

# Report on non–arm’s-length transactions concluded by Sberbank in 2016

The Report includes a list of transactions concluded by Sberbank in 2016 which are recognized as non-arm’s-length transactions in accordance with Federal Law No. 208-FZ “On Joint-Stock Companies” (as amended by the Federal Law No. 343-FZ “On making amendments into the Federal Law “On Joint-Stock Companies” and the Federal Law “On Limited Liability Companies” with regard to regulation of major transactions and related-party transactions” dated July 3, 2016).

All the mentioned transactions are approved by the Supervisory Board or General Shareholders’ Meeting of Sberbank. Grounds for recognizing parties as being interested in the transaction are provided as of the moment of the transaction.

1	<b>Counterparty:</b> <i>Bank of Russia</i>	Number of deals	Cumulative total number of deals
<b>Interested parties:</b> <i>members of the Supervisory Board of the Bank S. M. Ignatiev, G. Luntovskiy, S.A. Shvetsov, N. Ivanova, D. Tulin</i>			
<b>Grounds for recognizing the parties as being interested in the transaction:</b>			
<i>All listed persons are members of the Supervisory Board of Sberbank and are also members of the Board of Directors of Bank of Russia.</i>			
Concluding an Agreement on the provision of loans to banks secured by guarantees of the Federal Corporation for the Development of Small and Medium Enterprises.	Contains no financial obligations of the parties.	1	1
Raising loans from Bank of Russia within the framework of the Agreement on Provision of Loans by Bank of Russia Secured by the Federal Corporation for the Development of Small and Medium Enterprises JSC concluded between Bank of Russia and Sberbank.	The one-time amount of loans raised from Bank of Russia shall not exceed RUB 100 bln.	1	2
Raising loans from Bank of Russia within the framework of the Agreement on Provision of Loans by Bank of Russia Secured by Pledge of Claims on Loans Raised for the Implementation of Investment Projects.	Amount: max RUB 110,000 mln Interest rates on the loans of Bank of Russia and the terms on which the loans of Bank of Russia are provided shall be established by Bank of Russia and published on its official website.	1	3
Raising loans from Bank of Russia within the framework of Agreement No. 14814004 dated December 13, 2013, on Provision of Loans by Bank of Russia Secured by Pledge of Claims under Loan Agreements secured by EXIAR insurance contracts.	Amount: max RUB 110,000 mln Interest rates on the loans of Bank of Russia and the terms on which the loans of Bank of Russia are provided shall be established by Bank of Russia and published on its official website.	1	4
Raising loans from Bank of Russia within the framework of Agreement No. 14810004 dated April 23, 2015, on Provision of Loans by Bank of Russia Secured by Pledge of Claims under Loans Provided within the Framework of the Federal Targeted Program "Development of the Military-Industrial Complex of Russia for 2011–2020."	Amount: max RUB 110,000 mln Interest rates on the loans of Bank of Russia and the terms on which the loans of Bank of Russia are provided shall be established by Bank of Russia and published on its official website.	1	5

2	<p><b>Counterparty:</b> Sberbank PJSC (Ukraine)</p> <p><b>Interested parties:</b> members of the Executive Board H. Gref, A. V. Morozov, A. V. Bazarov</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b></p> <p>H. Gref, Chairman of the Executive Board of Sberbank, is also the Chairman of the Supervisory Board of Sberbank PJSC (Ukraine), while A. V. Bazarov and A. V. Morozov, members of the Executive Board of Sberbank, are also members of the Supervisory Board of Sberbank PJSC (Ukraine).</p>	Number of deals	Cumulative total number of deals	
	Acquisition by Sberbank of ordinary registered shares of an additional issue of Sberbank PJSC (Ukraine).	Amount: UAH 4,293 mln	1	6
3	<p><b>Counterparty:</b> BPS-Sberbank OJSC (Republic of Belarus)</p> <p><b>Interested parties:</b> member of the Executive Board S. N. Gorkov</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b></p> <p>Member of the Executive Board of Sberbank S. N. Gorkov is at the same time a Member of the Supervisory Board of BPS-Sberbank OJSC.</p>	Number of deals	Cumulative total number of deals	
