

financial strength rating, A++, by Expert RA since 2003 and AAA by the National Rating Agency since 2014.

In 2015, the Sberbank Depository was also declared the leader of the Russian depository services market, was included among the best depositories of developing markets, and received the Category Outperformer, Market Outperformer, and Global Outperformer awards. Sberbank Depository maintains 443 custody accounts. The market value of customer assets under custody in 2015 grew from RUB 3.5 trillion to 4.3 trillion. During the reporting year, the Bank started providing custody services for individual investment custody accounts; 49,200 such accounts had been opened as of 1 January, 2016. The Bank has also started to provide the services of a special depository for insurance companies with agreements concluded with 25 insurance companies and a total value of transferred assets of RUB 238 billion. An international bank issuing depository receipts carried out its annual online attestation of the Depository as the custodian of Russian shares securing the issue and circulation of ADR/GDRs in Western markets. The rules and forms for the identification of Depository customers (legal entities and credit institutions) for FATCA purposes have been put into effect. A special depository was on the list of the top 2015 leaders in the market of depository services for mortgage bonds following the results of 2015.

## DEVELOPMENT OF REMOTE CUSTOMER SERVICE CHANNELS

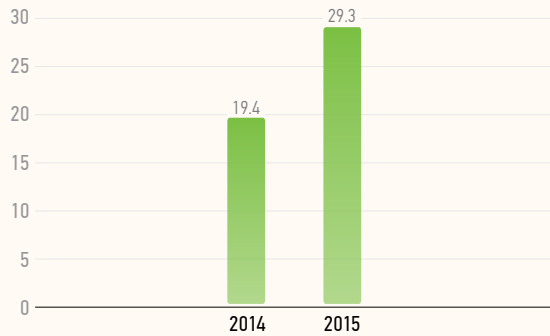
We are continuing to improve our remote service channels. Over the course of the year, Sberbank's self-service terminal network decreased by four thousand units to 53,000 self-service devices with cash disbursement options and 34,000 with no cash disbursement options.<sup>1</sup>

Sberbank expanded its network of self-service terminals based on new software aimed at creating a single environment for customer transactions.

These self-service units (over 53,000) allow customers to track their transactions in Sberbank Online and print out their payment invoices and repeat payments under any preexisting online templates. Throughout the year, the technical availability of these units for customers increased from 93.2% to 95.1%, and the number of active users of Sberbank Online increased from 19.4 million to 29.3 million.

<sup>1</sup> Subject to Federal Law No. 54-FZ dated May 22, 2003, On the Use of Cash Register Equipment for Cash and/or Payment Card Payments, all Sberbank self-service terminals are deemed to be ATMs.

| THE NUMBER OF ACTIVE USERS OF SBERBANK ONLINE, million



# 29.3 million

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ONLINE

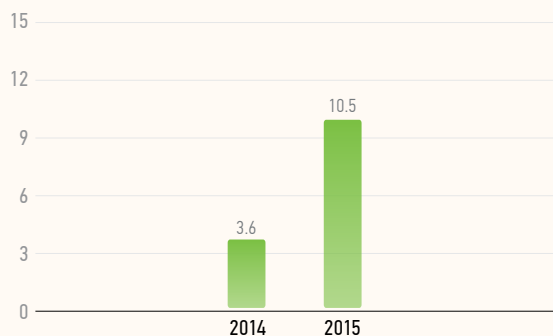
We released a new updated version of Sberbank Online for Android that is wholly unique in the global market. This version has integrated protection with antivirus software that protects both the application and user telephones. This has enabled the Bank to offer customers new payment and transfer services. The most significant changes affected the design built on the Material Design principle: 3D surfaces and realistic touch-screen animation. Based on Google's design concept, Sberbank offered the graphic style customary to Android users.

The Sberbank Online mobile app for iPhones ranks first in usability for mobile iPhone bank app ratings published by UsabilityLab.

