

MEMBERS OF THE SUPERVISORY BOARD

SERGEY IGNATIEV

Chairman of the Supervisory Board

Nonexecutive Director

Place of birth: Leningrad
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board:
 2000–2015
 Membership in Committees: no membership in
 Committees

Education:

1975: Lomonosov Moscow State University,
 majoring in Political Economy

1978: Postgraduate education in Lomonosov
 Moscow State University, Candidate of Economic
 Sciences

Work experience: ¹

From 2002, he held the position of the Chairman
 of Bank of Russia. From June 2013 until present
 time, he is Adviser of the Chairman of Bank
 of Russia. He has extensive experience in
 teaching and research work and is an author of
 many scientific papers.

List of other nonexecutive professional commitments:

Member of the Board of Directors of Bank of
 Russia and Deposit Insurance Agency State
 Corporation

GEORGY LUNTOVSKIY

**Deputy Chairman of the Supervisory Board
 Nonexecutive director**

Date of birth: 12 April, 1950
 Place of birth: Kursk
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board:
 2000–2015
 Membership in Committees: Chairman of the HR
 and Remunerations Committee

Education:

1978: All-Union Correspondence Financial and
 Economic Institute, majoring in Finance and
 Credit

1997: Russian Presidential Academy of National
 Economy and Public Administration, majoring in
 Management in Market Conditions

1998: Moscow State University of Economics,
 Statistics and Informatics, Candidate of Economic
 Sciences

Work experience:

From 2005 to the present time, he has been the
 First Deputy Chairman of Bank of Russia. His
 sphere of professional competence includes
 issues relating to the organisation of cash
 circulation, personnel policy and work with
 personnel, the organisation and functioning of the
 national payment system, and operations of the
 Russian Encashment Association.

List of other nonexecutive professional commitments:

Member of the Boards of Directors of Bank of
 Russia and Interstate Bank. Chairman of the
 Supervisory Boards of the Russian Encashment
 Association (ROSINKAS) and National Payment
 Card System JSC

¹ Here and elsewhere, information on the Executive Board member's professional activity over the last five years is presented.

ALEKSEI KUDRIN**Deputy Chairman of the Supervisory Board
Nonexecutive director**

Date of birth: 12 October, 1960
 Place of birth: Dobeles, Latvian SSR
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board: 1997, 2000–2003, 2005–2010, 2013–2015
 Membership in Committees: Chairman of the Strategic Planning Committee

Education:

1983: Zhdanov Leningrad State University, majoring in Political Economy

1987: Postgraduate education of the Institute of Economics of the USSR Academy of Sciences, Candidate of Economic Sciences

Work experience:

From 2000 through 2011, held the office of Deputy Chairman of the Government of the Russian Federation – Minister of Finance. While holding this position, he was named the Finance Minister of the Year three times (in 2004 by the British journal *The Banker*, in 2006 by the British newspaper *Emerging Markets*, and in 2010 by the British journal *Euromoney*). From June 2011 to the present, he has been the Dean of the Department of Liberal Arts and Sciences of Saint Petersburg State University. Author of more than 30 scientific papers related to economics and finance.

List of other nonexecutive professional commitments:

Chairman of the Supervisory Board of Moscow Exchange PJSC. Chairman of the Board of Directors at Meditsina PJSC and Future Private Pension Fund JSC

MARTIN GRANT GILMAN**Member of the Supervisory Board
Independent Director**

Date of birth: 11 August, 1948
 Place of birth: Memphis, USA
 Citizenship: USA
 Year(s) of election to the Supervisory Board: 2014–2015

Membership in Committees:

Member of the Strategic Planning Committee, Member of the Risk Management Committee

Education:

1970: University of Pennsylvania, Bachelor of Science (BS) in Economics (Wharton School), and Bachelor of Arts (BA) in Political Science (College of Liberal Arts)

1971: Certificate of International Studies at the School of International Studies at Johns Hopkins University in Bologna

1972: London School of Economics, MSc

1981: London School of Economics, PhD in Economics

Work experience:

From September 2005 to April 2015, held the office of Director of the Centre for Advanced Studies of the National Research University – Higher School of Economics (Moscow, Russia). Currently is a Professor in the Department of Economics and Advisor to the Rector of National Research University – Higher School of Economics (Moscow, Russia) He has more than 20 years of experience in the International Monetary Fund (1996–2002: IMF Resident Representative in Russia).

