

BALANCE SHEET

(disclosure form)

as of February 1, 2013

Lending organization: Sberbank of Russia Open Joint-Stock Company

Sberbank of Russia OJSC

Mail address: 19 Vavilova St., Moscow, 117997

Form code under OKUD 0409806

Quarterly (Annual)

thou. RUB.

Line number	Item description	Figures as of the reporting date
1	2	3
I	ASSETS	
1	Funds	558 768 217
2	Funds of lending organizations with the Central Bank of the Russian Federation	344 861 757
2.1	Required reserve	132 238 090
3	Funds in lending organisations	90 407 899
4	Financial assets evaluated at fair value through profit or loss	71 244 017
5	Net loans receivable	9 781 662 400
6	Net investments in securities and other financial assets available for sale	1 556 954 023
6.1	Investments in subsidiaries and affiliates	280 772 784
7	Net investments in securities kept till redemption	321 974 165
8	Fixed assets, intangible assets and stocks	434 289 577
9	Other assets	134 039 953
10	Total assets	13 294 202 008
II	LIABILITIES	
11	Loans, deposits and other facilities of the Central Bank of the Russian Federation	1 044 408 059
12	Funds of lending organisations	598 110 940
13	Funds from clients other than lending organizations	9 430 235 295
13.1	Deposits from individuals	6 109 504 505
14	Financial liabilities evaluated at fair value through profit or loss	28 829 793
15	Issued debentures	331 481 644
16	Other liabilities	157 935 652
17	Provisions for possible losses from credit contingencies, other possible losses and transactions with offshore residents	20 349 842
18	Total liabilities	11 611 351 225
III	SOURCES OF EQUITY	
19	Shareholders' (members') capital	67 760 844
20	Treasury shares redeemed from shareholders (members)	0
21	Share premium	228 054 226
22	Reserve fund	3 527 429
23	Revaluation of securities available for sale at a fair value	26 974 898
24	Revaluation of fixed assets	84 084 720
25	Retained profit (uncovered losses) of previous years	1 240 682 646
26	Unused profit (loss) for the reporting period	31 766 020
27	Total sources of equity	1 682 850 783
IV	OFF-BALANCE-SHEET LIABILITIES	
28	Irrevocable liabilities of the lending organization	2 544 976 687
29	Guarantees and sureties granted by the lending organization	879 993 459
30	Non-credit contingencies	1 875 046

Deputy Chairman
of the Management Board of Sberbank of Russia OJSC

B.I. Zlatkis

Acting Chief Accountant of Sberbank of Russia – Director of Accounting
and Reporting Department of Sberbank of Russia OJSC

M.Yu. Lukyanova