

Report on interested-party transactions concluded by Sberbank in 2017

This Report presents a list of transactions performed by Sberbank in 2017 that are recognized as interested-party transactions in accordance with the requirements of Federal Law No. 208-FZ "On Joint-Stock Companies" dated December 26, 1995. The consent/approval of the Supervisory Board of Sberbank was received for the transactions indicated in points 1–13 and 15; the consent of the annual General Shareholders' Meeting of Sberbank was received for the transaction indicated in point 14. The grounds for recognition as a party interested in the performance of transactions is shown as of the time of their performance.

The accuracy of the data entered in the Report has been confirmed by the Audit Commission of Sberbank.

The report was approved by the Supervisory Board of PJSC Sberbank (Minutes No. 10 of April 17, 2018).

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
1	<p>Counterparties: Gazprom Capital, GAZ Capital S.A., Gazprom, or other companies controlled by Gazprom.</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Supervisory Board of Sberbank V.A. Mau was simultaneously a member of the Board of Directors of Gazprom,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Gazprom: 0%.</p>		
	Acquisition by Sberbank of bonds issued by Gazprom or issuers controlled by Gazprom	Amount: RUB 45,000 million 1	1
2	<p>Counterparties: Gazprom Space Systems, acting on behalf of a simple partnership between Gazprom Space Systems, New Technologies, and Gazprom</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Supervisory Board of Sberbank V.A. Mau was simultaneously a member of the Board of Directors of Gazprom,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Gazprom: 0%.</p>		
	Framework agreement on the obligation of Sberbank to open five credit facilities	Amount: not more than RUB 7,379.6 million and not more than EUR 204.2 million 5	6
	Provision by Sberbank of a loan in the form of a non-revolving credit facility	Amount: EUR 137 million 1	7
	Provision by Sberbank of a loan in the form of a non-revolving credit facility	Amount: EUR 21.6 million 1	8
	Provision by Sberbank of a loan in the form of a non-revolving credit facility	Amount: RUB 4,027.3 million 1	9
	Provision by Sberbank of a loan in the form of a non-revolving credit facility	Amount: RUB 3,352.3 million 1	10
	Provision by Sberbank of a loan in the form of a non-revolving credit facility	Amount: EUR 45.6 million 1	11

Corporate governance	Impact on society	Financial results	Foreign subsidiary banks	Risk report
No.	Material terms of the transaction		Number of transactions in the section	Number of transactions as a cumulative total
3	<p>Counterparty: Sberbank Capital Limited Liability Company</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: - member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank M.V. Poletaev was simultaneously a member of the Board of Directors of Sberbank Capital,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0001%,</p> <p>participation interest of the interested party in the share capital of Sberbank Capital 0%.</p>			
	Change in the terms for the provision of a credit facility in the amount of RUB 12,000 million for the financing of current activity, including (but not exclusively) the purchase of real estate properties, provision and repayment of loans	Change in the interest rate for the use of a loan and maturity date of the loan	1	12
	Change in the terms for the provision of a credit facility in the amount of RUB 12,000 million for the financing of current activity, including (but not exclusively) the purchase of real estate properties, provision and repayment of loans	Change in the interest rate for the use of a loan and maturity date of the loan	1	13
4	<p>Counterparty: Sberbank Leasing Joint Stock Company</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Executive Board of Sberbank V.V. Kulik was simultaneously a member of the Board of Directors of Sberbank Leasing,</p> <p>Participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>Participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank Leasing: 0%.</p>			
	Provision by Sberbank of bank guarantees to ensure the performance by Sberbank Leasing of its tax obligations	Bank guarantees to a total amount of: RUB 3,000 million Term of provision: up to October 31, 2017	1	14
	Provision by Sberbank of a non-revolving credit facility for financing, including compensation of costs previously incurred by Sberbank Leasing related to the acquisition of railway equipment for transfer under finance lease	Amount: RUB 3,250.33 million Term: up to April 25, 2021	1	15
	Provision by Sberbank of a non-revolving credit facility for financing the costs of Sberbank Leasing related to the acquisition of equipment for subsequent transfer under finance lease	Amount: USD 0.017 million Term: up to July 28, 2023	1	16
	Provision by Sberbank of fourteen non-revolving credit facilities for financing the costs of Sberbank Leasing on the acquisition of vehicles for transfer under finance lease	Total amount of limit on the credit facilities: RUB 54 million Term: up to January 28, 2020	14	30
	Provision by Sberbank of bank guarantees for the purposes of ensuring the performance by Sberbank Leasing of a contract to provide finance leasing services for the acquisition of vehicles.	Amount: RUB 13.5 million Term: up to March 17, 2017	1	31

