870 783 |
| 2.5 | other reasons | 15 962 913 |

**CEO and Chairman of the Board**
**Sberbank** _______________ **H .O. Gref**
(Signature) (Full name)

**Senior Managing Director, Chief Accountant –**
**Director of the Accounting and Reporting Department** L.S.
**Sberbank** _______________ **M. Yu. Lukyanova**
(Signature) (Full name)

_________________ ________

Bank Reporting

| Territory code | Code of the credit institution (branch) | |
|---|---|---|
| | under OKPO | registration number (reference number) |
| 45293554000 | 00032537 | 1481 |

# INFORMATION
# ON STATUTORY RATIOS, THE LEVERAGE RATIO, AND THE SHORT-TERM LIQUIDITY RATIO

**(disclosure form)**

**as of January 1, 2017**

**of the Credit Institution: Sberbank of Russia**

**Sberbank**

**Mailing address: 19 Vavilova St., Moscow 117997**

Form code under OKUD 0409813
Quarterly (Annual)

**Section 1. Information on statutory ratios**

as a percentage

| Line No. | Indicator | Explanation number | Statutory value | Actual value | | | |
|---|---|---|---|---|---|---|---|
| | | | | as of the reporting date | | as of the start of the reporting year | |
| 1 | 2 | 3 | 4 | 5 | | 6 | |
| 1 | The core capital adequacy ratio of a bank (R1.1) or a group of banks (R20.1) | 8.4 | 4,5 | | 9,9 | | 7,9 |
| 2 | The Tier 1 capital adequacy ratio of a bank (R1.2) or a group of banks (R20.2) | 8.4 | 6,0 | | 9,9 | | 7,9 |
| 3 | The equity (capital) adequacy ratio of a bank (R1.0) or a group of banks (R20.0) | 8.4 | 8,0 | | 13,6 | | 11,9 |
| 4 | Equity (capital) adequacy ratio of a nonbanking credit institution entitled to make transfers of funds without opening bank accounts and other related bank transactions (R1.3) | | | | | | |
| 5 | Instant liquidity ratio of the bank (R2) | 9.4 | 15,0 | | 217,0 | | 116,4 |
| 6 | Current liquidity ratio of the bank (R3) | 9.4 | 50,0 | | 301,6 | | 154,4 |
| 7 | Long-term liquidity ratio of the bank (R4) | 9.4 | 120,0 | | 55,4 | | 65,5 |
| 8 | Maximum risk ratio per borrower or group of related borrowers of a bank (R6) | | 25,0 | Maximum | 17,9 | Maximum | 20,0 |
| 8.1 | | | | Minimum | 0,1 | Minimum | 0,3 |
| 9 | Maximum major credit risk ratio of a bank (R7) or a group of banks (R22) | | 800,0 | | 129,8 | | 197,5 |
| 10 | Maximum amount of loans, bank guarantees, and sureties issued by the bank to its members (shareholders) (R9.1) | | 50,0 | | 0,0 | | 0,0 |
| 11 | Aggregate risk ratio of the bank's insiders (R10.1) | | 3,0 | | 0,5 | | 0,8 |
| 12 | The ratio of the use of bank equity (capital) for the purchase of stocks (shares) of other legal entities (R12), the ratio of the use of the banking group's equity (capital) for the purchase of stocks (shares) of other legal entities by the parent credit institution of the banking group or members of the banking group (R23) | | 25,0 | | 15,3 | | 10,6 |
| 13 | Ratio of the amount of liquid assets maturing within the next 30 calendar days to the amount of liabilities to nonbank settlement credit institutions (R15) | | | | | | |
| 14 | Liquidity ratio of a nonbanking credit institution entitled to make transfers of funds without opening bank accounts and other related bank transactions (R15.1) | | | | | | |
| 15 | Ratio of maximum aggregate loans to customers involved in settlements for completion of settlements (R16) | | | | | | |
| 16 | Ratio of loans to borrowers, other than those involved in settlements, from nonbank settlement credit institutions on their own behalf and for their own account (R16.1) | | | | | | |
| 17 | Minimum ratio of mortgage coverage and the volume of emission of mortgage-backed bonds (R18) | | | | | | |
| 18 | Maximum risk ratio per borrower or group of related borrowers of a banking group (R21) | | | | | | |

**Section 2. Information on calculating the leverage ratio**

**Subsection 2.1. Calculation of the amount of balance-sheet assets and off-balance-sheet claims at risk for calculating the leverage ratio**

