



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	Sberbank Europe AG
<b>LEI Code</b>	529900IZ8TASAYR3A694
<b>Country Code</b>	AT

## 2019 EU-wide Transparency Exercise

### Key Metrics

Sberbank Europe AG

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,323	1,316	1,318	1,358	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,323	1,316	1,318	1,358	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,323	1,316	1,318	1,358	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,323	1,316	1,318	1,358	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,649	1,642	1,641	1,672	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,649	1,642	1,641	1,672	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	8,299	7,948	8,110	8,038	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,299	7,948	8,110	8,038	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.94%	16.56%	16.25%	16.90%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.94%	16.56%	16.25%	16.90%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.94%	16.56%	16.25%	16.90%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.94%	16.56%	16.25%	16.90%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.87%	20.66%	20.23%	20.81%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.87%	20.66%	20.23%	20.81%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	12,434	12,387	12,019	12,072	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	10.64%	10.62%	10.96%	11.25%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Sberbank Europe AG

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,323	1,316	1,318	1,358	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,323	1,316	1,318	1,358	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	12,434	12,387	12,019	12,072	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	12,434	12,387	12,019	12,072	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.6%	10.6%	11.0%	11.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.6%	10.6%	11.0%	11.3%	C 47.00 (r330,c010)	

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Capital

Sberbank Europe AG

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>1,649</b>	<b>1,642</b>	<b>1,641</b>	<b>1,672</b>	C 01.00 (e10),e10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,323</b>	<b>1,316</b>	<b>1,318</b>	<b>1,358</b>	C 01.00 (e20),e10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,056	2,056	1,958	1,958	C 01.00 (e30),e10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-716	-716	-629	-595	C 01.00 (e130),e10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-48	-45	-44	-38	C 01.00 (e180),e10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	130	130	141	141	C 01.00 (e200),e10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (e210),e10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (e230),e10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-2	-2	-2	C 01.00 (e250),e10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-83	-90	-89	-90	C 01.00 (e300),e10) + C 01.00 (e340),e10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-13	-17	-16	-15	C 01.00 (e370),e10)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (e380),e10)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (e390),e10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (e430),e10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (e440),e10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (e450),e10) + C 01.00 (e460),e10) + C 01.00 (e470),e10) + C 01.00 (e471),e10) + C 01.00 (e472),e10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2)(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (e460),e10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (e480),e10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (e490),e10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (e500),e10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (e510),e10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (e524),e10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (e529),e10)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (e220),e10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (e240),e10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (e520),e10)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 01.00 (e530),e10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (e540),e10) + C 01.00 (e670),e10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (e720),e10)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (e690),e10) + C 01.00 (e700),e10) + C 01.00 (e710),e10) + C 01.00 (e740),e10) + C 01.00 (e744),e10) + C 01.00 (e746),e10)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (e660),e10) + C 01.00 (e680),e10) + C 01.00 (e730),e10)		
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>326</b>	<b>326</b>	<b>323</b>	<b>314</b>	C 01.00 (e15),e10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>326</b>	<b>326</b>	<b>323</b>	<b>314</b>	C 01.00 (e750),e10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	326	326	323	314	C 01.00 (e760),e10) + C 01.00 (e890),e10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (e910),e10) + C 01.00 (e920),e10) + C 01.00 (e930),e10) + C 01.00 (e940),e10) + C 01.00 (e950),e10) + C 01.00 (e970),e10) + C 01.00 (e974),e10) + C 01.00 (e978),e10)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (e880),e10) + C 01.00 (e900),e10) + C 01.00 (e960),e10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>8,299</b>	<b>7,948</b>	<b>8,110</b>	<b>8,038</b>	C 02.00 (e10),e10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	33	31	31	30	C 05.01 (e10),e40)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.94%</b>	<b>16.56%</b>	<b>16.25%</b>	<b>16.90%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.94%</b>	<b>16.56%</b>	<b>16.25%</b>	<b>16.90%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.87%</b>	<b>20.66%</b>	<b>20.23%</b>	<b>20.81%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,323</b>	<b>1,316</b>	<b>1,318</b>	<b>1,358</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.01%</b>	<b>16.62%</b>	<b>16.31%</b>	<b>16.96%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440),e10)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440),e20)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440),e30)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440),e40)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Sberbank Europe AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	7,476	7,122	7,269	7,207	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	7,476	7,122	7,269	7,207	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	28	24	22	26	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	22	18	15	19	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	53	64	77	60	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	53	64	77	60	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	720	720	726	726	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	720	720	726	726	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	8,299	7,948	8,110	8,038	