No.	Material terms of the transaction		Number of transactions in the section	Number of transactions as a cumulative total
	Provision by Sberbank of a non-revolving credit facility for financing the costs of Sberbank Leasing on the acquisition of equipment for subsequent transfer under finance lease	Amount: RUB 34.3 million Term: November 28, 2019	1	32
	Provision by Sberbank of three non-revolving credit facilities for financing the costs of Sberbank Leasing on the acquisition of metal-working equipment for subsequent transfer under finance lease	Total amount of limit on the credit facilities: RUB 156.7 million Term: up to April 28, 2019	3	33
	Provision by Sberbank of ten non-revolving credit facilities for financing the costs of Sberbank Leasing on the acquisition of aircraft for transfer under finance lease	Total amount of limit on the credit facilities: USD 247.9 million Term: up to August 28, 2028	10	43
	Provision by Sberbank of a non-revolving credit facility for financing the costs of Sberbank Leasing on the acquisition of vehicles, special-purpose machinery, and equipment for transfer under finance lease	Amount: RUB 1,120 million Term: up to April 28, 2021	1	44
	Provision by Sberbank of a non-revolving framework credit facility for financing the costs of Sberbank Leasing on the acquisition by the borrower of vehicles, special-purpose machinery, and equipment for subsequent transfer under finance lease	Amount: RUB 400 million Term: August 28, 2023	1	45
	Provision by Sberbank of a non-revolving framework credit facility for financing the costs of Sberbank Leasing on the acquisition of vehicles and special-purpose machinery for transfer under finance lease	Amount: RUB 748 million Term: up to January 28, 2023	1	46
	Provision by Sberbank of a non-revolving framework credit facility for financing the costs of Sberbank Leasing on acquisitions for subsequent transfer under finance lease	Amount: RUB 2,000 million Term: up to July 18, 2029	1	47
	Provision by Sberbank of a non-revolving credit facility for financing the costs related to the acquisition of equipment for transfer under finance lease	Amount: RUB 200 million Term: October 28, 2022	1	48
	Provision by Sberbank of ten non-revolving credit facilities for financing the costs related to the acquisition of equipment with subsequent transfer under finance lease	Amount: RUB 196 million Term: February 28, 2017	1	49

Corporate governance	Impact on society	Financial results	Foreign subsidiary banks	Risk report
No.	Material terms of the transaction		Number of transactions in the section	Number of transactions as a cumulative total
	Provision by Sberbank of a non-revolving credit facility for financing the costs related to the acquisition of equipment for subsequent transfer under finance lease	Amount: EUR 0.3 million Term: February 28, 2019	1	50
	Provision by Sberbank of a non-revolving credit facility for financing the costs related to the acquisition of equipment for subsequent transfer under finance lease	Amount: USD 0.15 million Term: up to October 28, 2019	1	51
	Provision by Sberbank of two non-revolving credit facilities for financing costs on the acquisition of vehicles with the aim of subsequent transfer under finance lease	Amount: RUB 208.1 million Term: up to February 28, 2022	2	53
	Provision by Sberbank of three non-revolving credit facilities for refinancing costs incurred under existing transactions related to the acquisition of assets for subsequent transfer to lessees under lease agreements as part of the Leasing Conveyor technology	Amount: RUB 6,000 million Term: up to December 29, 2022	3	56
	Provision by Sberbank of three non-revolving credit facilities for financing costs on the acquisition of rolling stock with the aim of subsequent transfer under sale and leaseback	Amount: RUB 1,050 million Term: up to December 25, 2026	3	59
5	<p>Counterparty: Sberbank Automated Trading System Closed Joint Stock Company</p> <p>Interested parties and grounds for recognition as parties interested in the performance of the transaction:</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank L.A. Khasis was simultaneously the Chairman of the Board of Directors of Sberbank ATS, <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0012%.</p> <p>Participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank ATS: 0%.</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank S.K. Kuznetsov is simultaneously a member of the Board of Directors of Sberbank ATS; <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank ATS: 0%.</p>			
	Delivery by Sberbank of products with the Sberbank logo indicated on the website of the Corporate Store "I Love Sberbank": www.ilovesberbank.ru .	Amount: RUB 50 million	1	60

