

Bank Name	Sberbank Europe AG
LEI Code	529900IZ8TASAYR3A694
Country Code	АТ

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,340	1,418	1,403	1,413	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,340	1,332	1,332	1,342	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,340	1,418	1,403	1,414	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	1,340	1,332	1,332	1,342	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,578	1,639	1,609	1,603	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,578	1,554	1,538	1,532	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
Risk exposure amounts						
Total risk exposure amount	7,938	7,979	8,115	8,326	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,938	7,894	8,044	8,254	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.88%	17.77%	17.29%	16.98%	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	16.88%	16.88%	16.56%	16.26%	(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	16.88%	17.77%	17.29%	16.98%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.88%	16.88%	16.56%	16.26%	(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	19.88%	20.55%	19.83%	19.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.88%	19.69%	19.12%	18.56%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	13,044	13,686	13,939	13,260	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	10.28%	10.36%	10.07%	10.66%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,340	1,418	1,403	1,414	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,340	1,332	1,332	1,342	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	13,044	13,686	13,939	13,260	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	13,044	13,600	13,868	13,117	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.3%	10.4%	10.1%	10.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.3%	9.8%	9.6%	10.2%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Sberbank Europe AG

							COREP CODE	
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION Articles 4(118) and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		, , , , ,	,	,		Articles 4(118) and 72 of CRR articles 50 of CRB
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,340	1,418	1,403	1,413	C 01.00 (r020,c010)	***************************************
	A.1.1	instruments)	1,958	1,958	1,958	1,958	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-559	-571	-572	-571	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-81	-67	-68	-54	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	143	143	143	143	C 01.00 (r200,c010)	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 (r210,c010)	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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-110	-121	-119	-122	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-9	-9	-7	-11	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articlas 4(36), 36(1) point (ii) (i) and 89 to 91 of CRR; Articles 36(1) point (ii) (ii), 243(1) point (ii) (ii), 243(1) point (iii), 244(1) point (iii) and 258 of CRR; Articles 36(1) point (iii) and 378(3) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR. 36(1) point (ii) (iv) and 153(8) of CRR and Articles 36(1) point (ii) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (ii) (ii), 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 (r480,c010)	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 (r490,c010)	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 (r500,c010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	85	71	71	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 (r220,c010)	Articles 483(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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	85	71	71	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,340	1,418	1,403	1,414	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	238	222	206	189	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	238	222	206	189	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (+910,c010) + C 01.00 (+920,c010) + C 01.00 (+930,c010) + C 01.00 (+940,c010) + C 01.00 (+930,c010) + C 01.00 (+940,c010) + C 01.00 (+930,c010) + C 01.00 (+978,c010) + C 01.00 (+974,c010) + C 01.00 (+978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	7,938	7,979	8,115	8,326	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	85	71	71	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.77%	17.29%	16.98%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.77%	17.29%	16.98%	CA3 (3)	
Hansidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	19.88%	20.55%	19.83%	19.25%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,340	1,332	1,332	1,342	[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-	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.88%	16.88%	16.56%	16.26%	A.4.3.0).0)] [D.1]/[B-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	85	71	71	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+40,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	85	71	71	C 05.01 (r440,c040)	
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	/As]
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	7,172	7,223	7,345	7,547	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, c250, s001) + C 08.01 (r050, c250, s001) + C 08.01 (r050, c250, s001) + C 08.01 (r040, c250, s001) + C 08.01 (r040, c250, s002) + C 08.01 (r050, c250, s002), + C 08.01 (r040, c250, s002), + C 08.01 (r050, c250,
Of which the standardised approach	7,172	7,223	7,345	7,547	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) ²	30	20	26	44	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 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	20	17	16	29	C 02.00 (R640, c010)
Settlement risk	0	0	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	42	44	54	33	C 02.00 (R520, c010)
Of which the standardised approach	42	44	54	33	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	C 19.00_010_601*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	674	674	672	672	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	674	674	672	672	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	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	7,938	7,979	8,115	8,326	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L Sberbank Europe AG

