

## Sberbank Executive Board members

**CEO, Chairman of the Executive Board****Member of the Supervisory Board**

Date of birth: 8 February, 1964

Place of birth: Panfilovo village, Irtysh District, Pavlodar Region, Kazakh SSR

From November 2007 to the present, CEO, Chairman of the Executive Board of Sberbank. In 2000–2007, Minister of Economic Development and Trade of the Russian Federation.

Citizenship: Russian Federation

Year membership on the Executive Board was attained: 2007

**Education:**

1990: Dostoevsky Omsk State University, majoring in Legal Studies

1993: Postgraduate education at the Faculty of Law of Saint Petersburg State University

2011: Candidate of Economic Sciences

**Work experience:**

From November 2007 to the present, CEO, Chairman of the Executive Board of Sberbank. In 2000–2007, Minister of Economic Development and Trade of the Russian Federation.

**List of other nonexecutive professional commitments:**

Member of the Board of Directors at Yandex N.V. Member of Supervisory Boards at the Autonomous Nonprofit Organisation Centre for Expert Reviews on Issues of the World Trade Organisation, National Research University — Higher School of Economics, and Autonomous Nonprofit Organisation Agency of Strategic Initiatives to Promote New Projects. Chairman of the Supervisory Board for SBERBANK PJSC (Ukraine). Chairman of the Board of Directors at DenizBank A.Ş. (Turkey)

**First Deputy Chairman of the Executive Board**

Date of birth: 6 April, 1971

Place of birth: Yaroslavl

Citizenship: Russian Federation

Year membership on the Executive Board was attained: 2013

**Education:**

1993: Yaroslavl State University with a degree in Accounting, Control, and Analysis of Business Activity

**Work experience:**

From October 2009 to June 2013, Vice President — Chairman of the Moscow Bank of Sberbank. In June 2013, he was appointed First Deputy Chairman of the Executive Board of Sberbank. He supervises and coordinates the work of the Regional Development Unit, the Retail Business Unit, the Corporate Business Unit, and the CIB Unit.

**List of other nonexecutive professional commitments:**

Chairman of the Board of Directors at Sberbank Capital LLC, Sberbank Real Estate Centre LLC, Russian Auction House JSC. Chairman of the Supervisory Board at Sberbank Asset Management JSC. Member of the Board of Directors at Grand Baikal LLC.

**Deputy Chairman of the Executive Board**

Date of birth: 25 July, 1962

Place of birth: Leipzig (GDR)

Citizenship: Russian Federation

Year membership on the Executive Board was attained: 2008

**Education:**

1984: Military Institute with a Military and Political Specialisation including the study of foreign languages (German and Czech)

2002: Legal Institute of the Ministry of Internal Affairs of Russia, majoring in Law

2005: Cand.Sc. (Law)

**Work experience:**

From January 2008 to October 2010, Senior Vice President of Sberbank. In October 2010, appointed to the office of First Deputy Chairman of the Executive Board. Supervises the work of the Administrative Unit, the Administrative Support Centre, and the Moscow Regional Directorate of the Cashflow Management Centre. Coordinates the work of Sberbank's security subdivisions.

**List of other nonexecutive professional commitments:**

Chairman of the Boards of Directors at Krasnaya Polyana NJSC, Rublevo-Arkhangelskoe JSC, and Savings Capital LLC. Member of the Board of Directors at Sberbank — Automated System for Trading CJS

**Deputy Chairman of the Executive Board**

Date of birth: 14 August, 1972

Place of birth: Nalchik, Kabardino-Balkar ASSR

Citizenship: Russian Federation

Year membership on the Executive Board was attained: 2013

**Education:**

1995: Mendeleyev Russian Chemical Engineering University, majoring in Chemical Technology of Materials in Modern Power Engineering

**Work experience:**

From February 2010 to May 2013, held the offices of Director of the Risks Department, Vice President — Director of the Risks Department Senior Vice President of Sberbank. In May 2013, appointed to the office of First Deputy Chairman of the Executive Board. Supervises and coordinates the work of the Information Technologies Unit, the Risks Unit, the IT Support Centre, and a number of other departments.

**List of other nonexecutive professional commitments:**

Chairman of the Board of Directors at Sberbank Technologies JSC. Member of the Board of Directors at Sberbank Leasing JSC, DenizBar A.Ş. (Turkey)

**Deputy Chairman of the Executive Board**

#### First Deputy Chairman of the Executive Board

Date of birth: 5 June, 1966  
Place of birth: Kuibyshev (now Samara)  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2013

#### Education:

1989: Korolev Kuibyshev Aviation Institute of the Order of the Red Banner of Labour, majoring in Aircraft Engineering  
In 1995: Institute of Professional Development and Advanced Training in Finance and Banking under the Academy of Finance of the Government of the Russian Federation, majoring in Banking  
2001: Saint Petersburg University of the Ministry of Internal Affairs of Russia, majoring in Law  
2007: Institute for Systems Analysis in the Russian Academy of Sciences, Doctor of Economics

#### Work experience:

From May 2010 to June 2011, held the office of Chief Executive Officer at PEREKRESTOK Trading House JSC. From October 2011 to August 2013, Senior Vice President, Wal-Mart Stores Inc. In September 2013, appointed as First Deputy Chairman of the Executive Board at Sberbank. Supervises and coordinates the work of the Information Technologies Unit, the Operations Unit, the Administrative Unit, the Digital Business Development Directorate, the Promising Lines of Business Centre, and a number of other areas of Sberbank.