	Provision of subordinated loan by Sberbank to BPS-Sberbank OJSC.	Amount: max EUR 15 mln Term: 7 years.	1	7
4	<p><b>Counterparty:</b> BPS-Sberbank OJSC (Republic of Belarus)</p> <p><b>Interested parties:</b> member of the Executive Board S. A. Sagaydak</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b></p> <p>Member of the Executive Board of Sberbank S. A. Sagaydak is at the same time a Member of the Supervisory Board of BPS-Sberbank OJSC.</p>	Number of deals	Cumulative total number of deals	
	Providing services for transaction processing, including the collection, transfer, and maintenance of financial and informational messages on operations using a card or card details in the software and hardware complex of the International Processing Center.	The remuneration is calculated based on the number of processed transactions multiplied by the cost of one transaction in the amount of EUR 0.0057 and may not exceed 2% of the book value of assets of Sberbank of Russia during the entire period of performance of obligations under the contract. Payment are made in EUR. The period of the transaction – is indefinite.	1	8
5	<p><b>Counterparty:</b> Sberbank Europe AG (Austria)</p> <p><b>Interested parties:</b> member of the Executive Board A. V. Morozov</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b></p> <p>A. V. Morozov, a member of the Executive Board of Sberbank, is also a member of the Supervisory Board of Sberbank Europe AG (Austria).</p>	Number of deals	Cumulative total number of deals	
	Providing credit risk assessment services. independent examination of the loan applications of Sberbank Europe AG (Austria) in accordance with the procedures established by the Sberbank Group regarding the examination of transactions with corporate borrowers related to credit risk and creation of advisory reports Sberbank Europe AG (Austria).	Remuneration is calculated based on the amount of direct and indirect expenses actually incurred by Sberbank in connection with the services plus 1.5% (currency, EUR).	1	9
6	<p><b>Counterparty:</b> Sberbank Europe AG (Austria), Signa International Sports Holding GmbH</p> <p><b>Interested parties:</b> member of the Executive Board A. V. Morozov, S. A. Sagaydak</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b></p> <p>members of the Executive Board of Sberbank A. V. Morozov and S. A. Sagaydak are also members of the Supervisory Board of Sberbank Europe AG (Austria).</p>	Number of deals	Cumulative total number of deals	
	Sberbank is participating in funding a loan provided by Sberbank Europe AG as per a Facility Agreement dated December 5, 2016.	Total amount: EUR 120 mln Term: up to 60 months	1	10
	Sberbank Europe AG shall provide Signa International Sports Holding GmbH with a non-revolving loan facility to finance general corporate goals. (Agreement on the provision of a loan facility dated May 2, 2016)	Total amount: EUR 155 mln Term: up to 60 months	1	11

7	<b>Counterparty:</b> JSC Concern Kalashnikov, Rostec Group of Companies <b>Interested parties:</b> member of the Supervisory Board of the Bank A.G. Siluanov <b>Grounds for recognizing the parties as being interested in the transaction:</b>	Number of deals	Cumulative total number of deals
	<i>A. Siluanov, a member of the Supervisory Board of Sberbank, is also a member of the Supervisory Board of Rostec Group of Companies.</i>		
	Opening nonrevolving loan facility No. 7782 dated June 27, 2016, for JSC Concern Kalashnikov to perform basic industrial operations, make capital investments and repay the loan, including interest and other payments set forth in the Loan Agreement.	Amount: maximum limit of the loan facility is RUB 11.9 mln. Financing term: through 06/26/2023	1 12