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	251	336	84	170
Of which debt securities income	11	14	4	9
Of which loans and advances income	228	306	75	150
Interest expenses	67	84	18	35
(Of which deposits expenses)	48	61	13	25
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	1
Net Fee and commission income	68	89	24	49
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	1	4	1	3
Gains or (-) losses on financial assets and liabilities held for trading, net	13	14	-1	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-2	-2	-2
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-4	-3	6	7
Net other operating income /(expenses)	-16	-10	-6	-5
TOTAL OPERATING INCOME, NET	243	343	89	189
(Administrative expenses)	161	220	58	117
(Cash contributions to resolution funds and deposit guarantee schemes)	6	14	11	13
(Depreciation)	32	42	12	23
Modification gains or (-) losses, net	-2	-6	-1	-1
(Provisions or (-) reversal of provisions)	-3	-1	-2	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-1	-1	0
(Other provisions)	-2	0	-1	2
Of which pending legal issues and tax litigation ¹	0	3	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	39	64	10	20
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	38	63	11	20
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	5	0	0
(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 subsidaries, 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	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4	-6	-1	13
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-2	-14	-2	8
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-2	-14	-2	8
Of which attributable to owners of the parent Ulformation available only as of end of the year	-2	-14	-2	8

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fa	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,286				2,479				2,706				2,426				IAS 1.54 (i)
Financial assets held for trading	36	14	22	0	30	13	17	0	35	15	20	0	39	17	21	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	116	0	0	116	140	0	0	140	160	0	0	160	173	0	0	173	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	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	1,002	715	243	44	985	709	232	44	956	654	255	47	1,044	727	272	45	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	8,771				8,989				9,024				9,052				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	2	0	2	0	2	0	2	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	292				319				324				321				
TOTAL ASSETS	12,504				12,942				13,208				13,057				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	987	0	0	-3	0	0	971	0	0	-3	0	0	941	0	0	-3	0	0	1,029	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	1	0	0	-1	0	0	1	0	0	-1	0	0	1	0	0	-1	0	0	1	0	0	-1	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	106	23	0	-1	0	0	149	10	0	-1	0	0	178	10	0	-1	0	0	181	10	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	7,550	1,119	295	-62	-63	-196	7,687	1,175	291	-78	-72	-171	7,634	1,224	303	-77	-73	-173	7,659	1,225	281	-83	-69	-159	Annex V.Part 1.32, 44(a)

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

⁽From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Sberbank Europe AG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	23	17	11	12	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	10,955	11,388	11,664	11,488	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	10	8	6	4	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	37	42	39	41	IAS 37.10; IAS 1.54(I)
Tax liabilities	3	4	4	6	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14	18	22	20	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	11,041	11,477	11,746	11,571	IAS 1.9(b);IG 6
TOTAL EQUITY	1,463	1,465	1,462	1,486	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	12,504	12,942	13,208	13,057	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Sberbank Europe AG

(mln EUR)

Breakdown of financial liabili	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		33	26	17	16	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	571	753	791	828	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	760	772	696	721	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	340	363	333	385	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	583	577	587	579	Annex V.Part 1.42(c),44(c)
December 1	of which: Current accounts / overnight deposits	29	17	22	28	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	887	914	893	809	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	143	170	161	194	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,564	3,709	3,827	3,613	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,502	2,616	2,835	2,614	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,376	4,492	4,670	4,760	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,740	2,822	2,934	3,043	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		213	170	199	178	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		10,987	11,413	11,681	11,504	



2021 EU-wide Transparency Exercise Market Risk

									DCI DUIIN EU													
	SA						M									IM						
			VaR (Memoran	orandum item) STRESSED VaR (Memorandum item) INCREMENTAL DE AND MIGRATION CAPITAL CHAR		RATION RISK	ISK ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memora	VaR (Memorandum item)		Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	30	28	0	0	0	0							0	0	0	0						
Of which: General risk	27	24	0	0	0	0							0	0	0	0						1 /
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						i i
Of which: General risk	0	l "	0	0	0	0							0		0	0						i i
Of which: Specific risk	ő	ľ	l ő	0	o o	0							0	l ő	0	0						i i
Foreign exchange risk	12	17	ō	ō	ō	0							ō	l ō	ō	ō						
Commodities risk	0	0	0	0	0	0							0	0	0	0						i i
Total	42	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	27	24	0	0	0	0							0	0	0	0						
Of which: General risk	22	21	0	0	0	0							0	0	0	0						1 /
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0						
Equities	0	l .	I .	0	0	0							i .		0	1 0						
Of which: General risk	ő	ľ	l ő	0	Ö	0							ľ	l ő	l ő	l ő						
Of which: Specific risk	0	l o	ō	0	0	0							o o	0	ō	0						
Foreign exchange risk	28	10	0	0	0	0							0	0	0	0						1 1
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	54	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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 OVI template.