#### List of other nonexecutive professional commitments:

Chairman of the Boards of Directors at Loyalty Programmes Centre JSC and Sberbank — Automated System for Trading CJSC. Member of the Boards of Directors at PS Yandex.Money LLC and Jet.com, Inc.

#### Deputy Chairman of the Executive Board

Date of birth: 5 October, 1972  
Place of birth: Ufa, Republic of Bashkortostan  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2014

#### Education:

1995: Ufa State Aviation Technical University, majoring in Automated Design Engineering Systems  
1997: Bashkir State University, majoring in Economic and Social Planning  
2010: Academy of the National Economy under the Government of the Russian Federation, MBA, Strategic Management and Marketing  
2014: London Business School, Management and Finance for Bankers

#### Work experience:

From October 2008 to January 2011, Head of Office, and then Deputy Chairman of the Executive Board of Rus-Bank PJSC. From February 2011 to September 2012, Manager at Sberbank Bashkir Branch No. 8598. From September 2012 to November 2014, Vice President, Senior Vice President of Sberbank. In November 2014, appointed to office as the First Deputy Chairman of the Executive Board. Currently holds the position of Head of the CIB Unit.

#### List of other nonexecutive professional commitments:

None.

Date of birth: 9 March, 1969  
Place of birth: Moscow  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2008

#### Education:

1995: Lomonosov Moscow State University, majoring in Economic Theory  
2004: Harvard Business School, MBA Programme

#### Work experience:

In 2009–2012, Vice President — Director of the Finance Department of Sberbank. Since January 2013, Deputy Chairman of the Executive Board. Supervises and coordinates the work of the Finance Unit.

#### List of other nonexecutive professional commitments:

Member of the Board of Directors at Cetelem Bank LLC, DenizBank A.Ş. (Turkey), Sberbank (Switzerland) AG. Member of the Supervisory Board at SBERBANK PJSC (Ukraine), Sberbank Europe AG

#### Deputy Chairman of the Executive Board

Date of birth: 22 August, 1971  
Place of birth: Moscow  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2010

#### Education:

1994: Ordzhonikidze Moscow Aviation Institute, majoring in Gyroscopic Instruments and Systems of Orientation, Navigation, and Stabilisation  
1997: Moscow State Institute of International Relations, majoring in International Economic Relations  
2005: The University of Chicago (USA), MBA Programme

#### Work experience:

From 2010 to present, Deputy Chairman of the Executive Board of Sberbank. Supervises the work of the Retail Business Unit.

#### List of other nonexecutive professional commitments:

Chairman of the Boards of Directors at Cetelem Bank LLC, Universal Electronic Card JSC, PS Yandex.Money LLC. Deputy Chairman of the Boards of Directors at Loyalty Programmes Centre JSC and Sberbank Real Estate Centre LLC

#### Senior Vice President

Date of birth: 5 August, 1962  
Place of birth: Kiev, Ukrainian SSR  
Citizenship: Ukraine

Year membership on the Executive Board was attained: 2008

#### Education:

1984: Shevchenko Kyiv State University, majoring in Political Economy  
1987: Postgraduate education at Taras Shevchenko Kyiv State University, Candidate of Economic Sciences  
1995: University of Pennsylvania (USA), MBA Programme

#### Work experience:

From May 2009 to December 2012, Vice President — Director of the Major Customer Relations Department of Sberbank. From January 2013 to present, Senior Vice President. Holds the position of Co-head of the CIB Unit.

#### Deputy Chairman of the Executive Board

Date of birth: 1 December, 1968  
Place of birth: Gay, Orenburg Region  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2010  
Year Executive Board membership was terminated: 2016

#### Education:

1994: Academy of the Federal Security Service of the Russian Federation, majoring in Legal Studies  
2002: Plekhanov Russian Economic Academy, majoring in Finance & Credit.

#### Work experience:

From 2008 to 2010, held office as the Director of the HR Policy Department, Sberbank of Russia. From October 2010 to February 2016, Member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank. On 29 February, 2016, pursuant to the resolution of the Supervisory Board, removed from the Executive Board due to the transition to another job (Appointed as Chairman of the State Corporation Bank for Development and Foreign Economic Affairs (Vnesheconombank), pursuant to a Decree of the President of the Russian Federation).

