

# List of key subsidiaries and affiliates of Sberbank

No.	Name	Country of registration	Country of business	Total share from the point of view of the Group, %
1.	Aukcion LLC	Russian Federation	Russian Federation	100.00
2.	KIPARISIANA INVESTMENT LTD	Republic of Cyprus	Russian Federation	100.00
3.	Kiparis 2 LLC	Russian Federation	Russian Federation	100.00
4.	Moscow Municipal Golf Club LLC	Russian Federation	Russian Federation	71.95
5.	GARANT-SV LLC	Russian Federation	Russian Federation	100.00
6.	Gorizont-servis LLC	Russian Federation	Russian Federation	100.00
7.	GAMMA-S LLC	Russian Federation	Russian Federation	100.00
8.	SB Development LLC	Russian Federation	Russian Federation	100.00
9.	SAFE INFORMATION AREA LLC	Russian Federation	Russian Federation	100.00
10.	Sberbank Capital LLC	Russian Federation	Russian Federation	100.00
11.	Sberbank Leasing JSC	Russian Federation	Russian Federation	100.00
12.	SBERBANK LEASING UKRAINE LLC	Ukraine	Ukraine	100.00
13.	SB Leasing Cyprus Limited	Republic of Cyprus	Russian Federation	100.00
14.	SB LEASING IRELAND LIMITED	Ireland	Russian Federation	100.00
15.	Nord JSC	Russian Federation	Russian Federation	100.00
16.	SBERBANK LEASING KAZAKHSTAN LLP	Republic of Kazakhstan	Republic of Kazakhstan	100.00
17.	BPS Leasing CJSC	Republic of Belarus	Republic of Belarus	99.23
18.	SB Sberbank JSC	Republic of Kazakhstan	Republic of Kazakhstan	100.00
19.	SBERBANK PJSC	Ukraine	Ukraine	100.00
20.	BPS-Sberbank OJSC	Republic of Belarus	Republic of Belarus	98.43
21.	Sberbank – Automated Trading System CJSC	Russian Federation	Russian Federation	100.00
22.	Sovremennyye Tekhnologii LLC	Russian Federation	Russian Federation	100.00
23.	Registrar Company Status JSC	Russian Federation	Russian Federation	40.00
24.	United Credit Bureau CJSC	Russian Federation	Russian Federation	50.00
25.	Promising Investments LLC	Russian Federation	Russian Federation	100.00
26.	Rublevo-Archangelskoe JSC	Russian Federation	Russian Federation	100.00
27.	Sberbank Financial Company LLC	Russian Federation	Russian Federation	100.00
28.	Sberbank Specialized Depository LLC	Russian Federation	Russian Federation	100.00

No.	Name	Country of registration	Country of business	Total share from the point of view of the Group, %
29.	Universal Electronic Card JSC	Russian Federation	Russian Federation	96.07
30.	Regional Information Centre of the Oryol Region JSC	Russian Federation	Russian Federation	49.00
31.	Unified Billing and Processing Centre in Nizhny Tagil JSC	Russian Federation	Russian Federation	49.00
32.	Unified Information and Settlement Centre Region-21 OJSC	Russian Federation	Russian Federation	49.00
33.	Regional Unified Information and Settlement Centre JSC	Russian Federation	Russian Federation	49.00
34.	Regional Information Centre of the Kirov Region JSC	Russian Federation	Russian Federation	47.08
35.	Single Transport Card LLC	Russian Federation	Russian Federation	96.07
36.	Unified Information and Settlement Centre of the Kaluga Region JSC	Russian Federation	Russian Federation	49.00
37.	NCO Universal Electronic Card LLC	Russian Federation	Russian Federation	96.07
38.	Universal Electronic Card of the Irkutsk Region JSC	Russian Federation	Russian Federation	49.00
39.	Unified Settlement Centre of Mari El Republic JSC	Russian Federation	Russian Federation	47.08
40.	Unified Billing and Processing Centre of the Kursk Region JSC	Russian Federation	Russian Federation	96.07
41.	Regional Information Centre of the Kemerovo Region JSC	Russian Federation	Russian Federation	40.03
42.	Unified Billing and Processing Centre of Khanty-Mansi Autonomous Okrug – Yugra JSC	Russian Federation	Russian Federation	71.96
43.	Regional Unified Information and Settlement Centre JSC	Russian Federation	Russian Federation	48.04
44.	Regional Information and Settlement Centre of the Vologda Region JSC	Russian Federation	Russian Federation	96.07
45.	Strategy Partners Group CJSC	Russian Federation	Russian Federation	74.75
46.	Strategy Partners Kazakhstan LLP	Republic of Kazakhstan	Republic of Kazakhstan	74.75
47.	Sberbank Investments LLC	Russian Federation	Russian Federation	100.00
48.	SBERBANK INVESTMENTS LIMITED	Republic of Cyprus	Russian Federation	100.00
49.	Sberbank Finance Limited	Republic of Cyprus	Russian Federation	100.00