	Concluding Surety Agreement No. 7782-POR-2 between Sberbank and the Rostec Group of Companies, where the Rostec Group of Companies shall be liable to Sberbank for the execution of all liabilities by JSC Concern Kalashnikov under the agreement for opening nonrevolving loan facility No. 7782 dated June 27, 2016, which was concluded between Sberbank and JSC Concern Kalashnikov, including repayment of the principal, interest for use of the loan, prepayment charge, forfeits, reimbursement of court costs for debt collection, and other losses of Sberbank caused by nonperformance or improper performance by JSC Concern Kalashnikov of its liabilities under the Loan Agreement.	The general liability of the Rostec Group of Companies to Sberbank for the execution by JSC Concern Kalashnikov of liabilities under the Loan Agreement shall be limited to 51% of the following liabilities: liability to repay 30% of the debt and liability to pay interest, fees, payments and forfeits in full. Term: through June 26, 2026.	1 13
8	<b>Counterparty:</b> Sberbank Leasing JSC <b>Interested parties:</b> members of the Executive Board, V.V. Kulik and N.V. Tsekhomskiy <b>Grounds for recognizing the parties as being interested in the transaction:</b>	Number of deals	Cumulative total number of deals
	<i>members of the Executive Board of Sberbank V. V. Kulik and N. V. Tsekhomskiy are also members of the Board of Directors of Sberbank Leasing JSC.</i>		
	Opening a nonrevolving loan facility between Sberbank and Sberbank Leasing JSC.	Amount: max USD 51.4 mln. Term: up to 149 months	1 14
	Opening a nonrevolving loan facility between Sberbank and Sberbank Leasing JSC.	Amount: max USD 88 mln. Term: up to 90 months	1 15
9	<b>Counterparty:</b> Sberbank Leasing JSC <b>Interested parties:</b> member of the Executive Board V. V. Kulik and S. A. Sagaydak <b>Grounds for recognizing the parties as being interested in the transaction:</b>	Number of deals	Cumulative total number of deals
	<i>members of the Executive Board of Sberbank V. V. Kulik and S. A. Sagaydak are also members of the Board of Directors of Sberbank Leasing JSC.</i>		
	Opening of a nonrevolving loan facility by Sberbank for Sberbank Leasing JSC (Agreement No. 2137/7 dated February 25, 2011), subject to Supplementary Agreement No. 1 dated March 14, 2013, and Supplementary Agreement No. 2 dated February 24, 2016, to finance expenses for the acquisition of machinery and its subsequent lease to Firm Transgarant LLC.	Amount: RUB 3,374 mln. Term: up to 7 years	1 16
	Opening four nonrevolving loan facilities (Agreement No. 2847) dated April 22, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Factory technique.	Amount: RUB 6,000 mln. Term: until March 25, 2020.	4 17 18 19 20
	Opening four nonrevolving loan facilities (Agreement No. 2848) dated April 22, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Factory technique.	Amount: RUB 1,100 mln. Term: until March 25, 2021.	4 21 22 23 24

	Opening four nonrevolving loan facilities (Agreement No. 2849) dated April 22, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Factory technique.	Amount: RUB 700 mln. Term: until March 25, 2020.	4	25 26 27 28
	Opening four nonrevolving loan facilities (Agreement No. 2850) dated April 22, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Factory technique.	Amount: RUB 500 mln. Term: until March 25, 2021.	4	29 30 31 32
	Opening three nonrevolving loan facilities (Agreement No. 2821) dated March 23, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Assembly Line technique.	Amount: RUB 2,060 mln. Term: until May 22, 2020.	3	33 34 35
	Opening three nonrevolving loan facilities (Agreement No. 2822) dated March 23, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Assembly Line technique.	Amount: RUB 400 mln. Term: until May 22, 2021.	3	36 37 38
	Opening three nonrevolving loan facilities (Agreement No. 2823) dated March 23, 2016, to refinance expenses incurred by Sberbank Leasing JSC under effective transactions related to the acquisition of property for its subsequent transfer to lessees under lease agreements concluded within the framework of the Leasing Assembly Line technique.	Amount: RUB 700 mln. Term: until May 22, 2022.	3	39 40 41
10	<b>Counterparty:</b> <i>Sberbank Leasing JSC</i> <b>Interested parties:</b> <i>member of the Executive Board V. V. Kulik</i> <b>Grounds for recognizing the parties as being interested in the transaction:</b> <i>member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.</i>		Number of deals	Cumulative total number of deals
