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## LIST OF THE MAIN SUBSIDIARIES AND AFFILIATES OF SBERBANK

NO.	NAME	COUNTRY OF REGISTRATION	COUNTRY OF BUSINESS	CUMULATIVE INTEREST FROM THE POINT OF VIEW OF THE GROUP
1	Autction LLC	Russian Federation	Russian Federation	100,00%
2	Most LLC	Russian Federation	Russian Federation	47,50%
3	Medexpert Plus LLC	Russian Federation	Russian Federation	100,00%
4	Kiparis 2 LLC	Russian Federation	Russian Federation	100,00%
5	Moscow Municipal Golf Club LLC	Russian Federation	Russian Federation	100,00%
6	Special Technologies of Control LLC	Russian Federation	Russian Federation	99,97%
7	GARANT-SV LLC	Russian Federation	Russian Federation	100,00%
8	GORIZONT-SERVIS LLC	Russian Federation	Russian Federation	100,00%
9	GAMMA-S LLC	Russian Federation	Russian Federation	100,00%
10	SB Development LLC	Russian Federation	Russian Federation	100,00%
11	Safe information area LLC	Russian Federation	Russian Federation	100,00%
12	Sberbank Capital LLC	Russian Federation	Russian Federation	100,00%
13	Sberbank Leasing JSC	Russian Federation	Russian Federation	100,00%
14	SB LEASING IRELAND LIMITED	Ireland	Russian Federation	100,00%
15	Nord JSC	Russian Federation	Russian Federation	100,00%
16	Sberbank Leasing Kazakhstan LLP	Republic of Kazakhstan	Republic of Kazakhstan	100,00%
17	SB JSC Sberbank	Republic of Kazakhstan	Republic of Kazakhstan	100,00%
18	SBERBANK PJSC	Ukraine	Ukraine	100,00%
19	BPS-Sberbank OJSC	Republic of Belarus	Republic of Belarus	98,43%
20	BPS Leasing CJSC	Republic of Belarus	Republic of Belarus	98,43%
21	Sberbank – Automated Trading System CJSC	Russian Federation	Russian Federation	100,00%

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22	Sovremennye Tekhnologii LLC	Russian Federation	Russian Federation	100,00%
23	Registrar Company Status JSC	Russian Federation	Russian Federation	40,00%
24	United Credit Bureau CJSC	Russian Federation	Russian Federation	50,00%
25	Promising Investments LLC	Russian Federation	Russian Federation	100,00%
26	Rublevo-Archangelskoe JSC	Russian Federation	Russian Federation	100,00%
27	Sberbank Financial Company LLC	Russian Federation	Russian Federation	100,00%
28	Sberbank Specialised Depository LLC	Russian Federation	Russian Federation	100,00%
29	Settlement decisions JSC (Universal Electronic Card JSC)	Russian Federation	Russian Federation	100,00%
30	Regional Information Centre of the Oryol Region JSC	Russian Federation	Russian Federation	51,00%
31	Regional Unified Information and Settlement Centre JSC	Russian Federation	Russian Federation	51,00%
32	Regional Information Centre of the Kirov Region JSC	Russian Federation	Russian Federation	49,00%
33	Unified Information and Settlement Centre of the Kaluga Region JSC	Russian Federation	Russian Federation	51,00%
34	NCO Settlement decisions LLC (NCO Universal Electronic Card LLC)	Russian Federation	Russian Federation	100,00%
35	Universal Electronic Card of the Irkutsk Region JSC	Russian Federation	Russian Federation	51,00%
36	Unified Settlement Centre of Mari El Republic JSC	Russian Federation	Russian Federation	49,00%
37	Regional Information Centre of the Kemerovo Region JSC	Russian Federation	Russian Federation	41,67%
38	Unified Billing and Processing Centre of Khanty-Mansi Autonomous Okrug Yugra JSC	Russian Federation	Russian Federation	74,90%
39	Regional Information and Settlement Centre JSC	Russian Federation	Russian Federation	50,00%
40	Strategy Partners Group JSC	Russian Federation	Russian Federation	74,75%