List of other nonexecutive professional commitments:

Member of the Board of Directors at ROSBANK PJSC

HERMAN GREF

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

Date of birth: 8 February, 1964
Place of birth: Panfilovo village, Irtysk District,
Pavlodar Region, Kazakh SSR
Citizenship: Russian Federation
Year(s) of election to the Supervisory Board:
2005–2015
Membership in Committees:
Member of the Strategic Planning Committee

Education:

1990: Dostoyevsky Omsk State University,
majoring in Legal Studies

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

1985: Candidate of Economic Sciences

Work experience:

From November 2007 to the present, CEO,
Chairman of the Executive Board of Sberbank.
In 2000-2007, he was 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 Boards of Directors at a number of subsidiary
banks of Sberbank.

NADEZHDA IVANOVA

**Member of the Supervisory Board
Nonexecutive director**

Date of birth: 13 June, 1953
Place of birth: Moscow
Citizenship: Russian Federation
Year(s) of election to the Supervisory Board:
2002–2015

Membership in Committees:

Member of the Audit Committee, Member of the
Risk Management Committee

Education:

1975: Moscow Financial Institute, majoring in
Finance & Credit

Work experience:

From 1995, Director of the Consolidated Economic
Department of Bank of Russia. From June 2013
to the present, Deputy Chairman – Director of the
Consolidated Economic Department of Bank of
Russia.

List of other nonexecutive professional commitments:

Member of the Board of Directors of Bank of
Russia.

VLADIMIR MAU**Member of the Supervisory Board
Independent Director**

Date of birth: 29 December, 1959
 Place of birth: Moscow
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board:
 2008–2015
 Membership in Committees:
 Chairman of the Audit Committee, Member of the
 Human Resources and Remuneration Committee

Education:

1981: Plekhanov Moscow National Economy
 Institute, Faculty of Economics

1987: Institute of Economics of the USSR
 Academy of Sciences, Candidate of Economic
 Sciences

1994: Institute of Economics of the USSR
 Academy of Sciences, PhD in Economics

1999: Pierre Mendès-France University, Grenoble
 (France), PhD in Economics

Work experience:

From 2002 to the present, he has been the Rector
 of the Russian Presidential Academy of National
 Economy and Public Administration. Expert in
 economic theory, history of economic thought,
 and national economics. Participated in the
 development and practical implementation of
 economic reforms in the Russian Federation.

**List of other nonexecutive professional commit-
ments:**

Member of the Board of Directors at
 Transcapitalbank PJSC, Gazprom PJSC, Severstal
 PJSC

GENNADY MELIKYAN**Member of the Supervisory Board
Senior independent director**

Date of birth: 27 November, 1947
 Place of birth: Kropotkin, Krasnodar Territory
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board:
 2014–2015

Membership in Committees:
 Chairman of the Risk Management Committee,
 Member of the Strategic Planning Committee

Education:

1974: Lomonosov Moscow State University,
 majoring in Political Economy

1977: Postgraduate education in Lomonosov
 Moscow State University, Candidate of Economic
 Sciences

Work experience:

From 2003 to 2011, held the office of Deputy
 Chairman of Bank of Russia/Head of the Main
 Inspectorate of Credit Institutions and afterwards
 held office as the First Deputy Chairman of
 Bank of Russia. In 1992–1997, was a Minister of
 Labour and Social Development of the Russian
 Federation.