	Concluding a Supplementary Agreement on changes in the loan period, the debt repayment plan and the interest rate to the Agreement for opening nonrevolving loan facility No. 151062 dated April 24, 2015, for financing/refinancing the expenses of Sberbank Leasing JSC for provision of a loan to SB Leasing Ireland Limited.	Amount: USD 51.079 mln. Term: Max 25 months	1	42
	Establishing a loan funds availability period through December 27, 2016, without changing the other terms of the Agreement as per Supplementary Agreement No. 2 dated May 16, 2016, to agreements for opening nonrevolving loan facilities Nos. 7675, 7676 and 7677 dated November 28, 2014.	Contains no financial obligations of the parties.	1	43
11	<b>Counterparty:</b> <i>Sberbank Leasing JSC, Admiralty Shipyards JSC</i> <b>Interested parties:</b> <i>members of the Executive Board, V.V. Kulik and N.V. Tsekhomskiy</i> <b>Grounds for recognizing the parties as being interested in the transaction:</b> <i>members of the Executive Board of Sberbank V. V. Kulik and N. V. Tsekhomskiy are also members of the Board of Directors of Sberbank Leasing JSC.</i>		Number of deals	Cumulative total number of deals
	Concluding an agreement for opening a nonrevolving loan facility between Sberbank and Sberbank Leasing JSC to finance expenses for a leasing transaction with Admiralty Shipyards JSC.	Amount: EUR 1.936 mln Term: until March 28, 2020.	1	44

12	<b>Counterparty:</b> UEC JSC and Regional Cash Management Center OJSC <b>Interested parties:</b> member of the Executive Board A. Yu. Torbakhov <b>Grounds for recognizing the parties as being interested in the transaction:</b>	Number of deals	Cumulative total number of deals
	<i>member of the Executive Board of Sberbank A. Yu. Torbakhov is at the same time the Chairman of the Board of Directors of UEC JSC.</i>		
	Sale by Sberbank of uncertificated registered ordinary shares of Regional Cash Management Center OJSC to UEK JSC. Amount: max RUB 23.6 mln	1	45
13	<b>Counterparty:</b> Sberbank Leasing JSC, Irkut Corporation PJSC <b>Interested parties:</b> member of the Executive Board V. V. Kulik <b>Grounds for recognizing the parties as being interested in the transaction:</b>	Number of deals	Cumulative total number of deals
	<i>member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.</i>		
	Concluding Agreement No. 7769 on opening a nonrevolving loan facility for Sberbank Leasing JSC dated March 1, 2016, to finance expenses for the acquisition of machinery and its subsequent lease to Irkut Corporation PJSC. Amount: USD 145,381. Term: until August 28, 2023.	1	46
	Concluding Agreement No. 7770 on opening a nonrevolving loan facility for Sberbank Leasing JSC dated March 1, 2016, to finance expenses for the acquisition of machinery and its subsequent lease to Irkut Corporation PJSC. Amount: USD 156,587. Term: until August 28, 2023.	1	47
	Opening nonrevolving loan facility No. 7774 dated February 9, 2016, between Sberbank and Sberbank Leasing JSC to finance expenses under the leasing transaction with Irkut Corporation PJSC. Amount: USD 215,394.55. Term: until May 28, 2021.	1	48
	Opening nonrevolving loan facility No. 7775 dated February 9, 2016, between Sberbank and Sberbank Leasing JSC to finance expenses under the leasing transaction with Irkut Corporation PJSC. Amount: USD 436,438.65. Term: until August 28, 2021.	1	49
	Concluding Agreement No. 7763 on opening a nonrevolving loan facility for Sberbank Leasing JSC dated April 4, 2016, to finance expenses for the acquisition of machinery and its subsequent lease to Irkut Corporation PJSC. Amount: USD 94,251. Term: until March 28, 2023.	1	50
	Concluding Agreement No. 7764 on opening a nonrevolving loan facility for Sberbank Leasing JSC dated April 4, 2016, to finance expenses for the acquisition of machinery and its subsequent lease to Irkut Corporation PJSC. Amount: USD 155,446. Term: until March 28, 2023.	1	51
	Opening a nonrevolving loan facility for Sberbank Leasing JSC to finance expenses for the acquisition of machinery under Contract No. 2100-5941 to be leased to Irkut Corporation PJSC. Amount: USD 142 mln. Term: through December 25, 2023.	1	52