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Sberbank Europe AG

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %) Central governments or central banks	3.221	3,518	375		3.482	3.832	385						
	Regional governments or local authorities	81	58			82	59	33						
	Public sector entities	114	52	52		89	30	29						
	Multilateral Development Banks	10	34	14		19	42	18						
	International Organisations	0	0	0		0	0	0						
	Institutions	403	404			437	435	134						
	Corporates	4,375	3,414	3,278		4,230	3,265	3,065						
	of which: SME	1,494 3,977	1,172			1,393	1,063	929						
	Retail		3,036			4,148	3,087	2,164						
Consolidated data	of which: SME	1,539 1,677	863 1,655			1,597 1,897	858 1,864	492 714						
	Secured by mortgages on immovable property of which: SMF	287	1,033			413	396	171						
	Exposures in default	287	93		186	287	113	123	16					
	Items associated with particularly high risk	278	231		10.	235	198	297						
	Covered honds		0	0		0	0	0						
	Claims on institutions and cornorates 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	408	404	173		532	528	273						
	Standardised Total ²	14,858	12,923	7,202	346	15,464	13,477	7,244	347					

		Standardised Approach									
			As of 30)	09/2020			As of 31,	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	737	741			823	826				
	Central governments or central banks Regional governments or local authorities	/3/	/41 20	0		823 54	826	0			
	Public sector entities	-				,					
	Multilateral Development Banks	ů	0	0		0	0	0			
	International Organisations	0	0	0		0	ō	o o			
	Institutions	2	4	1		0	3	1			
	Corporates	975	673	646		968	683	626			
	of which: SME	643	484	457		629	477	420			
	Retail	772	585	400		804	599	411			
CZECH REPUBLIC	of which: SME	382	219	125		387	213	122			
CEECH INEI ODEIC	Secured by mortgages on immovable property	815	813 39	282 12		838	836	290 12			
	of which: SME Exposures in default	40	39	12	74	41 55	40 22	12	,		
	Exposures in default Items associated with particularly high risk	67	20	58	24	33	24	13	L		
	Items associated with particularly nion risk Covered bonds	02	37	30		33	34	31			
	Claims on institutions and corporates with a ST credit assessment	ő	ŏ	ő		ŏ	ŏ	l ő			
	Collective investments undertakings (CIU)	0	0	0		0	ō	o o			
	Equity	0	0	0		0	0	0			
	Other exposures	97	97	56		0	101	55			
	Standardised Total ²				62				7		

© Desired encours, units Encours value, is recorded before station the account any effect due to code conversion factors or credit risk encounter before its asset risk encounter before any extra risk encounter and revisions risk asset and revisions recorder or counter of construction desired to the recoversion and extraction and enterior or counter of construction encounters and extraction and

		exposures, our nessus general overt net adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SLOVENIA	Central de communicate de central havin (100-10). Andread exvermente or local authentities Andread extremente or local authentities Communications Communications Communications Oriente (100-100 General to andread oriente orie	581 100 00 0 1 1 554 1506 2002 404 178 35 0 0 0 16	643 1 0 0 0 1 656 1 1 377 1 3 1 3 1 2 2 2 2 2 2 2 2 2 3 3 3 1 3 2 3 3 3 3	0 0 0 0 1 1 12 124 124 258 259 154 66 630 40 0 0 0 2	21	\$52 1 96 0 0 1 1 5.25 242 422 421 124 124 124 126 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	608 1 0 0 0 428 1428 1407 1407 158 22 28 20 0 0	0 0 0 0 380 116 243 82	3		
	Other exposures Standardised Total ²	31	31	16	44	0	33	20	53		