No.	Name	Country of registration	Country of business	Total share from the point of view of the Group, %
50.	Sberbank Technologies JSC	Russian Federation	Russian Federation	100.00
51.	Sberbank Technologies LLC	Republic of Belarus	Republic of Belarus	99.61
52.	Loyalty Programmes Centre JSC	Russian Federation	Russian Federation	100.00
53.	3D CJSC	Russian Federation	Russian Federation	100.00
54.	Bylinnye Bogatry LLC	Russian Federation	Russian Federation	100.00
55.	CIB Financial Broker LLC	Russian Federation	Russian Federation	100.00
56.	Sberbank CIB USA, Inc.	USA	USA	100.00
57.	SBGB Cyprus Limited	Republic of Cyprus	Russian Federation	100.00
58.	Sberbank CIB (UK) Limited	United Kingdom of Great Britain and Northern Ireland	United Kingdom of Great Britain and Northern Ireland	100.00
59.	SA&PM (Cyprus) Limited (TDAM)	Republic of Cyprus	Russian Federation	100.00
60.	SIB (CYPRUS) LIMITED	Republic of Cyprus	Russian Federation	100.00
61.	Troika Capital Partners Limited (Cyprus)	Republic of Cyprus	Russian Federation	100.00
62.	TD KUA Holdings Limited (Cyprus)	Republic of Cyprus	Russian Federation	100.00
63.	Arimero Holding Limited	Republic of Cyprus	Russian Federation	100.00
64.	FORMOVOCHNYE AVTOMATY LLC	Russian Federation	Russian Federation	100.00
65.	Format-Neva LLC	Russian Federation	Russian Federation	100.00
66.	PF LAGOM CJSC	Russian Federation	Russian Federation	100.00
67.	Khosztovary LLC	Russian Federation	Russian Federation	100.00
68.	Lagom-Ukraine LLC	Ukraine	Ukraine	100.00
69.	Binotek LLC	Russian Federation	Russian Federation	100.00
70.	Lagom-Ural LLC	Russian Federation	Russian Federation	100.00
71.	SMG Plastic LLC	Russian Federation	Russian Federation	100.00
72.	Sabon LLC	Russian Federation	Russian Federation	100.00
73.	Sategor CJSC	Russian Federation	Russian Federation	100.00
74.	Troika Dialog Investments Limited	Republic of Cyprus	Russian Federation	100.00
75.	Sberbank CIB JSC	Russian Federation	Russian Federation	100.00
76.	SIB Financial Consultant JSC	Russian Federation	Russian Federation	100.00
77.	Bogatyrskaya TROIKA LLC	Russian Federation	Russian Federation	100.00
78.	TD SOFT LLC	Russian Federation	Russian Federation	100.00
79.	Sberbank Asset Management JSC	Russian Federation	Russian Federation	100.00
80.	Sberbank (Switzerland) AG	Swiss Confederation	Swiss Confederation	99.28
81.	Insurance company Sberbank Insurance Life LLC	Russian Federation	Russian Federation	100.00
82.	Sberbank Europe AG	Republic of Austria	Republic of Austria	100.00