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
6	<p>Counterparties: Sberbank Europe AG, Signa Holding GmbH, Signa International Sports Holding GmbH</p> <p>Interested parties and grounds for recognition as parties interested in the performance of the transaction:</p> <p>- member of the Executive Board of Sberbank A.V. Morozov was simultaneously a member of the Supervisory Board of Sberbank Europe AG;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0014%.</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank Europe AG: 0%.</p> <p>- member of the Executive Board of Sberbank S.A. Sagaydak was simultaneously a member of the Supervisory Board of Directors of Sberbank Europe AG;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.00003%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank Europe AG: 0%.</p>		
	Sberbank funds part of the credit facility provided by Sberbank Europe AG based on the Credit Limit Agreement	1	61
	Sberbank Europe AG undertakes to provide Signa International Sports Holding GmbH a non-revolving credit facility to finance its general corporate business goals.	1	62
7	<p>Counterparty: Federal State Autonomous Higher Educational Institution National Research University Higher School of Economics (HSE)</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Supervisory Board of Sberbank, President, Chairman of the Executive Board of Sberbank H.O. Gref was simultaneously a member of the Supervisory Board of HSE.</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0031%.</p> <p>Party's share in the share capital of HSE: not applicable.</p>		
	Provision of Sberbank bank guarantees	1	63
	<p>The total amount of bank guarantees simultaneously in effect (guarantee limit) cannot exceed RUB 20 million</p> <p>Term: up to August 2, 2019</p>		

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
8	<p>Counterparty: Sberbank Europe AG</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction:</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank A.V. Morozov is simultaneously a member of the Supervisory Board of Sberbank Europe AG, <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0014%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank Europe AG: 0%;</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board M.V. Poletaev is simultaneously a member of the Supervisory Board of Sberbank Europe AG, <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0001%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank Europe AG: 0%;</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank, Deputy Chairman of Sberbank S.K. Kuznetsov is simultaneously a member of the Supervisory Board of Sberbank Europe AG, <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank Europe AG: 0%.</p>	1	64
9	<p>Counterparty: Cetelem Bank Limited Liability Company</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction:</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank A.Yu. Torbakhov was simultaneously the Chairman of the Board of Directors of Cetelem Bank; <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital of Cetelem Bank: 0%;</p> <ul style="list-style-type: none"> - member of the Executive Board of Sberbank A.V. Morozov was simultaneously a member of the Board of Directors of Cetelem Bank, <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0014%;</p> <p>participation interest of the interested party in the share capital of Cetelem Bank: 0%.</p> <p>Sberbank provides a revolving framework credit facility for the provision by Cetelem Bank of loans to individuals (except mortgage loans) and wholesale financing (financing under a factoring agreement).</p>	1	65

No.	Material terms of the transaction		Number of transactions in the section	Number of transactions as a cumulative total
	Sberbank provides a revolving framework credit facility with tiered interest rates	Amount: total credit limit RUB 37,600 million Term: up to June 27, 2019	1	66
10	Counterparty: Sberbank (Ukraine)			
	Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank L.A. Khasis is simultaneously a member of the Board of Sberbank (Ukraine),			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0012%,			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank (Ukraine): 0%.			
	Sberbank assigns part of its rights of claim to Sberbank (Ukraine) under a loan agreement	No payment is made for the assignment of rights of claim	1	67
11	Counterparty: State Corporation Bank for Development and Foreign Trade Activity (Vnesheconombank) (trust management over pension savings)			
	Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Supervisory Board of Sberbank M.S. Oreshkin was simultaneously a member of the Board of Directors of Vnesheconombank			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%.			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Vnesheconombank: 0%.			
	Opening by Sberbank of trust management accounts in the currency of the Russian Federation and performance of settlement and clearing operations during the performance of trust management operations with pension savings	Amount: limit of up to RUB 100 million	1	68
	Agreement on maintaining a minimum permanent cash balance on the bank agreement agreed upon by the parties	Amount: limit of up to RUB 100 million	1	69
12	Counterparty: Alfa Strakhovanie Open Joint Stock Company			
	Interested party and grounds for recognition as a party interested in the performance of the transaction:			
	- President, Chairman of the Executive Board of Sberbank H.O. Gref is a beneficiary in the transaction,			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0031%,			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;			
	- member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank L.A. Khasis is a beneficiary in the transaction,			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0012%,			
	participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;			

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
	<p>- member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board M.V. Poletaev is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0001%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Deputy Chairman of the Executive Board of Sberbank A.Yu. Torbakhov is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Deputy Chairman of the Executive Board of Sberbank A.V. Morozov is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0014%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Deputy Chairman of the Executive Board of Sberbank O.V. Ganeev is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Deputy Chairwoman of the Executive Board of Sberbank B.I. Zlatkis is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0004%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Deputy Chairman of the Executive Board of Sberbank S.K. Kuznetsov is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Deputy Chairwoman of the Executive Board of Sberbank Yu.G. Chupina is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%;</p> <p>- member of the Executive Board of Sberbank, Senior Vice-President of Sberbank A.V. Bazarov is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0022%,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Alfa Strakhovanie: 0%.</p>		

