

The approach to information disclosure related to Corporate Social Responsibility report

The limits of information disclosure in the field of sustainable development differ from the limits of financial reporting; this section the information is consolidated for the largest Group members that produce a considerable impact on the regions of their presence to the next criteria:

- Control of subsidiaries by Sberbank (over 50% of shares owned)
- Number of company employees (over 60 employees)
- Conducting financial activity, which is the core activity of the Group, or performing auxiliary functions for the purpose of implementing Sberbank's core activity

Information on the entities to be included in the scope of particular indicators shall be provided in the respective description and the names of tables and diagrams.

The term "Group", when used in the Employees and Development of Society and State sections, shall include Sberbank, Autonomous Noncommercial Organization of Postgraduate Professional Education Sberbank Corporate University and all entities listed in the table below.

Subsidiary Banks

DENIZBANK A.Ş.

Sberbank Europe AG

BPS-Sberbank OJSC (Belarus)

Subsidiary Bank Sberbank JSC (Kazakhstan)

Cetelem Bank LLC

Subsidiary Companies

Sberbank-Technologies (Sbertech) JSC

Sberbank Leasing JSC

Sberbank Private Pension Fund JSC

Nonbanking Credit Institution Yandex.Money LLC

Sberbank Life Insurance LLC

Sberbank – Automated Trading System CJSC

Delovaya Sreda JSC

Sberbank Service LLC

Sovremennyye Tekhnologii LLC

ActiveBusinessCollection LLC