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	363	362	68		375	175	68	
	Regional governments or central banks Regional governments or local authorities	303	302	00		3/3	3/3	00	
	Public sector entities	3	3	3		3	3	3	
	Multilateral Development Banks								
	International Organisations	ů		0		0	0	ı o	
	Institutions	ō	ō	ō		2	2	2	
	Corporates	520	390	381		419	287	275	
	of which: SME	205	163			175	137	125	
	Retail	708	515	343		728	513	342	
CEDRIA	of which: SME	419	242	138		434	241	138	
SERBIA	Secured by mortgages on immovable property	77	76	27		134	130	52	
	of which: SME	14	14	5		40	38	15	
	Exposures in default	31	12	14	20	28	11	13	17
	Items associated with particularly high risk	8	2	3		2	2	3	
ĺ	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	78	77	13		0	91	15	
	Standardised Total ²				36				31

TO Chicked exocure, unlike Exocure value, is recorded before taking into account any effect due to credit convenion factors or credit risk misoation techniques (e.g., substitution effects).

		(2) Total value adjustments and exposures, but includes gener		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
HUNGARY	Control occurrence or central shadows (as in Colon Sp.) Andreaded occurrence or local architettes Public actor cettities Andreaded occurrence or local architettes Andreaded occurrence occurrence International Orasolucians Security of the Colon Sp. (as in	219 0 0 0 0 60 465 1156 40 34 70 0 0 0 0	453 0 0 18 62 267 1267 1267 133 777 149 3 15 10 0 0 0 0 1 1 1 1 1 1 1 1	8 0 0 9 9 9 9 14 2622 115 125 45 57 14 8 15 0 0 0 0	22	294 0 0 0 20 522 209 530 284 146 35 33 0 0 0	588 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 9 2699 1322 126 43 522 12 8 9 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Standardised Total ²			.,	41		-	10	47

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2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Sberbank Europe AG

	Sperbank Europe wg											
					Standardise	d Approach						
			As of 30)	09/2020			As of 31	/12/2020				
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central oovernments or central banks Recional oovernments or local authorities Public sector entities Multilateral Develoement Banks International Oranisations	301 27 51 0	299 26 49 0	299 26 49 0		287 27 28 0	285 26 25 0	285 26 25 0				
DOCUTA AND	Institutions Corporates of which: SME Retail	0 370 241 592	0 307 215 478	0 287 195 332		0 254 149 608	0 197 122 491	0 175 100 341				
BOSNIA AND HERZEGOVINA	of which: SME Secured by mortoaces on immovable property of which: SME Excosures in default	244 116 15 46	152 114 12 11	87 39 3 12	34	241 241 123 42	154 236 117 14	88 122 70 15				
l	Items associated with particularly high risk Covered bonds Collins on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Eoulty Other exposures Standardised Total ²	63	62	24	50	36 ors or credit risk mitigation techn	70	29	50			

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	319	319	0		332	332	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities Multilateral Development Banks	0				2	2	0	
	International Organisations	ŏ	ŏ	ŏ		ő	ŏ	ő	
	Institutions	13	13	5		13	13	5	
	Corporates	367	328	326		423	375	367	
	of which: SME	49 548	43 517	40 382		52 552	44 519	36 383	
	Retail of which: SME	548 41	31/	382		552	519	383 19	
CROATIA	Secured by mortgages on immovable property	61	61	22		70	70	25	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	53	18	18	35	50	19	20	31
	Items associated with particularly high risk	3	1	2		2	1	2	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	ŏ	o o	ő		0	ő	ő	
	Equity	0	0	0		0	0	0	
	Other exposures	65	65	31		0	49	14	
	Standardised Total ²				58				53

**Control encourse. unlike Econoser value, is recorded before taken into secure are reflect due to credit comment or credit in instalation inclinations (i.e., subdisfusion effects).

**Total value achievement and conniciones or credit viril control member or control viril value and instalation inclinations (i.e., subdisfusion effects).

