- Development of the system of client transaction monitoring on the Oracle FCCM platform, in part control over suspicious client transactions
- Promotion of the hotline to counter corruption offenses
- Modernization of automated preliminary control procedures when making transactions on the stock markets
- Development and stage-by-stage implementation of the automated system to control conflicts of interest
- Expansion of personnel training programs to the area of compliance

Sberbank is an active participant of professional communities, including, among others, the Expert Group on Countering the Legalization of Criminal Proceeds and Financing of Terrorism, Internal Control and Regulatory (Compliance) Risk under Expert Consultative Counsel, the Federation Counsel, the Federal Assembly of Russia Committee on Budget and Financial Markets under the Federation Counsel, as well as the National Association of Stock Market Participants (NAUFOR) and the National Securities Market Association (NSMA).

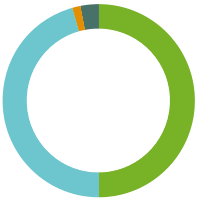
Authorized Capital

Sberbank is an open market company, the shares of which are freely traded on the Moscow Stock Exchange as well as the London and Frankfurt Stock Exchanges and are accepted for trading on the US OTC market as ADR.

Since Sberbank's IPO in June 1991, there have been 13 issues of shares among investors (Russian and foreign legal entities and individuals). The share capital was formed in the amount of RUB 67.76 bln and consists of 21,586,948,000 ordinary shares and 1,000,000,000 preferred shares with a nominal value of RUB 3 each.

Sberbank's main shareholder is the Central Bank of the Russian Federation, the interest of which in the authorized capital of Sberbank is 50% plus one voting share, in the voting shares, 52.32%.

The structure of Sberbank shareholders at the end of business hours on April 14, 2016



The structure of Sberbank shareholders (share in the share capital on the day of closing the Shareholder Register[1])

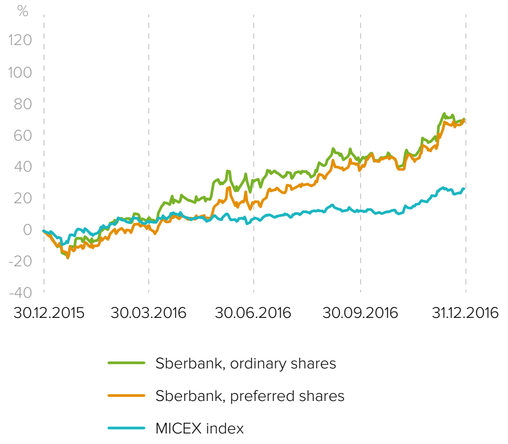
	2012, %	2013, %	2014, %	2015, %	2016, %	Change 2016/2015
Strategic Investor (Bank of Russia)	57.6	50.0 +1	50.0 +1	50.0 +1	50.0 +1	—
Nonresident Corporate Investors	33.8	44.0	43.52	43.27	45.60	+2.33
Resident Corporate Investors	4.1	2.3	2.52	2.83	1.50	–1.33
Private Investors	4.5	3.7	3.96	3.91	2.90	–1.01

[1]Means the date of record date of record for the list of persons entitled to participate in the Annual General Shareholders' Meeting.

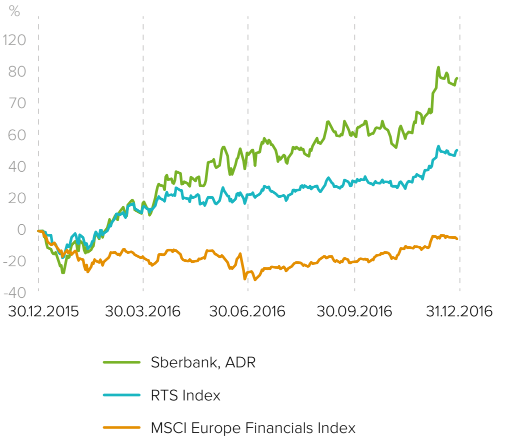
Stock exchange and quotations

The ordinary and preferred shares of Sberbank have been quoted on Russian stock exchanges since 1996. They are included in the quotation list of the first (top) level by CJSC MICEX Stock Exchange. American

Dynamics of quotes of Sberbank's shares in 2016:



Dynamics of quotes of ADR to Sberbank's shares in 2016:



Depositary Receipts (ADR) for ordinary shares of Sberbank are quoted on the London and Frankfurt stock exchanges and have been accepted for trading on the US over-the-counter market since June 2011. The main shareholder and founder of Sberbank is Bank of Russia, which owns 50% of share capital plus one voting share. Other shareholders of Sberbank comprise international and Russian institutional investors and individuals.In 2016, Sberbank ordinary shares were ahead of the market after finishing the year with 71.1% growth and 26.8% growth in the MICEX index. Such dynamics are explained, first and foremost, by Sberbank's restored financial indicators and the improvement of forecasts in the financial models of analysts throughout the year. The consensus forecast of leading analysts on the net profit of Sberbank for 2016 from the beginning of the year increased by 55% to reach RUB 516 bln, which resulted in the growth of the target projected price for ordinary Sberbank shares and, as a result, was followed by their rally to the new historic maximum (intraday maximum RUB 185.34 per share reached on December 21, 2016).

Sberbank shares entered the list of top priority investment securities among the companies from emerging markets: at the end of 2016, among 20 analysts actively covering Sberbank, 14 recommended «buy», 5 recommended «hold» and only 1 «sell».

Sberbank securities still remain the most liquid stock on domestic trading platforms: for instance, the MICEX trading volumes of 2016 of ordinary and preferred Sberbank shares amounted to over RUB 2.4 trln, which made up around 30% of the entire MICEX trading volume, and is comparable with the cumulative trading volume of the largest Russian blue chips (Gazprom, Lukoil, Rosneft) put together.

Based on the results of 2016, Sberbank became the 4th in Europe and the 21st bank in the world in terms of capitalization.

	2015	2016
Ordinary share (MICEX), RUB per share	101.3	173.3
Preferred share (MICEX), RUB per share	76.5	129.8
MICEX index, points	1,761.4	2,232.7
Market capitalization including preferred shares, billion USD	30.8	63.2