**List of other nonexecutive professional commit-
ments:**

Member of the Boards of Directors at
 Energotransbank Commercial Bank (AVTOTOR
 Group) and Mezhhgosudarstvennaya neftyanaya
 kompaniya Soyuzneftegaz CJSC

ALESSANDRO PROFUMO

**Member of the Supervisory Board
Independent Director**

Date of birth: 17 February, 1957
Place of birth: Genoa, Italy
Citizenship: Italy
Year(s) of election to the Supervisory Board: 2011–2015
Membership in Committees:
Member of the Strategic Planning Committee,
Member of the Risk Management Committee

Education:

1987: Bocconi University (Italy), MSc (Business Administration)

Work experience:

From 1997 to 2010, he was the President of Unicredit Group. From 2012 to August 2015, Chairman of Monte dei Paschi di Siena Bank (Italy). A specialist in the field of mergers and acquisitions.

List of other nonexecutive professional commitments:

Chairman of the Board of Directors at Appeal Strategy & Finance S.r.l., Equita SIM Spa, Turati 9, Nicla S.P.A. Member of the Board of Directors at TOG, Mossi Aziende agricole vitivinicole S.r.l.

ANTON SILUANOV

**Member of the Supervisory Board
Nonexecutive director**

Date of birth: 12 April, 1963
Place of birth: Moscow
Citizenship: Russian Federation
Year(s) of election to the Supervisory Board: 2015
Membership in Committees:
No membership in Committees

Education:

1985: Moscow Financial Institute, majoring in Finance & Credit

1995: Candidate of Economic Sciences

2012: Doctor of Economics

Work experience:

From 2005 to 2011, held office as the Deputy Finance Minister. From December 2011 to the present, Minister of Finance of the Russian Federation. Since June 2013, Associate Professor of the Finance and Economics Department at the Financial University under the Government of the Russian Federation.

List of other nonexecutive professional commitments:

Member of the Supervisory Boards of ALROSA Diamond Mining Company, Rostec Group of Companies, Russian Direct Investment Fund, Bank for Development and Foreign Economic Affairs Group of Companies (Vnesheconombank). Chairman of the Board of Directors at Deposit Insurance Agency Group of Companies; Chairman of the Financial Council of Bank of Russia; Manager for the Russian Federation at the International Monetary Fund, the International Bank for Reconstruction and Development, the Multilateral Investment Guarantee Agency, and the BRICS New Development Bank. Plenipotentiary of the Russian Federation in the Eurasian Development Bank

SERGEY SINELNIKOV-MURYLEV**Member of the Supervisory Board
Independent Director**

Date of birth: 11 July, 1960
 Place of birth: Moscow
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board:
 2011–2015
 Membership in Committees:
 Member of the Audit Committee, Member
 of the HR and Remunerations Committee,
 Member of the Risk Management Committee

Education:

1982: Lomonosov Moscow State University,
 majoring in Economic Cybernetics

1985: Candidate of Economic Sciences

1996: Doctor of Economics

2005: received a diploma that entitles him to lead
 scientific research in economics (Le diplôme
 de l'habilitation a diriger des Recherches en
 "SCIENCES ECONOMIQUES")

2007: earned full Professorship

Work experience:

From 2000 to present, professor of the System
 Economy Analysis Chamber of Moscow Physical
 and Technical Institute (State University). From
 2002 to present, Vice Rector of the Russian
 Presidential Academy of National Economy and
 Public Administration. From 2008 to present,
 Academic Advisor at the Yegor Gaidar Foundation
 for Economic Policy. From 2007 to present, Rector
 of the Russian Foreign Trade Academy of the
 Ministry of Economic Development of the Russian
 Federation. Has extensive experience in teaching
 and research activities. A specialist in the field of
 macroeconomics, fiscal, budgetary, and monetary
 policy.