**thousand rubles**

| Line No. | Indicator | Explanation number | Amount |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| 1 | Amount of assets according to the balance sheet (disclosure form), total: | | 21 721 078 483 |
| 2 | Correction related to investments in the capital of credit, financial, insurance, and other institutions the reporting data of which is included in consolidated financial statements but not included in the calculation of the amount of equity (capital), statutory ratios, and the amounts (limits) of open foreign exchange positions of the banking group | | not applicable for statements of a credit institution as a legal entity |
| 3 | Correction related to fiduciary assets recorded in accordance with accounting standards but not included in the calculation of the leverage ratio | | 0 |
| 4 | Correction related to derivative financial instruments | | 19 389 231 |
| 5 | Correction related to securities lending and borrowing | | -10 186 807 |
| 6 | Correction related to reducing credit contingencies to credit equivalent | | 1 435 636 941 |
| 7 | Other corrections | | 107 924 708 |
| 8 | Amount of balance-sheet assets and off-balance-sheet claims at risk for calculating the leverage ratio, after corrections, total: | | 23 057 993 140 |

**Subsection 2.2. Calculation of the leverage ratio**

**thousand rubles**

| Line No. | Indicator | Explanation number | Amount |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| | Balance-sheet assets risk | | |
| 1 | Balance-sheet assets, total: | | 21 025 593 569 |
| 2 | Decreasing correction for the sum of figures taken as a decrease in core capital sources | | 289 070 645 |
| 3 | Balance-sheet assets at risk after correction (difference between lines 1 and 2), total: | | 20 736 522 924 |
| | Risk on operations with derivatives | | |
| 4 | Current credit risk on operations with derivatives (less variation margin received), total: | 9.2 | 77 299 134 |
| 5 | Potential counterparty credit risk on operations with derivatives, total: | | 43 174 414 |
| 6 | Correction for the amount of the nominal value of the collateral on operations with derivatives subject to write-off from the balance in accordance with accounting standards | | not applicable in accordance with Russian Accounting Standards |
| 7 | Decreasing correction for the amount of the transferred variation margin in the established cases | | 0 |
| 8 | Correction as regards the claims of the clearing participant bank against the central counterparty for trade settlements | | 0 |
| 9 | Correction for recording the credit risk as regards the underlying (basic) asset for outstanding derivatives | | 15 073 988 |
| 10 | Decreasing correction as regards outstanding credit derivatives | | 5 015 869 |
| 11 | Derivative risk after corrections (sum of lines 4, 5, and 9 minus lines 7, 8, and 10), total: | | 130 531 667 |
| | Risk on securities lending and borrowing | | |
| 12 | Claims on securities lending and borrowing (excluding netting), total: | | 765 488 415 |
| 13 | Correction for payment netting (claims and liabilities) on securities lending and borrowing | | 13 822 218 |
| 14 | Credit risk per counterparty on securities lending and borrowing | | 3 635 411 |
| 15 | Risk on guarantee transactions on securities lending and borrowing | | 0 |
| 16 | Claims on securities lending and borrowing after corrections (sum of lines 12, 14, 15 minus line 13), total: | | 755 301 608 |

Bank Reporting

| Territory code under OKATO | Code of the credit institution (branch) | |
|---|---|---|
| | under OKPO | registration number (reference number) |
| 45293554000 | 00032537 | 1481 |