## 2019 EU-wide Transparency Exercise

**P&L**  
Sberbank Europe AG

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	283	381	92	183
Of which debt securities income	12	16	4	8
Of which loans and advances income	263	354	84	166
Interest expenses	70	91	23	49
(Of which deposits expenses)	52	69	17	35
(Of which debt securities issued expenses)	2	2	0	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	64	91	21	47
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	2	14	1	-8
Gains or (-) losses on financial assets and liabilities held for trading, net	-6	-1	2	6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	-2	0	-1
Gains or (-) losses from hedge accounting, net	0	0	1	1
Exchange differences [gain or (-) loss], net	20	18	1	2
Net other operating income /(expenses)	-29	-33	-15	-19
<b>TOTAL OPERATING INCOME, NET</b>	<b>262</b>	<b>377</b>	<b>78</b>	<b>162</b>
(Administrative expenses)	174	241	56	114
(Depreciation)	19	26	10	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	4	13	-1	1
(Commitments and guarantees given)	2	10	-1	1
(Other provisions)	2	3	0	0
Of which pending legal issues and tax litigation <sup>1</sup>		3		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10	52	0	6
(Financial assets at fair value through other comprehensive income)	-4	0	0	0
(Financial assets at amortised cost)	14	52	0	6
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	1	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	2	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>55</b>	<b>44</b>	<b>12</b>	<b>20</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>47</b>	<b>33</b>	<b>9</b>	<b>12</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>47</b>	<b>33</b>	<b>9</b>	<b>12</b>
Of which attributable to owners of the parent	47	33	9	12

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Sberbank Europe AG

ASSETS:		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		1,790				2,066				1,677				1,987				IAS 1.54 (i)
Financial assets held for trading		35	17	18	0	31	13	17	1	35	16	19	0	39	18	21	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		6	0	1	5	6	0	0	6	5	0	0	5	17	0	0	16	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		33	33	0	0	33	33	0	0	33	33	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		937	697	231	10	922	702	193	27	801	584	184	33	665	449	181	35	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		8,567				8,371				8,457				8,404				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		9	0	9	0	5	0	5	0	5	0	5	0	4	0	4	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-11				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		343				229				295				296				
TOTAL ASSETS		11,709				11,662				11,309				11,411				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	921	0	0	-2	0	0	906	0	0	-2	0	0	786	0	0	-3	0	0	649	0	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	2	0	0	-2	0	0	2	0	0	-2	0	0	2	0	0	-2	0	0	2	0	0	-1	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	13	0	0	0	0	0	15	0	0	0	0	0	15	0	0	0	0	0	13	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	6,663	1,739	805	-54	-80	-517	6,884	1,379	583	-58	-68	-365	7,089	1,281	534	-60	-65	-338	7,232	1,113	442	-65	-59	-271	Annex V. Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