**Total value achievement and conniciones or credit viril control member or control viril value and inclination and inclina

				Standardise	d Approach			
		As of 30/	09/2020			As of 31)	12/2020	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central accomments or contral banks proceedings of post authorities which the contraction of post authorities which the contraction of post authorities which the contractions Comments of authorities of authorities and authorities AUSTRIA AUSTRIA AUSTRIA Comments of authorities Comments of authorities o	488 0 0 0 0 18 172 4 4 0 0 0 0 0 2 119 0 0 0 0 1 19	490 0 0 0 15 165 0 0 0 0 118 0 0 118	0 0 0 0 3 3 146 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	393 0 0 0 11 1 0 30 192 3 0 0 0 0 0 2 1199 0 0 0 0 0 1	995 0 0 34 34 27 185 0 0 0 0 0 0 0 1 118 0 0 0 1 1 129	24 0 0 15 16 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2

Dictional encourse, untile Encourse value, in recordad before takino into account any effect due to credit convenion factors or credit risk mibitation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excludes those for securisfaction encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31,	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
GERMANY	Control of community or certain for the control of cont	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 69 220 357 1 1 0 0 25 0 0 0	0 0 0 14 145 195 0 268 0 0 0 0 0 3 8 0 0	2	32 0 0 0 0 75 305 2 402 402 0 1 1 0 0 0 0	32 0 0 0 0 0 0 75 288 28 0 0 0 1 1 0 0	0 0 0 0 16 262 262 0 0 0 0 0 1 1 0 0 0	2		
	Standardised Total ²				8				8		

Chickel exposure, unlike Exposure value, is recorded before balance into account any effoct due to coeff; conversion factors or credit risk mitization techniques (e.g., substitution effocts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0	0	0		0					
	Regional governments or local authorities	ō	ō	ō		ō	ō	i i			
	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	145	136	136		123	111	111			
	of which: SME	0	0	0		2	0	0			
	Retail	10	10	7		11	10	7			
SLOVAKIA	of which: SME			0							
	Secured by mortoages on immovable property of which: SME	1/	17	6		16	16	6			
	Exposures in default	ĭ	0	0	0	0	i i	o o			
	Items associated with particularly high risk	2	ī	ī		2	i	ī			
	Covered bonds	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			
	Standardised Total ²				12				1 7		

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²		
NETHERLANDS	Control of comments or state of the Control of Control	0 0 0 0 10 154 0 0 0 1 1 8 0 0 0	0 0 0 0 10 13 13 0 0 0 0 1 1 1 8 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 138 0 0 0 0 0 0 1 1 2 0 0 0	٥	0 0 0 0 10 10 10 0 0 0 1 1 0 0 0 0 0 0	0 0 0 0 10 140 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 140 0 0 0 0 0 0	·		
	Standardised Total ²		·		1		•		0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Sberbank Europe AG

		Standardised Approach									
					Standardise	a Approacn					
			As of 31	03/2021			As of 30;	/06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %) Central governments or central banks	3.714	4.127	474		3.288	3.739	480			
	Regional governments or central banks	3,714	4,127	34		3,200	3,739	34			
	Public sector entities	100	47	47		98	47	47			
	Multilateral Development Banks	0	23	9		0	23	9			
1	International Organisations	0	0	0		0	0	0			
1	Institutions	411	411	126		309	308				
ı	Corporates	4,345	3,316	3,125		4,758	3,566				
1	of which: SME	1,324	1,015	886		1,414	1,068 3.265	931			
	Retail	4,173 1,558	3,114 834	2,188 478		4,366 1,564	3,265	2,301 483			
Consolidated data	of which: SME Secured by mortgages on immovable property	1,558	1,828	4/8 700		1,564	1,832				
1	of which: SME	413	394	170		385	367	160			
ı	Exposures in default	303	123	139	167	304	125		165		
	Items associated with particularly high risk	218	192	289		196	157	236			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	16	16	2		16	16	2			
	Eaulty	10 506	903	7 229		10	485	7 204			
	Other exposures	15.743	13.767	7,370	349	15,783	13.631		346		
	Standardised Total ²					ors or credit risk mitigation tech			340		