# CASH FLOW STATEMENT
## (disclosure form)
**as of January 1, 2017**

**of the Credit Institution: Sberbank of Russia**

**Sberbank**

**Mailing address: 19, Vavilova St., Moscow 19**

Form code 0409814
Quarterly (Annual)
thousand rubles

| No. | Item | Explanation number | Cash flow for the reporting period | Cash flow for the relevant reporting period of the previous year |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1 | Net cash obtained from (used in) operating activities | | | |
| 1,1 | Total cash received from (used in) operating activities before changes in the operating assets and liabilities, including: | | 834 076 446 | 708 008 964 |
| 1.1.1 | Interest received | | 2 054 306 337 | 1 945 341 684 |
| 1.1.2 | Interest paid | | -894 262 374 | -1 078 816 912 |
| 1.1.3 | Commission received | | 361 002 420 | 295 088 532 |
| 1.1.4 | Commission paid | | -42 900 985 | -31 722 011 |
| 1.1.5 | Income less expenses for operations with financial assets carried at fair value through profit or loss that are available for sale | | 31 271 949 | -67 559 167 |
| 1.1.6 | Income less expenses from operations with securities held to maturity | | 0 | 0 |
| 1.1.7 | Income less expenses for operations with foreign currency | | 29 511 469 | 100 407 536 |
| 1.1.8 | other operating income | | 36 628 971 | 44 957 384 |
| 1.1.9 | operating expenses | | -520 576 862 | -475 112 800 |
| 1.1.10 | Tax expenses (compensation) | | -220 904 479 | -24 575 282 |
| 1,2 | Increase (decrease) of net cash from operating assets and liabilities, total, including: | | -340 628 223 | -690 197 152 |
| 1.2.1 | Net increase (decrease) of obligatory reserves in accounts with Bank of Russia | | -36 350 709 | 24 158 980 |
| 1.2.2 | Net increase (decrease) of investments in securities carried at fair value through profit or loss | | 8 281 561 | -17 795 415 |
| 1.2.3 | Net increase (decrease) of loan debts | | -535 976 985 | -60 940 218 |
| 1.2.4 | Net increase (decrease) of other assets | | 240 155 330 | -113 101 109 |
| 1.2.5 | Net increase (decrease) of loans, deposits, and other funds of Bank of Russia | | -187 828 927 | -2 754 071 170 |
| 1.2.6 | Net increase (decrease) in deposits of other credit institutions | | -203 736 138 | -174 025 664 |
| 1.2.7 | Net increase (decrease) in deposits of customers other than credit institutions | | 364 271 683 | 2 326 045 647 |
| 1.2.8 | Net increase (decrease) of financial liabilities carried at fair value through profit or loss | | 0 | 0 |
| 1.2.9 | Net increase (decrease) of outstanding debt instruments | | -29 557 352 | 130 385 630 |
| 1.2.10 | Net increase (decrease) of other liabilities | | 40 113 314 | -50 853 833 |
| 1,3 | Total for section 1 (item 1.1 + item 1.2) | | 493 448 223 | 17 811 812 |
| 2 | Net cash obtained from (used in) investment activities | | X | X |
| 2,1 | Acquisition of securities and other financial assets categorized as "available for sale" | | -1 175 883 791 | -645 178 294 |
| 2,2 | Proceeds from the sale and redemption of securities and other financial assets categorized as "available for sale" | | 1 166 836 409 | 350 385 260 |
| 2,3 | Acquisition of securities categorized as "held to maturity" | | -111 962 292 | -97 809 212 |
| 2,4 | Cash received from redemption of securities "held to maturity" | | 50 599 116 | 48 497 962 |
| 2,5 | Acquisition of fixed assets, intangible assets, and inventory | | -110 935 497 | -50 803 061 |
| 2,6 | Proceeds from the sale of fixed assets, intangible assets, and inventory | | 5 275 370 | 6 516 296 |
| 2,7 | Dividends received | | 13 756 712 | 2 764 701 |
| 2,8 | Total for section 2 (sum of lines 2.1 to 2.7) | | -162 313 973 | -385 626 348 |
| 3 | Net cash obtained from (used in) financing activities | | X | X |
| 3,1 | Shareholders' (members') contributions to share capital | | 0 | 0 |
| 3,2 | Acquisition of equity shares (stocks) redeemed from shareholders (members) | | 0 | 0 |
| 3,3 | Sale of equity shares (stocks) redeemed from shareholders (members) | | 0 | 0 |
| 3,4 | Dividends paid | 8.6 | -44 571 753 | -10 330 830 |
| 3,5 | Total for section 3 (sum of lines 3.1 to 3.4) | | -44 571 753 | -10 330 830 |
| 4 | Impact of changes to the official currency exchange rates against the ruble as established by Bank of Russia on cash and cash equivalents | | -68 010 714 | 112 018 639 |
| 5 | Increase (use) of cash and cash equivalents | | 218 551 783 | -266 126 727 |
| 5,1 | Cash and cash equivalents as of the start of the reporting year | 5.1 | 1 556 595 024 | 1 822 721 751 |
| 5,2 | Cash and cash equivalents as of the end of the reporting period | 5.1 | 1 775 146 807 | 1 556 595 024 |

**CEO and Chairman of the Board**
**Sberbank** ________________ **H .O. Gref**
(Signature) (Full name)

**Senior Managing Director, Chief Accountant –** L.S.
**Director of the Accounting and Reporting Department**
**Sberbank** ________________ **M. Yu. Lukyanova**
(Signature) (Full name)

________________ ________

| | | | |
|---|---|---|---|
| | Risk for credit contingencies | | |
| 17 | Nominal risk for credit contingencies, total: | | 1 220 184 189 |
| 18 | Correction as regards applying the credit equivalent ratios | | -215 452 752 |
| 19 | Risk on credit contingencies after corrections (difference between lines 17 and 18) | | 1 435 636 941 |
| | Capital and risks | | |
| 20 | Tier 1 capital | 8.1, 8.2 | 2 268 723 156 |
| 21 | Amount of balance-sheet assets and off-balance-sheet claims at risk for calculating the leverage ratio (sum of lines 3, 11, 16, 19), total: | | 23 057 993 140 |
| | Leverage Ratio | | |
| 22 | Leverage ratio under Basel III (line 20/line 21), percentage | 8.7 | 9,8 |

**CEO and Chairman of the Board**
**Sberbank** _________________ **H .O. Gref**
(Signature) (Full name)

**Senior Managing Director, Chief Accountant –** L.S.
**Director of the Accounting and Reporting Department**
**Sberbank** _________________ **M. Yu. Lukyanova**
(Signature) (Full name)

The annual financial (accounting) statements of Sberbank of Russia and its subsidiaries for 2016, including the auditor's opinion, disclosure financial statements, and notes to the annual accounting (financial) statements are available at: www.sberbank.com/ru/investor-relations/reports-and-publications/ras