**2019 EU-wide Transparency Exercise**  
**Market Risk**  
 Sberbank Europe AG

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
Traded Debt Instruments	46	39	0	0	0	0							0	0	0	0									
Of which: General risk	43	38	0	0	0	0							0	0	0	0									
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	7	25	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
<b>Total</b>	<b>53</b>	<b>64</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019												
Traded Debt Instruments	37	37	0	0	0	0							0	0	0	0									
Of which: General risk	36	29	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	7	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	41	23	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
<b>Total</b>	<b>77</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	2,641	2,964	522		2,899	3,221	542	
	Regional governments or local authorities	73	47	16		71	45	15	
	Public sector entities	215	22	19		210	22	20	
	Multilateral Development Banks	1	3	0		0	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	559	564	220		566	568	184	
	Corporates	4,824	3,705	3,655		4,614	3,440	3,407	
	of which: SME	1,398	1,103	1,074		1,374	1,075	1,041	
	Retail	3,257	2,451	1,704		3,233	2,545	1,774	
	of which: SME	1,368	757	433		1,356	764	438	
	Secured by mortgages on immovable property	1,734	1,710	624		1,710	1,690	611	
	of which: SME	244	230	86		231	219	81	
	Exposures in default	795	274	310	510	580	204	221	362
	Items associated with particularly high risk	207	191	287		199	168	251	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	16	16	2		16	16	2		
Equity	10	7	7		10	7	7		
Other exposures	339	337	137		321	320	112		
<b>Standardised Total<sup>2</sup></b>	<b>14,672</b>	<b>12,292</b>	<b>7,504</b>	<b>680</b>	<b>14,531</b>	<b>12,250</b>	<b>7,146</b>	<b>527</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	438	444	1		493	500	0	
	Regional governments or local authorities	61	36	8		60	36	8	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	39	9		6	6	1	
	Corporates	916	631	621		972	668	655	
	of which: SME	602	481	471		634	498	485	
	Retail	813	609	418		848	631	435	
	of which: SME	364	217	124		372	214	122	
	Secured by mortgages on immovable property	867	862	299		879	874	304	
	of which: SME	45	44	13		43	42	12	
	Exposures in default	77	33	42	40	67	26	30	38
	Items associated with particularly high risk	2	1	2		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	95	95	49		89	89	31		
<b>Standardised Total<sup>2</sup></b>				<b>65</b>				<b>67</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVENIA	Central governments or central banks	325	413	0		319	404	0	
	Regional governments or local authorities	2	2	0		2	2	0	
	Public sector entities	90	0	0		86	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	11	3		10	11	3	
	Corporates	664	530	500		677	536	506	
	of which: SME	182	160	153		185	158	152	
	Retail	477	358	244		479	363	248	
	of which: SME	188	136	78		186	137	79	
	Secured by mortgages on immovable property	403	392	156		400	391	156	
	of which: SME	139	134	53		127	122	48	
	Exposures in default	97	49	58	46	90	44	49	46
	Items associated with particularly high risk	78	65	98		53	38	56	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	16	16	2		16	16	2		
Equity	1	1	1		1	1	1		
Other exposures	21	21	18		18	18	12		
<b>Standardised Total<sup>2</sup></b>				<b>73</b>				<b>70</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SERBIA	Central governments or central banks	244	244	244		264	264	264	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	374	254	251		554	367	363	
	of which: SME	111	75	73		123	81	78	
	Retail	547	365	247		548	379	256	
	of which: SME	317	152	87		312	160	92	
	Secured by mortgages on immovable property	67	65	22		73	71	25	
	of which: SME	6	5	1		6	5	1	
	Exposures in default	79	31	32	48	70	28	30	42
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	48	48	7		55	55	9		
<b>Standardised Total<sup>2</sup></b>				<b>57</b>				<b>52</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	230	326	21		337	433	22	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	103	3	0		102	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	5		3	2	1	
	Corporates	337	304	303		317	284	283	
	of which: SME	28	28	27		43	40	38	
	Retail	478	441	324		477	444	327	
	of which: SME	51	39	22		44	35	20	
	Secured by mortgages on immovable property	47	47	17		51	51	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	311	77	82	234	114	37	39	77
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	72	72	21		48	48	17		
Standardised Total <sup>2</sup>				257				102	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	227	226	226		231	229	229	
	Regional governments or local authorities	8	8	8		7	7	7	
	Public sector entities	22	19	19		22	20	20	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	300	241	233		298	242	234	
	of which: SME	206	180	172		212	180	172	
	Retail	554	451	312		564	463	319	
	of which: SME	234	150	86		239	157	90	
	Secured by mortgages on immovable property	96	94	32		97	96	33	
	of which: SME	13	12	3		14	13	4	
	Exposures in default	68	22	25	45	67	21	23	45
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	50	49	17		56	55	18		
Standardised Total <sup>2</sup>				58				58	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HUNGARY	Central governments or central banks	315	447	22		239	373	23	
	Regional governments or local authorities	2	0	0		2	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	31	7		43	45	9	
	Corporates	520	281	278		422	220	218	
	of which: SME	240	167	165		153	108	106	
	Retail	316	162	112		314	170	118	
	of which: SME	210	62	36		198	59	35	
	Secured by mortgages on immovable property	163	157	58		162	157	59	
	of which: SME	40	36	14		41	37	15	
	Exposures in default	91	38	39	49	85	35	36	42
	Items associated with particularly high risk	4	3	5		21	9	13	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	1	2		5	1	2		
Other exposures	33	33	10		39	39	12		
Standardised Total <sup>2</sup>				61				56	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	648	650	0		761	763	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	3		61	61	12	
	Corporates	273	226	226		255	225	225	
	of which: SME	19	6	6		18	5	5	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	0	0	11	25	0	0	25
	Items associated with particularly high risk	119	117	175		119	116	174	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	17	17	13		15	15	11		
Standardised Total <sup>2</sup>				29				41	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Sberbank Europe AG