No.	Material terms of the transaction		Number of transactions in the section	Number of transactions as a cumulative total
	Inclusion of additional insurance plans in the existing voluntary health insurance agreement, establishing the effective term of the additional insurance plans, establishing the amount of insurance premiums and the procedure for their payment under the additional insurance plans	Amount: the average amount of the insurance premium for one insured party is no more than RUB 262 thousand per year	1	70
13	<p>Counterparties: Yandex N.V. (Netherlands), Yandex.Market B.V. (Netherlands)</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Supervisory Board of Sberbank H.O. Gref was simultaneously a member of the Board of Directors of Yandex N.V.,</p> <p>Participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0031%.</p> <p>Participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Yandex N.V.: less than 0.001%</p>	Amount: RUB 30,000 million	1	71
14	<p>Counterparty: Gas Industry Insurance Company Joint Stock Company (SOGAZ)</p> <p>Interested parties and grounds for recognition as a party interested in the performance of the transaction:</p> <ul style="list-style-type: none"> - CEO and Chairman of the Executive Board of Sberbank H.O. Gref is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0031%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%; - member of the Executive Board of Sberbank and First Deputy Chairman of the Executive Board of Sberbank L.A. Khasis is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0012%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%; - member of the Executive Board of Sberbank and First Deputy Chairman of the Executive Board of Sberbank M.V. Poletaev is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0001%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%; - member of the Executive Board of Sberbank and Deputy Chairman of the Executive Board of Sberbank A.Yu. Torbakhov is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%; - member of the Executive Board of Sberbank and Deputy Chairman of the Executive Board of Sberbank A.V. Morozov is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0014%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%; 			

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
	<p>- member of the Executive Board of Sberbank and Deputy Chairman of the Executive Board of Sberbank O.V. Ganeev is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Executive Board of Sberbank and Deputy Chairwoman of the Executive Board of Sberbank B.I. Zlatkis is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0004%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Executive Board of Sberbank and Deputy Chairman of the Executive Board of Sberbank S.K. Kuznetsov is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Executive Board of Sberbank of Russia and Deputy Chairwoman of the Executive Board of Sberbank Yu.G. Chupina is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Executive Board of Sberbank and Senior Vice-President of Sberbank A.V. Bazarov is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0022%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank S.M. Ignatiev is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank G.I. Luntovsky is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank A.L. Kudrin is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank S.A. Shvetsov is a beneficiary in the transaction, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank N.Yu. Ivanova is a beneficiary in the transaction,</p>		

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
	<p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank M.S. Oreshkin is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank O.N. Skorobogatova is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank G.G. Melikyan is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.0001%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank L.B. Boguslavsky is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank of Russia M.G. Gilman is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0.00018%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank N. Wells is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank V.A. Mau is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of SOGAZ: 0%;</p> <p>- member of the Supervisory Board of Sberbank E.T. Aho is a beneficiary in the transaction,</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%;</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of JSC SOGAZ: 0%.</p>		
	<p>D&O Liability Insurance Contract of Sberbank and Sberbank Group companies.</p>	<p>Insurance premium RUB 36.6 million</p> <p>Insured amount RUB 4,600 million</p> <p>Additional insured amount for independent directors: RUB 30 million</p> <p>Aggregate additional insured amount for independent directors: RUB 150 million</p>	<p>1</p> <p>72</p>

No.	Material terms of the transaction	Number of transactions in the section	Number of transactions as a cumulative total
15	<p>Counterparty: State Corporation Bank for Development and Foreign Economic Affairs (Vnesheconombank)</p> <p>Interested party and grounds for recognition as a party interested in the performance of the transaction: member of the Supervisory Board of Sberbank A.G. Siluanov was simultaneously a member of the Supervisory Board of Vnesheconombank, participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Sberbank: 0%.</p> <p>participation interest of the interested party in the share capital (percentage of shares belonging to the interested party) of Vnesheconombank: 0%.</p>		
	<p>Agreement on the conclusion of transactions containing the obligations of the parties regarding the mutual sale and purchase of foreign currency cash, acceptance-handover of foreign currency cash for collection, provision of credit risk assessment services.</p>	<p>Amount: No more than RUB 3,250.</p>	<p>1 73</p>
	<p>Agreement on the conclusion of securities sale and purchase transactions/related transactions</p>	<p>Amount: within related transactions, where settlements have not been concluded, should not exceed RUB 65,000 million</p>	<p>1 74</p>
	<p>Conclusion of an agreement determining the general terms and the procedure for the execution by the parties of repo contracts on the securities market</p>	<p>Amount: within related transactions, where settlements have not been concluded, should not exceed RUB 65,000 million</p>	<p>1 75</p>
	<p>Conclusion of an agreement on repo transactions on the securities market</p>	<p>Amount: within related transactions, where settlements have not been concluded, should not exceed RUB 65,000 million</p>	<p>1 76</p>
	<p>Conclusion of two deliverable forward foreign exchange transactions</p>	<p>Amount: No more than USD 50 million</p>	<p>2 78</p>