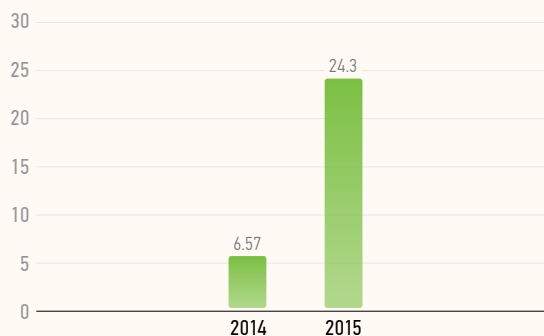
We updated the Sberbank Online apps for all platforms, including iOS, Android, and WinPhone. Now users no longer need ATMs or an online banking site to register their apps; it is enough to simply enter the card number and confirm registration with the received text code. The new version of this mobile app enables prompt cash transfers both to other Sberbank customers and Visa and MasterCard holders from other Russian banks. Instant transfers require only the payee's card number. The Expense Analysis service lets users create individual categories so they can later transfer over completed transactions giving them better control over their daily expenses.

The number of active users of the Sberbank Online mobile app has reached 10.5 million. Payments made through mobile apps increased 3.7 times and averaged 24.3 million transactions per month. P2P payments transfers increased 4.7 times to average 20.9 million transactions per month. Connections to the Mobile Bank text service reached 89.2 million. Active users exceeded 26.8 million.

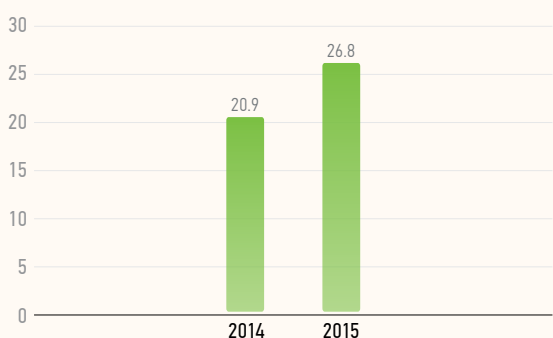
| NUMBER OF ACTIVE CLIENTS OF MOBILE APPLICATIONS "SBERBANK ONLINE," million people



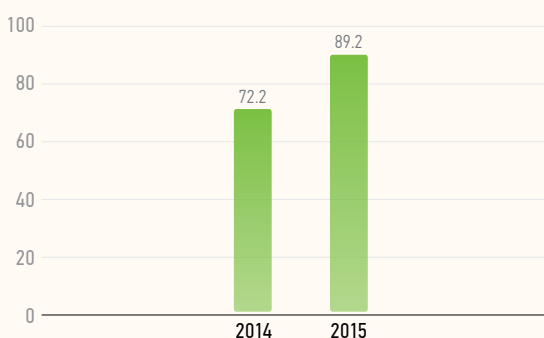
| NUMBER OF PAYMENTS THROUGH MOBILE APPLICATIONS, million of operations



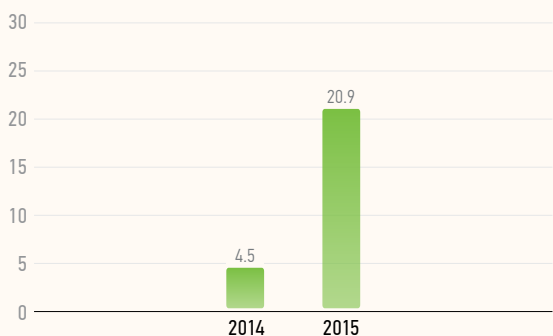
| NUMBER OF ACTIVE USERS OF TEXT MESSAGE SERVICE "MOBILE BANK," million of operations



| NUMBER OF USERS OF TEXT MESSAGE SERVICE "MOBILE BANK," million



| NUMBER OF P2P TRANSACTIONS BY TEXT MESSAGE SERVICE, million



**20,9 million**

P2P TRANSFERS TRANSFERS, AVERAGE PER MONTH