	Opening two nonrevolving loan facilities – Nos. 7627 and 7628 – dated April 17, 2014, as amended by Supplementary Agreements No. 1 dated June 24, 2015, and No. 2 dated April 21, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery to be leased to Irkut Corporation PJSC. Amount: USD 10.7 mln. Term: through February 9, 2024.	2	53
	Opening a nonrevolving loan facility No. 7790 dated April 28, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery to be leased to Irkut Corporation PJSC. Amount: USD 0.2 mln. Term: through October 28, 2021.	1	55

14	<b>Counterparty:</b> Sberbank Leasing JSC, Polyus JSC	Number of deals	Cumulative total number of deals
	<b>Interested parties:</b> member of the Executive Board V. V. Kulik		
	<b>Grounds for recognizing the parties as being interested in the transaction:</b>		
	<i>member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.</i>		
	Opening three nonrevolving loan facilities – Nos. 0005000-60042-0, 0005000-60043-0 and 0005000-60044-0 – for Sberbank Leasing JSC to finance expenses for the acquisition of new equipment, motor vehicles and special-purpose machinery for subsequent lease to Polyus JSC.	Total amount: RUB 1,531.8 mln. Term: until March 29, 2023.	3 56 57 58
15	<b>Counterparty:</b> Sberbank Leasing JSC, GBU Avtomobilnye Dorogi	Number of deals	Cumulative total number of deals
	<b>Interested parties:</b> member of the Executive Board V. V. Kulik		
	<b>Grounds for recognizing the parties as being interested in the transaction:</b>		
	<i>member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.</i>		
	Opening three nonrevolving loan facilities (Nos. 2886, 2887 and 2895 dated May 26, 2016) for Sberbank Leasing JSC to finance expenses for the acquisition of special-purpose machinery for subsequent lease to GBU Avtomobilnye Dorogi.	Total amount of transactions: RUB 622.7 mln. Term: through July 28, 2019.	3 59 60 61
	Opening three nonrevolving loan facilities (Nos. 2888, 2889 and 2893 dated May 26, 2016) for Sberbank Leasing JSC to finance expenses for the acquisition of special-purpose machinery for subsequent lease to GBU Avtomobilnye Dorogi.	Total amount of transactions: RUB 270.5 mln. Term: through August 28, 2019.	3 62 63 64
	Opening three nonrevolving loan facilities (Nos. 2890, 2891 and 2894 dated May 26, 2016) for Sberbank Leasing JSC to finance expenses for the acquisition of special-purpose machinery for subsequent lease to GBU Avtomobilnye Dorogi.	Total amount of transactions: RUB 264.1 mln. Term: through September 28, 2019.	3 65 66 67
	Opening two nonrevolving loan facilities (Nos. 2886 and 2887 dated May 26, 2016) for Sberbank Leasing JSC to finance expenses for the acquisition of special-purpose machinery for subsequent lease to GBU Avtomobilnye Dorogi.	Total amount of transactions: RUB 253.6 mln. Term: through August 28, 2019.	2 68 69
	Providing Sberbank Leasing JSC with bank guarantees for the execution of liabilities under an electronic auction-based Contract for providing services for the acquisition of machinery through financial leasing for the needs of GBU Avtomobilnye Dorogi.	Total amount of bank guarantees: RUB 201.6 mln. Term: Max 45 months	1 70
16	<b>Counterparty:</b> Sberbank Leasing JSC, Aviadvigatel JSC	Number of deals	Cumulative total number of deals
	<b>Interested parties:</b> member of the Executive Board V. V. Kulik		
	<b>Grounds for recognizing the parties as being interested in the transaction:</b>		
	<i>member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.</i>		
	Opening nonrevolving loan facility No. 3-NKL dated April 29, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery for subsequent lease to Aviadvigatel JSC.	Amount: EUR 143,040. Financing term: through September 28, 2019.	1 71
	Opening nonrevolving loan facility No. 4-NKL dated April 29, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery for subsequent lease to Aviadvigatel JSC.	Amount: RUB 2.9 mln. Financing term: through September 28, 2019.	1 72
	Opening nonrevolving loan facility No. 5-NKL dated April 29, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery for subsequent lease to Aviadvigatel JSC.	Amount: CHF 8,800 Financing term: through October 28, 2018.	1 73

	Opening nonrevolving loan facility No. 6-NKL dated April 29, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery for subsequent lease to Aviadvigatel JSC.	Amount: EUR 147,087. Financing term: through October 28, 2018.	1	74