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	7	7	0		7	7	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117	117	30		98	99	22	
	Corporates	194	158	158		165	136	136	
	of which: SME	0	0	0		0	0	0	
	Retail	42	42	31		71	70	53	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	47	47	24		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	0	0	27	28	0	0	28
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				43				35	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	21	21	0		15	15	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		1	0	0	
	Corporates	212	203	203		211	201	201	
	of which: SME	0	0	0		0	0	0	
	Retail	13	11	8		14	12	9	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	18	18	6		19	19	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				10				12	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	459	362	362		298	203	203	
	of which: SME	0	0	0		0	0	0	
	Retail	9	4	3		8	4	3	
	of which: SME	4	0	0		3	0	0	
	Secured by mortgages on immovable property	10	10	4		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		1	1	1		
Standardised Total <sup>2</sup>				3				2	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	2,375	2,688	597		2,467	2,780	632	
	Regional governments or local authorities	67	43	15		68	44	15	
	Public sector entities	214	30	29		212	32	31	
	Multilateral Development Banks	0	6	0		0	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	565	573	173		555	560	148	
	Corporates	4,597	3,408	3,379		4,420	3,252	3,223	
	of which: SME	1,427	1,128	1,095		1,395	1,099	1,067	
	Retail	3,407	2,609	1,818		3,577	2,753	1,918	
	of which: SME	3,398	2,787	452		1,472	829	475	
	Secured by mortgages on immovable property	1,754	1,730	626		1,742	1,721	624	
	of which: SME	236	224	83		254	243	92	
	Exposures in default	542	182	197	339	432	158	170	264
	Items associated with particularly high risk	207	175	262		223	185	278	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	16	2		16	16	2	
Equity	11	7	8		11	7	8		
Other exposures	409	408	186		411	409	184		
<b>Standardised Total<sup>2</sup></b>	<b>14,165</b>	<b>11,876</b>	<b>7,292</b>	<b>497</b>	<b>14,134</b>	<b>11,923</b>	<b>7,233</b>	<b>433</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	434	439	0		403	407	19	
	Regional governments or local authorities	59	35	8		58	35	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	38	8		63	65	13	
	Corporates	1,031	660	648		1,026	653	640	
	of which: SME	664	510	497		636	483	470	
	Retail	833	627	430		838	640	441	
	of which: SME	379	224	128		376	221	126	
	Secured by mortgages on immovable property	901	896	311		901	897	312	
	of which: SME	41	40	12		42	41	12	
	Exposures in default	62	25	30	36	63	24	29	36
	Items associated with particularly high risk	2	1	2		2	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	101	101	46		103	103	44		
<b>Standardised Total<sup>2</sup></b>				<b>66</b>				<b>68</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVENIA	Central governments or central banks	284	366	0		341	419	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	83	1	0		79	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	4	2		0	2	0	
	Corporates	693	532	505		697	540	513	
	of which: SME	201	176	171		250	211	204	
	Retail	501	384	262		520	406	277	
	of which: SME	199	147	84		201	150	86	
	Secured by mortgages on immovable property	416	406	163		411	403	163	
	of which: SME	134	129	51		146	142	58	
	Exposures in default	62	31	35	30	50	25	27	25
	Items associated with particularly high risk	46	35	53		43	32	48	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	16	2		16	16	2	
Equity	1	1	1		1	1	1		
Other exposures	24	23	19		22	22	17		
<b>Standardised Total<sup>2</sup></b>				<b>51</b>				<b>46</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SERBIA	Central governments or central banks	294	293	293		282	282	283	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	5	4	4		5	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	523	362	359		479	338	336	
	of which: SME	104	73	70		100	74	72	
	Retail	570	386	261		627	425	286	
	of which: SME	333	166	96		370	187	107	
	Secured by mortgages on immovable property	74	72	25		57	56	19	
	of which: SME	6	6	2		6	5	1	
	Exposures in default	68	27	29	41	64	26	28	38
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Other exposures	85	85	19		87	86	24		
<b>Standardised Total<sup>2</sup></b>				<b>52</b>				<b>51</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CROATIA	Central governments or central banks	297	395	56		323	422	58	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	102	1	0		101	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		5	5	1	
	Corporates	324	290	288		343	310	309	
	of which: SME	45	42	41		42	41	40	
	Retail	491	459	337		506	475	349	
	of which: SME	46	39	22		48	41	23	
	Secured by mortgages on immovable property	54	54	19		57	57	20	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	108	34	35	74	61	23	24	38
	Items associated with particularly high risk	2	2	3		11	5	7	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	59	59	28		62	62	29		
Standardised Total <sup>2</sup>				96				65	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	225	224	224		250	249	249	
	Regional governments or local authorities	7	7	7		8	7	7	
	Public sector entities	25	24	24		27	26	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	312	262	254		297	254	247	
	of which: SME	226	199	191		216	192	185	
	Retail	565	459	318		591	476	328	
	of which: SME	238	152	87		257	163	93	
	Secured by mortgages on immovable property	102	100	34		108	107	36	
	of which: SME	16	15	4		17	16	5	
	Exposures in default	66	20	21	45	61	19	21	41
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	60	59	26		62	62	25		
Standardised Total <sup>2</sup>				58				54	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
HUNGARY	Central governments or central banks	213	340	21		175	307	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	68	15		45	49	10	
	Corporates	410	211	209		404	200	198	
	of which: SME	161	115	113		124	89	87	
	Retail	321	174	121		350	193	133	
	of which: SME	200	58	34		216	66	39	
	Secured by mortgages on immovable property	158	152	57		156	151	56	
	of which: SME	39	34	14		43	38	16	
	Exposures in default	76	31	32	40	74	29	30	40
	Items associated with particularly high risk	37	17	26		37	18	27	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	1	2		5	1	2		
Other exposures	48	48	21		45	45	18		
Standardised Total <sup>2</sup>				52				53	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
AUSTRIA	Central governments or central banks	438	440	0		594	596	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	43	9		67	67	13	
	Corporates	261	232	232		266	232	232	
	of which: SME	22	9	9		22	4	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	0	0	25	25	0	0	25
	Items associated with particularly high risk	119	117	176		119	118	176	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	31	31	27		29	29	25		
Standardised Total <sup>2</sup>				41				40	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Sberbank Europe AG

