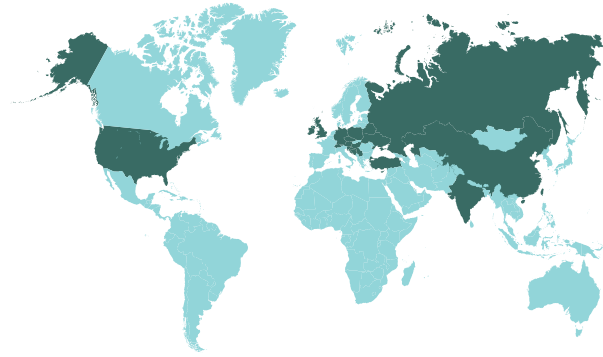


Sberbank in International Markets

Sberbank develops its business in the markets of other countries through a network of subsidiary banks and financial companies.

The Geographic Presence of Sberbank



Subsidiary banks:

- Republic of Kazakhstan
- Republic of Belarus (with a representative office in Poland)
- Switzerland
- Austria (with a bank network in Czech Republic, Hungary, Croatia,
- Serbia, Slovenia, Bosnia and Herzegovina, Banja Luka on the territory of Bosnia and Herzegovina, Ukraine and a branch in Germany)
- Turkey (with a subsidiary in Austria)
- Ukraine

Financial institutions:

- Republic of Kazakhstan
- Republic of Belarus
- Ireland
- USA
- Great Britain
- Republic of Cyprus

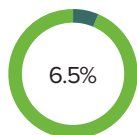
Subsidiary banks operate in the Republic of Kazakhstan, Republic of Belarus (with a representative office of BPS-Sberbank OJSC in Poland), Switzerland, Austria (with a network of banks in the Czech Republic, Hungary, Croatia, Serbia, Slovenia, Bosnia and Herzegovina, Banja Luka in Bosnia and Herzegovina, Ukraine, and a branch in Germany), and Turkey (with a subsidiary bank in Austria), Ukraine. The Bank's financial companies operate in the Republic of Kazakhstan, Republic of Belarus, Ireland, the United States, the United Kingdom, and Cyprus.

Within their regions of presence, subsidiary banks offer a wide range of banking services to retail and corporate clients and perform operations in financial markets. All operations are made under licenses obtained from national regulators. The finance companies provide services in accordance with their specialization.

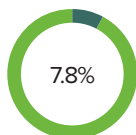
In India, Sberbank is represented by Sberbank Branch in New Delhi, and in Bahrain, by a branch of DenizBank A.Ş., a subsidiary bank. In addition, Sberbank performs a range of functions through two foreign representative offices located in Germany and China. These representative offices are not directly involved in banking operations but contribute instead to promoting the business of Sberbank and its clients in their regions of presence.

Market share by assets in countries of presence

Kazakhstan

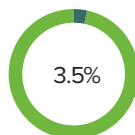
Subsidiary Bank
Sberbank

Belarus



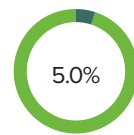
BPS-Sberbank OJSC

Ukraine



SBERBANK PJSC

Turkey



Denizbank A.Ş.

Market share of Sberbank Europe Group by assets in its countries of presence (Sberbank's estimate):

Austria	1.1%	Bosnia and Herzegovina	7.1%
Czech Republic	1.3%		
Hungary	1.0%	Banja Luka	3.1%
Slovenia	5.1%	Serbia	2.8%
Croatia	2.4%	Ukraine	0.2%

Information on the Number of Employees and Clients

Subsidiary Banks	Number of employees, thousand	Number of clients, mln
Subsidiary Bank Sberbank JSC (Kazakhstan)	3.5	1.3
BPS-Sberbank OJSC (Belarus)	2.6	1.6
SBERBANK PJSC (Ukraine)	2.0	1.1
Denizbank A.Ş. (Turkey)	14.7	10.1
Sberbank Europe Group	4.3	0.7