	Opening nonrevolving loan facility No. 8-NKL dated April 29, 2016, for Sberbank Leasing JSC to finance expenses for the acquisition of machinery for subsequent lease to Aviadvigatel JSC.	Amount: EUR 197,834. Financing term: through December 28, 2019.	1	75
17	<b>Counterparty:</b> Sberbank Leasing JSC, Pavlovsk Nerud OJSC <b>Interested parties:</b> member of the Executive Board V. V. Kulik <b>Grounds for recognizing the parties as being interested in the transaction:</b> member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.		Number of deals	Cumulative total number of deals
	Opening a nonrevolving loan facility for Sberbank Leasing JSC to finance expenses for the acquisition of machinery for subsequent lease to Pavlovsk Nerud OJSC.	Amount: RUB 240 mln. Term: until December 13, 2021	1	76
18	<b>Counterparty:</b> Sberbank Leasing JSC, TransFin-M PJSC, T-Generation CJSC <b>Interested parties:</b> member of the Executive Board V. V. Kulik <b>Grounds for recognizing the parties as being interested in the transaction:</b> member of the Executive Board of Sberbank V. V. Kulik is also a member of the Board of Directors of Sberbank Leasing JSC.		Number of deals	Cumulative total number of deals
	Concluding Supplementary Agreement No. 3 dated April 25, 2016, to Agreement No. 1746 for opening non-revolving loan facility No. 1746 dated April 28, 2011, for Sberbank Leasing JSC to finance and reimburse previously incurred expenses for the acquisition of machinery to be leased to TransFin-M PJSC with a right to sublease to T-Generation CJSC.	Amount: RUB 3,250.3 mln. Term: until July 25, 2016.	1	77
	Opening a nonrevolving loan facility for Sberbank Leasing JSC to finance expenses and reimburse previously incurred expenses for the acquisition of machinery for subsequent lease to TransFin-M PJSC with a right to sublease to T-Generation CJSC. Sberbank Leasing JSC shall repay the obtained loan to Sberbank and pay interest for its use and other payments in the amount, within the terms and under the conditions set forth in Agreement No. 1746 subject to Supplementary Agreement No. 4 dated July 25, 2016.	Amount: RUB 3,250.3 mln. Term: until October 25, 2016.	1	78
19	<b>Counterparty:</b> PC NRC JSC <b>Interested parties:</b> members of the Supervisory Board S.M. Ignatiev, S.A. Shvetsov <b>Grounds for recognizing the parties as being interested in the transaction:</b> S. M. Ignatiev, Chairman of the Supervisory Board of Sberbank, is also a member of the Supervisory Board of PC NRC JSC, while S. A. Shvetsov, a member of the Supervisory Board of Sberbank, is also the Chairman of the Supervisory Board of PC NRC JSC.		Number of deals	Cumulative total number of deals
	Opening bank accounts and rendering cash management services for PC NRC JSC in accordance with the current legislation of the Russian Federation, the regulations of Bank of Russia, the list of tariffs and services offered by Sberbank published on Sberbank's official website, and the Agreement.	The cost of services shall be determined as per the tariffs established by Sberbank.	1	79
20	<b>Counterparty:</b> NCO NSD CJSC <b>Interested parties:</b> member of the Executive Board B. I. Zlatkis <b>Grounds for recognizing the parties as being interested in the transaction:</b> B. I. Zlatkis, a member of the Executive Board of Sberbank, is also the Chairman of the Supervisory Board of NCO NSD CJSC		Number of deals	Cumulative total number of deals
	Determining the list of exchange-traded bond certificates of Sberbank with reference numbers assigned by CJSC MICEX Stock Exchange on January 10, 2013 entrusted to custody, and paying the cost of services for their mandatory centralized storage.	Amount: max RUB 3.35 mln.	1	80

	Determining the list of BO-42 series exchange-traded bond certificates of Sberbank with reference numbers assigned by CJSC MICEX Stock Exchange on January 10, 2013 entrusted to NCO NSD CJSC for custody, and paying the cost of services for their mandatory centralized storage.	Amount: max RUB 1.5 mln.	1	81
		The storage period of Bond certificates shall be equal to the maturity of the Bonds.		