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GERMANY	Central governments or central banks	6	6	0		6	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	71	71	16		86	86	19	
	Corporates	138	111	111		128	101	101	
	of which: SME	0	0	0		0	0	0	
	Retail	99	99	74		117	116	87	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	0	0	29	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				38				9	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SLOVAKIA	Central governments or central banks	15	15	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		16	15	3	
	Corporates	211	200	200		210	200	200	
	of which: SME	0	0	0		0	0	0	
	Retail	12	11	8		12	11	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	20	20	7		20	20	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	2	2	3	0	2	1	1	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				12				13	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	334	250	250		231	147	147	
	of which: SME	0	0	0		0	0	0	
	Retail	6	4	3		6	4	3	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	11	11	4		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>2</sup>				2				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Sberbank Europe AG

		IRB Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Sberbank Europe AG

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [	Africa														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
<b>Total</b>															
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [															
[ 10Y - more															
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

- The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Sberbank Europe AG

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Africa															
[ 3M - 1Y [																
[ 1Y - 2Y [																
[ 2Y - 3Y [																
[ 3Y - 5Y [																
[ 5Y - 10Y [																
[ 10Y - more																
<b>Total</b>																
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [																
[ 10Y - more																
<b>Total</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Sberbank Europe AG

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>966</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>955</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	881	0	0	0	2	0	0	832	0	0	0	2	0	0
Credit institutions	40	0	0	0	0	0	0	72	0	0	0	0	0	0
Other financial corporations	37	0	0	0	0	0	0	41	0	0	0	1	0	0
Non-financial corporations	8	0	0	0	0	0	0	10	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,854</b>	<b>21</b>	<b>821</b>	<b>788</b>	<b>136</b>	<b>521</b>	<b>242</b>	<b>10,777</b>	<b>34</b>	<b>598</b>	<b>564</b>	<b>127</b>	<b>368</b>	<b>180</b>
Central banks	1,752	0	0	0	1	0	0	2,068	0	0	0	1	0	0
General governments	146	0	0	0	0	0	0	137	0	0	0	0	0	0
Credit institutions	540	0	1	0	1	1	0	534	0	1	0	1	1	0
Other financial corporations	84	0	1	1	1	0	0	77	0	1	1	1	0	0
Non-financial corporations	5,036	3	655	634	95	440	176	4,553	7	437	415	85	289	120
of which: small and medium-sized enterprises at amortised cost	2,098	2	286	281	30	166	100	2,110	5	243	236	30	148	84
Households	3,296	18	165	153	38	79	65	3,408	26	160	149	39	78	61
