

Report Boundary

Information and indicators contained in the Report, including those about the personnel structure and number relate to the bank activity on the territory of the Russian Federation. The data on subsidiaries and associated companies are outside the Report boundary.

The Report discloses information for 2012, as of 31.12.2012. Nevertheless in order to depict the dynamics of certain key processes, in a number of sections data for previous periods is provided. Information and expert opinions set forth in the Report, are relevant solely on the Report submission date and may change without prior notice.

The Management Report contains consolidated financial results for the Sberbank Group, prepared in accordance with the International Financial Reporting Standards. Charity expenses are disclosed in the RAS Profit and Loss Statement 2012.

For calculation of direct and indirect emissions of greenhouse gases from the consumption of heat and electricity as well as greenhouse gas emissions from using fuel when transporting, were used IPCC Guidelines for National Greenhouse Gas Inventories and the RF National Report on cadastre of man-made emission from sources and absorption by greenhouse gas sinks outside the scope of Montreal Protocol for 1990–2010.

Neither the Report nor any part therein contains and should not be interpreted as an offer or incentive to make a purchase or issuance or as an attempt to make a bid, a tender, underwriting or other acquisition, or as a recommendation to such acquisition of any shares or equity securities issued by the bank or any bank subdivision; also neither the Report nor any part therein, as well as the fact of its submission or distribution should be interpreted as the basis, direct or indirect, for concluding any contractual relations, undertaking any obligations or taking investment decisions.

The Information from the Report may contain forward-looking statements. Forward-looking statements include all statements that are not historic facts, statements concerning bank intentions, opinions or current expectation relating among other things to the bank operational indicators, its financial status, liquidity, perspectives, growth, strategies and the sphere of the bank functioning. By their nature, forward-looking statements involve risk and uncertainty as treat events which may not take place in the future and depend on circumstances that may not occur in the future.

Hereby the bank warns that forward-looking statements are not the guarantees of achievement of the specified indicators in the future; the actual operational indicators, indicators of the financial status, liquidity and development of the sector where the bank operates may vary considerably from those specified and offered in forward-looking statements contained in the Report. Besides, even if the bank operational indicators, its financial status, liquidity position and development indicators for the sector where the bank operates do correspond to the forward-looking statements contained either in this presentation or in oral statements, such indicators may not serve as a guideline for indicators or events of future periods.

Information and expert opinions set forth in the Report, are relevant solely on the Report submission date and may change without prior notice.