	Determining the list of Bond certificates transferred for custody, and paying the cost of services for their mandatory centralized storage.	Amount: max RUB 2 mln.	1	82
21	<b>Counterparty:</b> NCO NSD CJSC <b>Interested parties:</b> member of the Executive Board B. I. Zlatkis, members of the Supervisory Board A. Kudrin, M. Gilman <b>Grounds for recognizing the parties as being interested in the transaction:</b> <i>A. Kudrin, Deputy Chairman of the Supervisory Board of Sberbank, and B. I. Zlatkis, a member of the Executive Board of Sberbank, are also members of the Supervisory Board of Moscow Exchange PJSC, which is a party to the transaction, while M. Gilman, a member of the Supervisory Board of Sberbank, is also a member of the Board of Directors of PJSC Rosbank, which is a party to the transaction.</i>		Number of deals	Cumulative total number of deals
	Acceding to the Joint-Stock Agreement dated June 30, 2011 concluded in relation to NCO NSD CJSC, a new shareholder – of Citibank Commercial Bank Joint-Stock Company (OGRN: 1027700431296).	Contains no financial obligations of the parties.	1	83
22	<b>Counterparty:</b> Novy Urengoy Gas Chemical Complex LLC, Gazprom <b>Interested parties:</b> member of the Supervisory Board V.A. Mau <b>Grounds for recognizing the parties as being interested in the transaction:</b> <i>V. Mau, a member of the Supervisory Board of Sberbank, is also a member of the Board of Directors of Gazprom.</i>		Number of deals	Cumulative total number of deals
	Provision of a loan by Sberbank for Novy Urengoy Gas Chemical Complex LLC within the framework of a Loan Agreement to repay the debt under the Loan Agreements concluded by Novy Urengoy Gas Chemical Complex LLC with Royal Bank of Scotland PLC on July 5, 2012.	Amount: USD 760 mln. Term: until July 2, 2018.	1	84
	Providing a loan for Novy Urengoy Gas Chemical Complex LLC by Sberbank within the framework of the Loan Agreement to repay the debt under the Loan Agreement concluded by Novy Urengoy Gas Chemical Complex LLC with Credit Agricole Corporate and Investment Bank on September 4, 2012.	Amount: EUR 240 mln. Term: until July 4, 2020.	1	85
	Providing guarantees for the liabilities of Novy Urengoy Gas Chemical Complex LLC to Sberbank.	Amount of Loan Agreement 1: USD 760 mln. Amount of Loan Agreement 2: USD 240 mln.	1	86
23	<b>Counterparty:</b> Moscow Exchange PJSC <b>Interested parties:</b> member of the Supervisory Board A. Kudrin <b>Grounds for recognizing the parties as being interested in the transaction:</b> <i>A. Kudrin, a member of the Supervisory Board of Sberbank, is also the Chairman of the Supervisory Board of Moscow Exchange PJSC.</i>		Number of deals	Cumulative total number of deals
	Determining the procedure and general terms for concluding transactions for taking cash and cash equivalents of Moscow Exchange PJSC on deposit.	The amount of the transaction shall be agreed upon by Sberbank and Moscow Exchange PJSC. Term: from 1 to 1,827 days.	1	87



24	<p><b>Counterparty:</b> Severstal PJSC</p> <p><b>Interested parties:</b> member of the Supervisory Board V.A. Mau</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b></p> <p>V. Mau, a member of the Supervisory Board of Sberbank, is also a member of the Board of Directors of Severstal PJSC.</p>	Number of deals	Cumulative total number of deals
Establishing the procedure and general terms for concluding transactions for taking cash and cash equivalents of Severstal PJSC on deposit.	The number of transactions is not limited. Without limitation. The amount of transactions shall be agreed upon by Sberbank and Severstal PJSC.	1	88
Taking cash and cash equivalents of Severstal PJSC on deposits in Sberbank in the manner and under the terms and conditions set forth in the Agreement.	<p>The number of transactions is not limited.</p> <p>Term: from 1 to 3,660 days.</p> <p>The one-time amount of cash and cash equivalents of Severstal PJSC taken on deposit within the framework of the Agreement, including the interest to be accrued, shall not exceed an amount equivalent to two percent of the book value of Sberbank's assets in accordance with the data of its accounting (financial) statements as of the last reporting date before the conclusion of the Deposit Transaction.</p>	1	89
Determining the conditions and the procedure for the conclusion of forward transactions in financial markets by Sberbank and Severstal PJSC under General Agreement on Forward Transactions in Financial Markets No. 548-R dated November 20, 2014.	Contains no financial obligations of the parties.	1	90
25	<p><b>Counterparty:</b> Joint-Stock Company "Insurance Company of Gas Industry" (JSC SOGAZ).</p> <p><b>Interested parties:</b> all members of the Supervisory Board, all members of the Executive Board, Chairman of the Board, Chairman of the Executive Board</p> <p><b>Grounds for recognizing the parties as being interested in the transaction:</b> Chairman of the Board, Chairman of the Executive Board, all members of the Executive Board of Sberbank are Beneficiaries under the transaction.</p>	Number of deals	Cumulative total number of deals
JSC SOGAZ (The Insurer) undertakes, upon the occurrence of any of the Insured Events specified in the Insurance Contract No. 15DO0020, to pay in accordance with the Insurance Contract indemnity (depending on the situation) to the respective Insured Party and/or any third party entitled to such compensation.	Amount: no more than 50, 400, 000	1	91