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,820</b>	<b>21</b>	<b>821</b>	<b>788</b>	<b>138</b>	<b>521</b>	<b>242</b>	<b>11,732</b>	<b>34</b>	<b>598</b>	<b>564</b>	<b>130</b>	<b>368</b>	<b>180</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>2,393</b>		<b>5</b>	<b>4</b>	<b>19</b>	<b>0</b>	<b>2</b>	<b>2,504</b>		<b>13</b>	<b>12</b>	<b>21</b>	<b>6</b>	<b>0</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Sberbank Europe AG

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>834</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>672</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	751	0	0	0	2	0	0	604	0	0	0	2	0	0
Credit institutions	32	0	0	0	0	0	0	5	0	0	0	0	0	0
Other financial corporations	41	0	0	0	1	0	0	50	0	0	0	0	0	0
Non-financial corporations	10	0	0	0	0	0	0	14	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,432</b>	<b>29</b>	<b>547</b>	<b>518</b>	<b>126</b>	<b>341</b>	<b>161</b>	<b>10,621</b>	<b>27</b>	<b>451</b>	<b>427</b>	<b>126</b>	<b>274</b>	<b>138</b>
Central banks	1,646	0	0	0	2	0	0	1,849	0	0	0	1	0	0
General governments	134	0	0	0	0	0	0	128	0	0	0	0	0	0
Credit institutions	634	0	1	1	2	1	0	654	0	1	1	1	1	0
Other financial corporations	83	0	0	0	1	0	0	85	1	0	0	1	0	0
Non-financial corporations	4,441	9	385	367	83	259	102	4,321	8	291	276	81	192	83
of which: small and medium-sized enterprises at amortised cost	2,060	7	193	187	30	116	66	2,212	3	175	170	36	108	57
Households	3,493	20	161	150	39	80	59	3,584	18	159	149	41	81	54
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,266</b>	<b>29</b>	<b>547</b>	<b>518</b>	<b>129</b>	<b>341</b>	<b>161</b>	<b>11,293</b>	<b>27</b>	<b>451</b>	<b>427</b>	<b>128</b>	<b>274</b>	<b>138</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>2,557</b>		<b>21</b>	<b>16</b>	<b>20</b>	<b>6</b>	<b>0</b>	<b>2,459</b>		<b>9</b>	<b>5</b>	<b>22</b>	<b>6</b>	<b>1</b>

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Sberbank Europe AG

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>717</b>	<b>397</b>	<b>279</b>	<b>265</b>	<b>161</b>	<b>523</b>	<b>213</b>	<b>143</b>	<b>130</b>	<b>109</b>	<b>109</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	678	369	270	257	138	485	185	134	121	89	89
of which: small and medium-sized enterprises at amortised cost	134	114	60	58	60	112	92	52	50	49	49
Households	39	28	9	8	22	37	28	9	8	20	20
<b>DEBT INSTRUMENTS other than HFT</b>	<b>717</b>	<b>397</b>	<b>279</b>	<b>265</b>	<b>161</b>	<b>523</b>	<b>213</b>	<b>143</b>	<b>130</b>	<b>109</b>	<b>109</b>
<b>Loan commitments given</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Sberbank Europe AG

	As of 31/03/2019					As of 30/06/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>498</b>	<b>199</b>	<b>147</b>	<b>132</b>	<b>82</b>	<b>359</b>	<b>133</b>	<b>87</b>	<b>75</b>	<b>80</b>	<b>80</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	461	174	138	124	62	324	109	78	67	62	62
of which: small and medium-sized enterprises at amortised cost	89	73	44	43	35	79	64	43	41	28	28
Households	37	25	9	8	20	35	24	9	8	18	18
<b>DEBT INSTRUMENTS other than HFT</b>	<b>498</b>	<b>199</b>	<b>147</b>	<b>132</b>	<b>82</b>	<b>359</b>	<b>133</b>	<b>87</b>	<b>75</b>	<b>80</b>	<b>80</b>
<b>Loan commitments given</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.