					Standardise	ed Annroach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CZECH REPUBLIC	Secured by montrases immovable property of which: SNE Exposures in default Items associated with particularly high risk Covered bonds	835 54 0 0 20 223 581 776 327 72 44 0	837 31 0 0 0 23 659 488 600 213 805 32 37 34	6 0 0 4 6066 396 412 122 280	29	699 54 0 0 20 20 566 330 327 34 31 31 31 31	701 31 0 0 0 23 694 475 643 215 824 44 155	0 6 0 0 0 4 4 639 421 444 123 286 20 55 23	30
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eoulty Other exosures Standardised Total ²	0 0 0 92	0 0 92	0 0 40	71	0 0 1	0 0 0 92	0 0 0 39	72

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	435	488			522	571	0	
	Regional governments or local authorities	1	1	ō		1	1	0	
	Public sector entities	53	0	0		49	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	507	411	367		513	400	355	
	of which: SME	161	130	108		181	147	122	
	Retail	497	351	238		484	344	234	
SLOVENIA	of which: SME	216	138	79		207	135	77	
SEO VENER	Secured by mortgages on immovable property	415	402	154		397 168	386 162	148	
	of which: SME	184	176	66 36		168	162	61 29	21
	Exposures in default	39	31	36	20	~		38	21
	Items associated with particularly high risk Covered bonds	33	29	36		33	25	38	
	Claims on institutions and corporates with a ST credit assessment	0	0	0					
	Collective investments undertakings (CIU)	16	16	2		16	16	2	
	Equity	1	1	1		1		1	
	Other exposures	41	41	16		ô	29	14	
	Standardised Total ²				53				42

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)							83	
	Central governments or central banks	394	393	99		353	352	83	
	Regional governments or local authorities Public sector entities	22	22	72		72	77	22	
	Multilateral Development Banks								
	International Organisations	o o	0			0	0	o o	
	Institutions	4	4	1		2	2	2	
	Corporates	498	327	312		492	294	277	
	of which: SME	179	136	121		187	140	122	
	Retail	695	506	338		738	532	356	
SERBIA	of which: SME	402	234	134		428	244	139	
SLINDIA	Secured by mortgages on immovable property	134	131	53		130	126	52	
	of which: SME	35	34	13		27	25	10	
	Exposures in default	36	13	15	22	36	13	14	
	Items associated with particularly high risk	2	2	3		1	0	1	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	U	1			0		
		ů,							
	Equity Other exposures	94	94	12			109	12	
	Characteristics (Tabul ²				36	j	100	15	

U) 107

101 Original exposure, unitie Exposure value, is reported follow taking into account any effect due to credit consension fluctors or credit risk militarios techniques (e.g., substitution effects).

7 Total value a

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	329 0 0	666 0 0	7		350 0 0	725 0		
	International Organisations Institutions Corporates	0 27 524 211	0 28 286 149	0 11 275 139		0 39 631 231	40 315 152		
HUNGARY	of which: SME Retail of which: SME Secured by mortagoes on immovable property	211 558 287 151	149 186 68 141	129 40 53		561 256 151	152 188 62 140	131	
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds	44 33 7 0	40 8 4	15 8 6	22	36 36 2 0	32 9 2	12 5 2	2
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0 0 1 32	
	Other exoosures Standardised Total ²	58	55	19	52		/2	32	5:

(1) Original exposure, unline Engineer value, in reported buffer tablesy this account any effect due to credit convenient before interior or credit risk engineer value, in reported buffer tablesy this account any effect due to credit convenients before incred risk engineer value (e.g., authorities effects).
(2) Table value adjustments and provisions per covery of constrainparty excludes those for accordatation opposures, additional valuation adjustments (skills) and other own funds reductions related to the opposures, that forcioning out could risk adjustments (skills) and other own funds reductions related to the opposures, that forcioning out could risk displacements (skills) and other own funds reductions related to the opposure, buffer of could relate value of could relate value.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Sberbank Europe AG

