

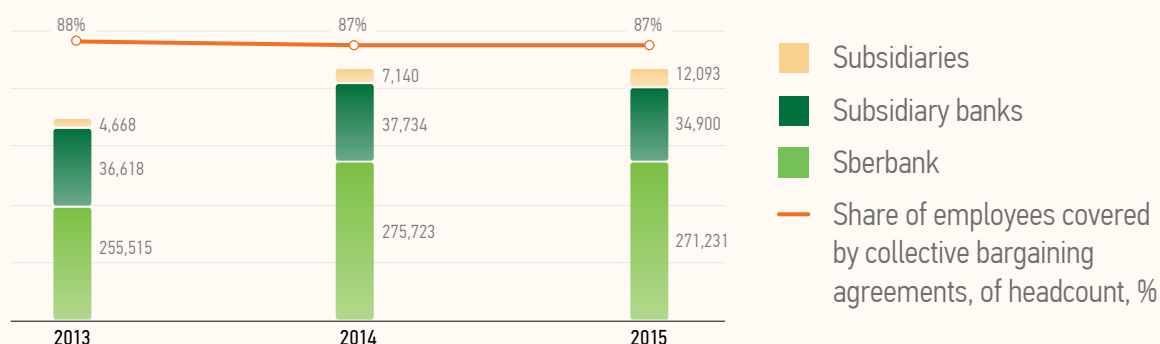
MANAGING THE EMPLOYEE DEVELOPMENT LIFE CYCLE

Actual headcount in the Group at the end of 2015 was 330,700 employees (IFRS reporting). This section includes consolidated information on personnel by major Group members having a significant impact in regions with Group operations. The scope differs from that in the financial statements and covers 96% of the total headcount according to IFRS¹.

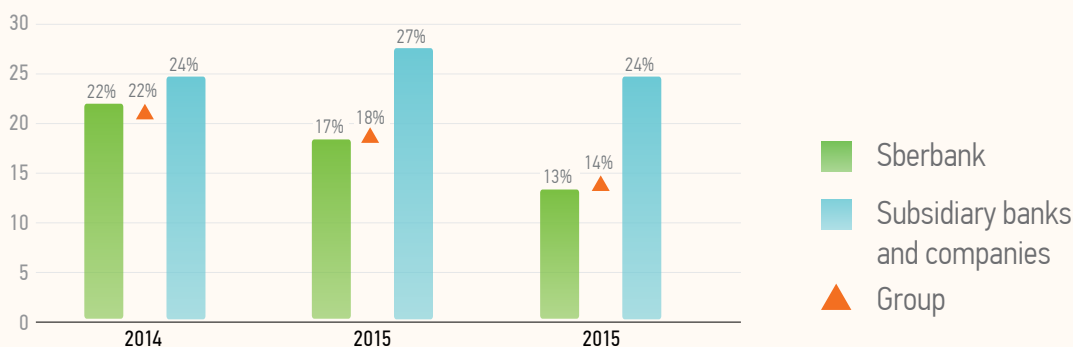
Most Group employees are employed at Sberbank and their headcount in 2015 amounted to 271,200 people (about 85% of the total Group headcount). The turnover in the Group decreased by 4 percentage points to 14% in the reporting period.

We are striving to provide our employees with attractive working conditions. Most of our employees have permanent contracts (98% of all personnel) and work on a full-time basis (91%). The share of the Group's employees covered by collective bargaining agreements is 87%.

HEADCOUNT OF GROUP EMPLOYEES AND THE SHARE OF EMPLOYEES COVERED BY COLLECTIVE BARGAINING AGREEMENTS

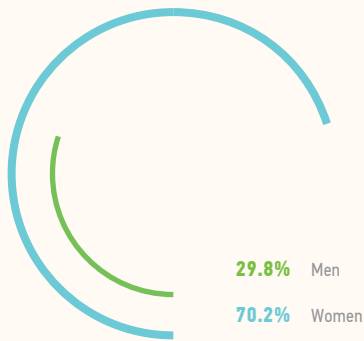


PERSONNEL TURNOVER WITHIN THE GROUP

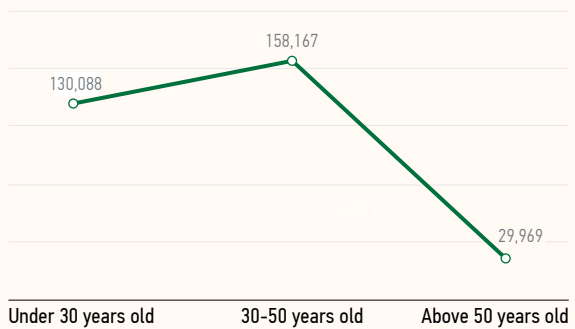


¹ Detailed information on consolidation is provided in the Information Disclosure Approach appendix to the Corporate Social Responsibility section.

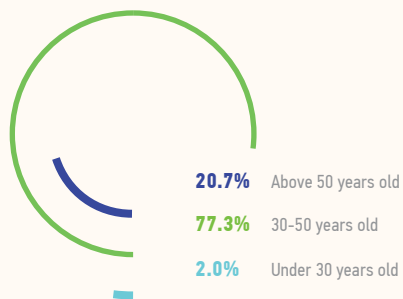
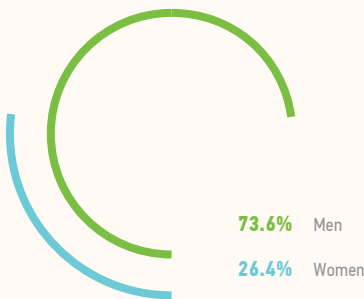
| GROUP HEADCOUNT IN 2015 BY GENDER



| GROUP HEADCOUNT IN 2015 BY AGE



| GROUP GOVERNANCE BODIES¹ STRUCTURE IN 2015 BY GENDER AND AGE



| GROUP'S TOTAL HEADCOUNT IN 2015 BY TYPE OF EMPLOYMENT, EMPLOYMENT CONTRACT AND CLASSIFICATION (IN-HOUSE/EXTERNAL²)



| GROUP HEADCOUNT IN 2015 BY EMPLOYEE CATEGORY



¹ Governance bodies include the Supervisory Board, the Board of Directors, the Management Board and other bodies with the similar powers, classified as governance bodies by the Group companies.

² External employees include employees on maternity leave, employed under civil contracts, interns, and trainees.