#### List of other nonexecutive professional commitments:

Chairman of the Supervisory Board at DenizBank AG (Vienna, Austria).  
Chairman of the Board of Directors at SB Sberbank JSC (Kazakhstan).  
Deputy Chairman of the Supervisory Boards at SBERBANK PJSC (Ukraine), BPS-Sberbank PJSC (Republic of Belarus), and Sberbank Europe AG. Member of the Board of Directors at DenizBank A.Ş. (Turkey).

#### Deputy Chairman of the Executive Board

Date of birth: 5 July, 1948  
Place of birth: Moscow  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2004

#### Education:

1970: Moscow Financial Institute, majoring in Finance & Credit  
1978: Postgraduate education of the All-Union Correspondence Financial and Economic Institute, Candidate of Economic Sciences.

#### Work experience:

From 2004 to the present, Deputy Chairman of the Executive Board of Sberbank. Supervises and coordinates the work of the GR, Legal Issues, Compliance and Subsidiaries Unit and the Internal Audit Directorate.

#### List of other nonexecutive professional commitments:

Chairman of the Supervisory Board of National Settlement Depository Nonbank Lending Institution (CJSC NSD). Member of the Supervisory Board of the Moscow Stock Exchange MICEX-RTS PJSC.

#### List of other nonexecutive professional commitments:

Member of the Board of Directors at Sberbank (Switzerland) AG.  
Member of the Supervisory Board for SBERBANK PJSC (Ukraine)

#### Senior Vice President — Director of the Finance Department

Date of birth: 21 March, 1974  
Place of birth: Leningrad  
Citizenship: Russian Federation  
Year membership on the Executive Board was attained: 2013  
Year Executive Board membership was terminated: 2016

#### Education:

1996: Saint Petersburg State Academy of Engineering and Economics, majoring in Economics and Management in Engineering  
1999: Saint Petersburg State Engineering and Economic Academy, Candidate of Economic Sciences

#### Work experience:

In 2009–2011, Chairman of the Executive Board of Barclays Bank LLC  
From November 2012, Advisor to the CEO of Sberbank. From January 2013 to July 2014, Vice President — Director of the Finance Department at Sberbank. From July 2014 to February 2016, Senior Vice President — Director of the Finance Department. On February 29, 2016, pursuant to the resolution of the Supervisory Board, removed from the Executive Board due to the transition to another job.

#### List of other nonexecutive professional commitments:

Member of the Board of Directors at Sberbank — Automated System for Trading CJSC, Government Defense Order Automated Trading System LLC, Loyalty Programmes Centre JSC, Sberbank Investments LLC, Insurance Company Sberbank Life Insurance LLC, Insurance Company Sberbank Insurance LLC, Sberbank Insurance Broker LLC, Sberbank Leasing JSC, PS Yandex.Money LLC, and Sberbank Real Estate Centre LLC

## Changes in Executive Board Membership

During the period from 1 January to 31 December, 2015, the following changes occurred in the structure of the Executive Board of Sberbank.

- ✓ In accordance with the resolution of the Supervisory Board dated 20 March, 2015, Denis A. Bugrov, Senior Vice President, was removed from the Executive Board, and his powers were terminated.

During the period from 1 January to 31 March, 2016, the following changes occurred in the structure of the Executive Board of Sberbank.

- ✓ In accordance with the resolution of the Supervisory Board dated 29 February, 2016, Sergey N. Gorkov, Deputy Chairman of the Executive Board was removed from the Executive Board, and his powers were terminated;

✓ In accordance with the resolution of the Supervisory Board dated 29 February, 2016, Nikolay V. Tsekhomskiy, Director of the Finance Department was removed from the Executive Board, and his powers were terminated.

#### Information on the Ownership of Sberbank Shares

Full name	Share in the authorised capital (%)	Percentage of ordinary shares (%)	Information on the settlement of transactions with Bank shares in 2015
Herman Gref	0.0031	0.003	No transactions settled
Maxim Poletaev	0.0001	—	No transactions settled
Lev Khasis	0.0012	0.0013	Settled a transaction for the sale of ordinary share (09.29.2015)
Oleg Ganeev	—	—	No transactions settled
Sergey Gorkov	—	—	No transactions settled
Bella Zlatkis	0.0004	0.0005	No transactions settled
Stanislav Kuznetsov	—	—	No transactions settled
Vadim Kulik	—	—	No transactions settled
Alexander Morozov	0.0014	0.0009	No transactions settled
Alexander Torbakhov	—	—	No transactions settled
Alexander Bazarov	0.0022	0.0023	No transactions settled
Nikolay Tsekhomskiy	0.00007	0.00007	No transactions settled
<b>TOTAL (cumulative percentage of shares)</b>	<b>0.008</b>	<b>0.008</b>	