	Sperbank Europe AG								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	Gradu PERE Majo	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	307	305	305		349	347	347	
	Regional governments or local authorities	28	28	28		28	28	28	
	Public sector entities	25	24	24		27	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	276	215	192		293	228	204	
	of which: SME	149	122	98		156	128		
	Retail	612	495	344		632	511	355	
BOSNIA AND	of which: SME	241	154	88		250	160	91	
HERZEGOVINA	Secured by mortgages on immovable property	234	229	118		235	231	118	
TIETEECO VII ET	of which: SME	117	113	67		118	114	68	
	Exposures in default	43	13	14	29	40	11	12	28
	Items associated with particularly high risk Covered bonds	0	0	0		0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	ő	o o	0		o o	ŏ	o o	
	Equity	0	0	0		0	0	0	
	Other exposures	63	62	23		31	65	24	
	Standardised Total ²				53				52
		(1) Original exposure, unlike E:	sposure value, is reported bef	ore taking into account any effe	ect due to credit conversion fact	tors or credit risk mitigation tech	iniques (e.g. substitution effec	.ts).	
		CO Total color autoritorio				and and agree and advanced of the same		days a selected to the	

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(min FIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	357	357	6		368	368	0	
	Regional governments or local authorities	0	0	0		1	1	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	477	4 375	1 370		. 7	7 389	385	
	Corporates	42/	3/5	3/0		437	389		
	of which: SME Retail	35 543	29 512	24 380		550	25 518		
	of which: SME	21	312	15		330	24	14	
CROATIA	Secured by mortgages on immovable property	74	74	26		79	77	27	
	of which: SME	0	,,	0		,,,	,,,		
	Exposures in default	54	19	20	34	54	20	20	35
	Items associated with particularly high risk	1	1	2		1	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	60	60	24		0	58	13	
	Standardised Total ³				56				56

56]
(1) Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convenien feature or credit risk militation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for accordination separate, additional valuations adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gener	al Creak mix adjustments.		A				
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Contral consuments or contral basis. Antiblishment Development Basis. Multiblishment Development Basis. Multiblishment Development Basis. Comparation of which SHE of which SHE of which SHE of which SHE Development Basis on Immersible occupied or the SHE Development Basis of SHE Development Basis of SHE Development Basis of SHE Development Basis Committee Committee Basis of SHE Development Basis Committee Committee Basis of SHE Committee Basis on Institutions and common with a ST confit assessment Committee Committee Basis of SHE Committee Basis on Institutions and common set with a ST confit assessment Committee Basis on Institutions and common set with a ST confit assessment Committee Basis on Institutions and common set with a ST confit assessment Committee Basis on Institutions and common set with a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institutions and committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessment Committee Basis on Institution and Committee With a ST confit assessmen	861 0 0 0 0 25, 169 3 0 0 0 2 2 119 0 0	863 0 0 0 0 0 23 165 0 0 0 0 0 0 119 0 0	28 0 0 5 146 0 0 0 0 0 0 178 0 0	2	401 0 0 0 48 162 3 0 0 0 0 2 114	402 0 0 0 23 23 158 158 0 0 0 0 0 0 0 114	44 0 0 9 9 139 0 0 0 0 0 0 171 0 0	2
	Other exposures	98	98	94		452	56	66	
	Standardised Total ²				3				7

		exposures, but includes gener	al credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	56	78	0		80	101	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	390	325 0	300		471	386	386	
CERMANN	Retail of which: SME	441 0	439 0	329 0		504 0	502 0	377 0	
GERMANY	Secured by mortgages on immovable property of which: SME	1 0	1 0	0		1 0	1 0	0	
	Exposures in default Items associated with particularly high risk	4 0	2 0	2 0	2	5 0	3	3	3
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CTU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				9				17

			d provisions per country of co		ecuristisation exposures, additio				
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(m) EUR. %) Central governments or central banks Regional governments or local authorities Public sector emitties	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0 0 16	0 0 15	0		0 0 1	0	0	
	Corporates or which: SME Retail	123 2 10	115 C	114 0 7		143 2 11	138 1 10	138 1 7	
SLOVAKIA	of which: SME Secured by mortogoes on immovable property of which: SME Exposures in default	0 16 0	16	6		0 16	0 16	6	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	2 0	0	1	· ·	2	0	0	
	Calins on inscriptions are corolorace with a 31 cream assessment Collective investments undertakinos (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardicad Total ²				9				

