



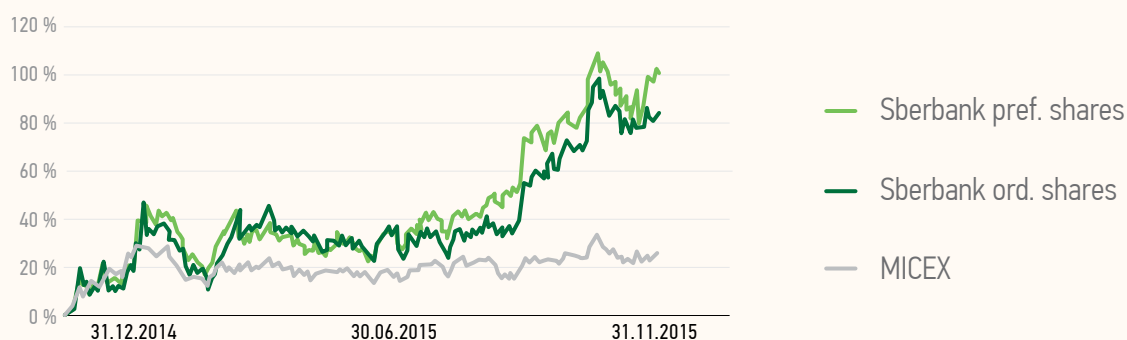
SHARE CAPITAL STRUCTURE, EXCHANGES, AND QUOTATIONS

| SHAREHOLDER STRUCTURE: CHANGES OVER 3 YEARS

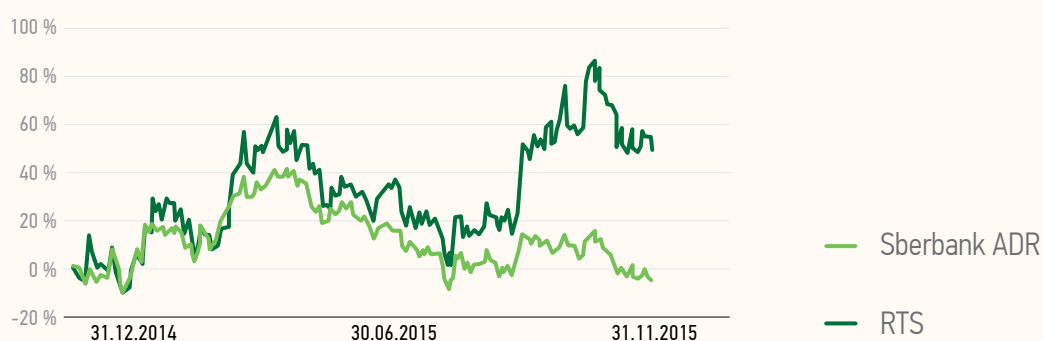
Share in the Authorised Capital	2013	2014	2015	Changes (2015-2014)
Strategic Investor (Bank of Russia)	50,0% +1	50,0 % +1	50,0 % +1	-
Nonresident Corporate Investors	44,00%	43,52 %	43,26 %	-0,26 p.p.
Resident Corporate Investors	2,30%	2,52 %	2,83 %	+0,31 p.p.
Private Investors	3,70%	3,69 %	3,61 %	-0,05 p.p.

Ordinary and preferred shares of the bank have been quoted on Russian exchanges since 1996. They are included in the quotation list of the first (top) level by CJSC MICEX Stock Exchange. American Depositary Receipts (ADR) for ordinary shares of Sberbank are quoted on the London and Frankfurt stock exchanges and are accepted for trading on the US over-the-counter market since June 2011. The major shareholder and founder of Sberbank is the Central Bank of the Russian Federation that holds 50% of the authorised capital plus 1 voting share. Other shareholders of the Bank comprise international and Russian institutional investors and individuals.

| QUOTATION CHART



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During 2015, Sberbank ordinary shares outperformed the MICEX index and finished the year with a 84.4% growth. Strong growth at the beginning of the year was largely associated with the low base effect as the banking sector lost more than others in December 2014 and with the stabilisation in the external relations of Russia. Growth of Sberbank shares in the second six months accelerated owing to recovery of the Bank's profitability and to the increased interest on the part of foreign investors to securities driven by improvement of earnings expectations. Investor Day held in October 2015, when Sberbank top management confirmed performance in line with the targets of the Strategic Development until 2018, was a strong catalyst as well.

Sberbank securities still remain the most liquid stock on the domestic trading platforms: for example, the trading volume of ordinary and preferred shares of Sberbank on MICEX in 2015 amounted to more than RUB 2.5 trillion, which was around 30% of the total trading volume on MICEX (RUB 8.3 trillion) and is comparable with the trading volume of the largest Russian "blue chips" (Gazprom, Lukoil, and Rosneft) combined.