**List of other nonexecutive professional commit-
ments:**

Member of the Board of Directors of Rosagrolizing
 OJSC and the Yegor Gaidar Institute for Economic
 Policy Foundation

DMITRY TULIN**Member of the Supervisory Board
Nonexecutive director**

Date of birth: 26 March, 1956
 Place of birth: Moscow
 Citizenship: Russian Federation
 Year(s) of election to the Supervisory Board:
 1997–1998, 2012–2015
 Membership in Committees:
 Member of the Audit Committee, Member of the
 Human Resources and Remuneration Committee

Education:

1978: Moscow Financial Institute, majoring in
 International Economic Relations

1985: Candidate of Economic Sciences

Work experience:

In 2006–2012, he was a partner of Deloitte &
 Touche CIS. From 2012 to present, Associate
 Professor of the Finance, Credit, and Insurance
 Department at the Russian Academy of
 Entrepreneurship. From January 2015 to the
 present, he has been the First Deputy Chairman
 of Bank of Russia.

**List of other nonexecutive professional commit-
ments:**

Member of the Board of Directors of Bank of
 Russia

NADIA WELLS

**Member of the Supervisory Board
Independent Director**

Date of birth: 24 December, 1970
Place of birth: London, United Kingdom
Citizenship: Great Britain
Year(s) of election to the Supervisory Board:
2014–2015
Membership in Committees:
Member of the Audit Committee, Member of the
Strategic Planning Committee, Member of the
Risk Management Committee

Education:

1993: MA graduate of Oxford University (with Honors), majoring in Modern History and Modern Language

2000: MBA, INSEAD Business School (France)

Work experience:

From 2001 to 2014, held office as Vice President, Portfolio Manager, and Investment Analyst for Global Emerging Markets, Capital International SA. She is currently an independent professional investment and corporate governance advisor.

List of other nonexecutive professional commitments:

Member of the Board of Directors at Barings Emerging Europe Plc.

SERGEI SHVETSOV

**Member of the Supervisory Board
Nonexecutive director**

Date of birth: 27 December, 1970
Place of birth: Moscow
Citizenship: Russian Federation
Year(s) of election to the Supervisory Board:
2010–2015

Membership in Committees:
Member of the Strategic Planning Committee

Education:

1993: Lomonosov Moscow State University, majoring in Economic Cybernetics

Work experience:

In 2003–2011, Director of the Financial Market Operations Department, Bank of Russia. In 2011–2013, Deputy Chairman of Bank of Russia. From September 2013, holds the office of First Deputy Chairman of Bank of Russia.

List of other nonexecutive professional commitments:

Member of the Board of Directors of Bank of Russia

INTRODUCTION OF NEW SUPERVISORY BOARD MEMBERS

For the purpose of the quickest and most effective induction of newly elected members of the Supervisory Board the bank takes the following measures:

- ✓ Sending the Supervisory Board Member Handbook in electronic form with the main current information on the bank, its organisation structure and corporate management system, the main rights and obligations of the members of the Supervisory Board, compliance recommendations, useful work contacts, etc.
- ✓ Conducting meetings with the President, Chairman of the Executive Board, and other key top managers of the bank
- ✓ Sending analytical materials and press reviews
- ✓ Participation in corporate management sessions organised by the bank
- ✓ Visiting a gemba

D&O LIABILITY INSURANCE

The liability of all Supervisory Board members is insured under a liability insurance agreement entered into between Sberbank and Ingosstrakh Insurance Company.

The aggregate limit of D&O liability insurance (except for independent directors) amounts to RUB 3 billion.

Aggregate additional coverage for independent directors is RUB 150 million.

| 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
Sergey Ignatiev	-	-	No transactions settled
Georgy Luntovskiy	-	-	No transactions settled
Aleksei Kudrin	-	-	No transactions settled
Martin Grant Gilman	0.00018	0.00019	No transactions settled
Herman Gref	0.0031	0.003	No transactions settled
Nadezhda Ivanova	-	-	No transactions settled
Vladimir Mau	-	-	No transactions settled
Gennady Melikyan	0.0001	0.0001	No transactions settled
Alessandro Profumo	-	-	No transactions settled
Anton Siluanov	-	-	No transactions settled
Sergey Sinelnikov-Murylev	-	-	No transactions settled
Dmitry Tulin	-	-	No transactions settled
Nadia Wells	-	-	No transactions settled
Sergei Shvetsov	-	-	No transactions settled
TOTAL (cumulative percentage of shares)	0.0034	0.0033	