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NO.	NAME	COUNTRY OF REGISTRATION	COUNTRY OF BUSINESS	CUMULATIVE INTEREST FROM THE POINT OF VIEW OF THE GROUP
41	Sberbank Investments LLC	Russian Federation	Russian Federation	100,00%
42	SBERBANK INVESTMENTS LIMITED	Republic of Cyprus	Russian Federation	100,00%
43	Sberbank Finance Limited	Republic of Cyprus	Russian Federation	100,00%
44	Sberbank Technologies JSC	Russian Federation	Russian Federation	100,00%
45	Loyalty Programmes Centre JSC	Russian Federation	Russian Federation	100,00%
46	SB CIB Holding LLC (Bylinnye Bogatyry LLC)	Russian Federation	Russian Federation	100,00%
47	SB Finance Holding LLC (SIB Financial Broker LLC)	Russian Federation	Russian Federation	100,00%
48	Sberbank CIB USA, Inc.	USA	USA	100,00%
49	SBGB Cyprus Limited	Republic of Cyprus	Russian Federation	100,00%
50	Sberbank CIB (UK) Limited	United Kingdom of Great Britain and Northern Ireland	United Kingdom of Great Britain and Northern Ireland	100,00%
51	SA&PM (Cyprus) Limited (TDAM)	Republic of Cyprus	Russian Federation	100,00%
52	SIB (CYPRUS) Limited	Republic of Cyprus	Russian Federation	100,00%
53	Troika Capital Partners Limited (Cyprus)	Republic of Cyprus	Russian Federation	100,00%
54	Arimero Holding Limited	Republic of Cyprus	Russian Federation	100,00%
55	Formovochnye Avtomaty LLC	Russian Federation	Russian Federation	100,00%
56	Format-Neva LLC	Russian Federation	Russian Federation	100,00%
57	PF LAGOM CJSC	Russian Federation	Russian Federation	100,00%
58	Khochtovary LLC	Russian Federation	Russian Federation	100,00%
59	Lagom-Ukraine LLC	Ukraine	Ukraine	100,00%
60	Binotek LLC	Russian Federation	Russian Federation	100,00%
61	Lagom-Ural LLC	Russian Federation	Russian Federation	100,00%
62	SMG Plastic LLC	Russian Federation	Russian Federation	100,00%
63	Sabon LLC	Russian Federation	Russian Federation	100,00%
64	Sategor CJSC	Russian Federation	Russian Federation	100,00%
65	Sberbank CIB JSC	Russian Federation	Russian Federation	100,00%

NO.	NAME	COUNTRY OF REGISTRATION	COUNTRY OF BUSINESS	CUMULATIVE INTEREST FROM THE POINT OF VIEW OF THE GROUP
66	SB Raw Materials Trading LLC	Russian Federation	Russian Federation	100,00%
67	SIB FINANCIAL CONSULTANT JSC	Russian Federation	Russian Federation	100,00%
68	SB Prosperity LLC (Bogatyrskaya TROIKA LLC)	Russian Federation	Russian Federation	100,00%
69	TD SOFT LLC	Russian Federation	Russian Federation	100,00%
70	Sberbank Asset Management JSC	Russian Federation	Russian Federation	100,00%
71	Sberbank (Switzerland) AG	Swiss Confederation	Swiss Confederation	99,82%
72	Insurance company Sberbank insurance life LLC	Russian Federation	Russian Federation	100,00%
73	Sberbank Europe AG	Republic of Austria	Republic of Austria	100,00%
74	SBERBANK BH D.D.	Bosnia and Herzegovina	Bosnia and Herzegovina	100,00%
75	SBERBANK A.D. BANJA LUKA	Bosnia and Herzegovina	Bosnia and Herzegovina	100,00%
76	SBERBANK D.D.	Republic of Croatia	Republic of Croatia	100,00%
77	Sberbank Srbija A.D.	Republic of Serbia	Republic of Serbia	100,00%
78	"SUPER KARTICA" d.o.o. Beograd	Republic of Serbia	Republic of Serbia	33,00%
79	SBERBANK Banka d.d.	Republic of Slovenia	Republic of Slovenia	99,99%
80	Privatinvest d.o.o.	Republic of Slovenia	Republic of Slovenia	99,99%
81	SBERBANK CZ, A.S.	Czech Republic	Czech Republic	100,00%
82	Sberbank Magyarorszag Zrt (MAGYARORSZAGI VOLKSBANK RT.)	Hungary	Hungary	98,93%
83	BEVO-Holding GmbH	Republic of Austria	Republic of Austria	100,00%
84	ALB EDV-Service GmbH	Republic of Austria	Republic of Austria	100,00%
85	Pronam Nekretnine d.o.o. (Sberbank Nekretnine d.o.o.)	Republic of Croatia	Republic of Croatia	100,00%
86	KORUS Consulting CIS LLC	Russian Federation	Russian Federation	100,00%
87	Micro-credit company Vidayuchiesya kredity LLC	Russian Federation	Russian Federation	100,00%
88	Sberbank Factoring LLC	Russian Federation	Russian Federation	100,00%
89	Delovaya Sreda JSC	Russian Federation	Russian Federation	100,00%