No.	Name	Country of registration	Country of business	Total share from the point of view of the Group, %
83.	SBERBANK BH D.D.	Bosnia and Herzegovina	Bosnia and Herzegovina	100.00
84.	Sberbank A.D. BANJA LUKA	Bosnia and Herzegovina	Bosnia and Herzegovina	100.00
85.	SBERBANK D.D.	Republic of Croatia	Republic of Croatia	100.00
86.	Sberbank Srbija A.D.	Republic of Serbia	Republic of Serbia	100.00
87.	"SUPER KARTICA" d.o.o. Beograd	Republic of Serbia	Republic of Serbia	33.00
88.	PJSC "VS Bank"	Ukraine	Ukraine	99.92
89.	SBERBANK Banka d.d.	Republic of Slovenia	Republic of Slovenia	99.98
90.	Privatinvest d.o.o.	Republic of Slovenia	Republic of Slovenia	99.98
91.	SBERBANK CZ, A.S.	Czech Republic	Czech Republic	100.00
92.	Sberbank Magyarorszag Zrt (MAGYARORSZAGI VOLKSBANK RT.)	Hungary	Hungary	98.93
93.	BEVO-Holding GmbH	Republic of Austria	Republic of Austria	100.00
94.	ALB EDV-Service GmbH	Republic of Austria	Republic of Austria	100.00
95.	Pronam Nekretnine d.o.o. (Sberbank Nekretnine d.o.o.)	Republic of Croatia	Republic of Croatia	100.00
96.	Korus Consulting CIS LLC	Russian Federation	Russian Federation	100.00
97.	Sberbank Factoring LLC	Russian Federation	Russian Federation	100.00
98.	Delovaya Sreda JSC	Russian Federation	Russian Federation	100.00
99.	Cetelem Bank LLC (Commercial Bank BNP Paribas Vostok Limited Liability Company)	Russian Federation	Russian Federation	79.20
100.	SB Securities S.A.	Grand Duchy of Luxembourg	Grand Duchy of Luxembourg	100.00
101.	DENIZBANK A.Ş.	Republic of Turkey	Republic of Turkey	99.85
102.	Deniz Faktoring Anonim Sirketi	Republic of Turkey	Republic of Turkey	99.85
103.	Deniz Yatirim Menkul Kiymetler Anonim Sirketi	Republic of Turkey	Republic of Turkey	99.84
104.	Deniz Portfoy Yonetimi A.S.	Republic of Turkey	Republic of Turkey	99.83
105.	Deniz Gayrimenkul Yatirim Ortakligi A.S. (Deniz Yatirim Ortakligi A.S.)	Republic of Turkey	Republic of Turkey	91.24
106.	Intertech Bilgi islem ve Pazarlama Ticaret A.S.	Republic of Turkey	Republic of Turkey	99.85
107.	Deniz Kartli Odeme Sistemleri A.S.	Republic of Turkey	Republic of Turkey	99.85
108.	Acik Deniz Radyo ve Televizyon Iletisim Yayıncılık Ticaret ve Sanayi A.S.	Republic of Turkey	Republic of Turkey	99.84
109.	EKSPRES MENKUL DEGERLER A.S.	Republic of Turkey	Republic of Turkey	99.85
110.	Denizbank Kultur Sanat Yayıncılık Ticaret ve Sanayi A.S.	Republic of Turkey	Republic of Turkey	99.85
111.	Euro Deniz International Banking Unit Limited	Republic of Cyprus	Republic of Cyprus	99.76
112.	DENIZBANK AG	Republic of Austria	Republic of Austria	99.85

No.	Name	Country of registration	Country of business	Total share from the point of view of the Group, %
113.	Deniz Finansal Kiralama Anonim Sirketi	Republic of Turkey	Republic of Turkey	99.85
114.	Deniz Immobilien Service GmbH	Republic of Austria	Republic of Austria	99.85
115.	Denizbank Moscow Joint-Stock Company	Russian Federation	Russian Federation	99.85
116.	CR Erdberg Eins GmbH & Co KG	Republic of Austria	Republic of Austria	99.85
117.	Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş.	Republic of Turkey	Republic of Turkey	33.28
118.	Sotsialnye Garantii OJSC	Russian Federation	Russian Federation	49.87
119.	ActiveBusinessCollection LLC	Russian Federation	Russian Federation	100.00
120.	PS Yandex.Money LLC	Russian Federation	Russian Federation	75.00
121.	Nonbanking Credit Institution Yandex.Money LLC	Russian Federation	Russian Federation	75.00
122.	Sberbank Service LLC	Russian Federation	Russian Federation	100.00
123.	SB Capital S.A.	Grand Duchy of Luxembourg	Grand Duchy of Luxembourg	0.00
124.	Non-slate Pension Fund of Sberbank JSC	Russian Federation	Russian Federation	100.00
125.	Insurance Company Sberbank Insurance LLC	Russian Federation	Russian Federation	100.00
126.	Sberbank Insurance Broker LLC	Russian Federation	Russian Federation	100.00
127.	Sberbank Insurance Broker LLP	Russian Federation	Russian Federation	100.00
128.	Professional Consultant LLC	Russian Federation	Russian Federation	100.00
129.	Platius LLC	Russian Federation	Russian Federation	50.01
130.	RuTarget LLC	Russian Federation	Russian Federation	100.00
131.	Sberbank Real Estate Centre LLC	Russian Federation	Russian Federation	100.00

<b>No.</b>	<b>Name</b>	<b>Country of registration</b>	<b>Country of business</b>	<b>Total share from the point of view of the Group, %</b>
132.	Digital Technologies LLC	Russian Federation	Russian Federation	100.00
133.	EVOTOR LLC	Russian Federation	Russian Federation	40.00
134.	Digital Assets LLC	Russian Federation	Russian Federation	100.00
135.	Cloud Tekhnologies LLC	Russian Federation	Russian Federation	100.00
136.	Engri LLC	Russian Federation	Russian Federation	100.00
137.	Management Company SBVK CJSC	Russian Federation	Russian Federation	100.00
138.	Sberbank-Telecom LLC	Russian Federation	Russian Federation	100.00
139.	Segmento LLC	Russian Federation	Russian Federation	100.00
140.	SB Structured Issuance B.V.	the Netherlands	the Netherlands	0.00
141.	IKS JSC	Russian Federation	Russian Federation	100.00