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90	Cetelem Bank LLC (Commercial Bank BNP Paribas Vostok Limited Liability Company)	Russian Federation	Russian Federation	79,20%
91	SB Securities S.A.	Grand Duchy of Luxembourg	Grand Duchy of Luxembourg	100,00%
92	DENIZBANK A.S.	Turkish Republic	Turkish Republic	99,85%
93	Deniz Faktoring Anonim Sirketi	Turkish Republic	Turkish Republic	99,85%
94	Deniz Yatirim Menkul Kiyemetler Anonim Sirketi	Turkish Republic	Turkish Republic	99,84%
95	Deniz Portfoy Yonetimi A.S.	Turkish Republic	Turkish Republic	99,83%
96	Deniz Gayrimenkul Yatirim Ortakligi A.S. (Deniz Yatirim Ortakligi A.S.)	Turkish Republic	Turkish Republic	88,74%
97	Intertech Bilgi islem ve Pazarlama Ticaret A.S.	Turkish Republic	Turkish Republic	99,85%
98	Deniz Kartli Odeme Sistemleri A.S.	Turkish Republic	Turkish Republic	99,85%
99	Acik Deniz Radyo ve Televizyon Iletisim Yayıncılık Ticaret ve Sanayi A.S.	Turkish Republic	Turkish Republic	99,84%
100	EKSPRES BILGI ISLEM VE TICARET A.S.	Turkish Republic	Turkish Republic	99,85%
101	Denizbank Kultur Sanat Yayıncılık Ticaret ve Sanayi A.S.	Turkish Republic	Turkish Republic	99,85%
102	Euro Deniz International Banking Unit Limited	Republic of Cyprus	Republic of Cyprus	99,76%
103	DENIZBANK AG	Republic of Austria	Republic of Austria	99,85%
104	Deniz Finansal Kiralama Anonim Sirketi	Turkish Republic	Turkish Republic	99,85%
105	Deniz Immobilien Service GmbH	Republic of Austria	Republic of Austria	99,85%
106	Denizbank Moscow Joint Stock Company	Russian Federation	Russian Federation	99,85%
107	CR Erdberg Eins GmbH & Co KG	Republic of Austria	Republic of Austria	99,85%
108	Bantas Nakit ve Kiyetli Mal Tasima ve Guvenlik Hizmetleri A.S.	Turkish Republic	Turkish Republic	33,28%
109	Sotsialnye Garantii OJSC	Russian Federation	Russian Federation	49,87%
110	ActiveBusinessCollection LLC	Russian Federation	Russian Federation	100,00%
111	PS Yandex.Money LLC	Russian Federation	Russian Federation	75,00%
112	Non-Banking Credit Institution Yandex.Money LLC	Russian Federation	Russian Federation	75,00%

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113	Sberbank Service LLC	Russian Federation	Russian Federation	100,00%
114	SB Capital S.A.	Grand Duchy of Luxembourg	Grand Duchy of Luxembourg	0,00%
115	Non-state Pension Fund of Sberbank JSC	Russian Federation	Russian Federation	100,00%
116	Non-state Pension Fund VNIIEF-GARANT JSC	Russian Federation	Russian Federation	100,00%
117	Insurance company Sberbank insurance LLC	Russian Federation	Russian Federation	100,00%
118	Sberbank Insurance Broker LLC	Russian Federation	Russian Federation	100,00%
119	Professional consultant LLC	Russian Federation	Russian Federation	100,00%
120	RuTarget LLC	Russian Federation	Russian Federation	100,00%
121	Sberbank Real Estate Centre LLC	Russian Federation	Russian Federation	100,00%
122	Digital Technologies LLC	Russian Federation	Russian Federation	100,00%
123	EVOTOR LLC	Russian Federation	Russian Federation	40,00%
124	Digital Assets LLC	Russian Federation	Russian Federation	100,00%
125	S-Marketing LLC	Russian Federation	Russian Federation	100,00%
126	Intercomp JSC	Russian Federation	Russian Federation	100,00%
127	Foodplex LLC	Russian Federation	Russian Federation	35,00%
128	VisionLabs B.V.	Russian Federation	Russian Federation	25,07%
129	Yandex.Market B.V.	Russian Federation	Russian Federation	49,97%
130	Dialog LLC	Russian Federation	Russian Federation	60,00%
131	SBCloud LLC	Russian Federation	Russian Federation	60,00%
132	Technologies of Industry Transformation LLC	Russian Federation	Russian Federation	100,00%
133	Cloud Technologies LLC	Russian Federation	Russian Federation	100,00%
134	Management Company SBVK CJSC	Russian Federation	Russian Federation	100,00%
135	Sberbank-Telecom LLC	Russian Federation	Russian Federation	100,00%
136	Segmento LLC	Russian Federation	Russian Federation	50,00%
137	Natiaco Holding Limited	Republic of Cyprus	Russian Federation	82,65%



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NO.	NAME	COUNTRY OF REGISTRATION	COUNTRY OF BUSINESS	CUMULATIVE INTEREST FROM THE POINT OF VIEW OF THE GROUP
138	DocDoc LLC	Russian Federation	Russian Federation	82,65%
139	DocDoc Territory of Health LLC	Russian Federation	Russian Federation	82,56%
140	Innovation Services LLC	Russian Federation	Russian Federation	82,65%
141	MedCenterPlus LLC	Russian Federation	Russian Federation	82,65%
142	SB Structured Issuance B.V.	the Netherlands	the Netherlands	0,00%
143	IKS JSC	Russian Federation	Russian Federation	100,00%
144	Centre of bankruptcy technologies LLC	Russian Federation	Russian Federation	60,00%
145	Specialized Financial Company SB Credit Products 1 LLC	Russian Federation	Russian Federation	100,00%
146	Lending technologies LLC	Russian Federation	Russian Federation	100,00%
147	Sber Legal LLC	Russian Federation	Russian Federation	100,00%