9)
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convencion factors or credit rais, miligation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclusies those for securitisation exposures, substitution valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gene	a provisions per country or co ral credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control Construction Control C	0 0 0 0 8 139 0 0 0 1 1 0 0 0 8	138 138 138 138 138 138 138 138 138 138	0 0 0 0 2 2 118 0 0 0 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 9 9 148 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	143	0 0 0 3 3 123 0 0 0 0 0	0
	Other exposures Standardised Total ²	0		U	0	0			- 1



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

Sherhank Furone AG

							Sberbank Europe AG							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off halanco d	heet exposures	
												Оп-рагансе si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)			of cubish. Flores del construct						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
「5Y - 10Y 「 「10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		0	Ö	Ö	ŏ	0	0	0	0	Ö	0	0	0	0
[1Y - 2Y [Bulgaria													
121 - 31 137 - 57 157 - 107 107 - more Total	Dalgaria													
Total														
[3M - 1Y [
13Y - 5Y I	Cyprus													
f 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [1 7	1 7	0	0	0	1 7	0	0	0	0	0 2	0	
7 2Y - 3Y F 73Y - 5Y F	Czech Republic	5 15 571	5 15 571	0	0	0	5 15 35	0	0	0	0	0	0	
[5Y - 10Y [5/1 59 658	5/1 59 658	0	0	535 0 535	35 59 122	0	0	0	0	408 414	2	64
[0 - 3M [3M - 1Y [038	338		,	333	111	, and the second				787		<u> </u>
「 1Y - 2Y 「 「 2Y - 3Y 「 「 3Y - 5Y 「	Denmark													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [5Y - 10Y	Estolila													
f 10Y - more Total														



General governments exposures by country of the counterparty

	,	Sberbank Europe AG												
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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	exposure amount
[0 - 3M [Finland													
[0 - 3M	France													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia	22 166 43 397 327 264 1	22 166 43 397 327 264 1	0 0 0 40 40 47 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 166 43 174 287 217 0	22 0 0 184 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece	ALAC	2/223	227			250		,	Ţ		J	Ţ	
13Y - More Total [0 - 3M [Hungary	154 597 0 0 117 150 0	154 597 0 0 117 150 0	0 0 0 0 0	0 0 0 0 0	154 597 0 0 117 0 0	0 0 0 0 0 150 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 0	0 0 0 0 0	75
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland			·				· ·		,				
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	604 302 0 0 0 0 0 0	604 302 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	604 302 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Sberbank Europe AG							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)		<u> </u>	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Platuitty	country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
13Y - 5Y 15Y - 10Y 10Y - more Total														
Total 0 - 3M 3M - 1V														
[1Y - 2Y [Luxembourg													
To - 3M														
Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Malta													
[3Y - 5Y [5Y - 10Y [10Y - more	maita													
Total														
[0 - 3M [
13Y - 5Y I	Netherlands													
Total		243	243	0	0	243	0	0	0	0	0	0	0	
[0 - 3M [63 0 50	63 0 50	0	0	63 0 50	0	0	0	0	0	0	0	
[5Y - 10Y [Poland	0 0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		356	0 356	0	0	356	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Portugal													
[10Y - more														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y]	Romania													
Total														
[3M - 1V [
1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Slovakia													
[0 - 3M [365 300 610	365 300 610	0	0	361 300 53	4 0 558	0	0	0	0	0	0	
Total	Slovenia	0 120 257	0 120 257	0	0	0 120 246	0 0 0 10	0	0	0	0	0	0	
		257 0 1,652	0	0	0	246 0 1,080	0	0	0	0	0	0	0	3
. Julian	•	. 1,052	1,002			1,000	3/2							



General governments exposures by country of the counterparty

			Sberbank Europe AG											
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	601 51 27 0 0 0 0	601 51 27 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	601 51 27 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	0	9
[0 - 3M [Sweden		0,0	·		3,5	,		,	Ţ		J	Ţ	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M	Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							Sberbank Europe AG							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total counies amount of		l			Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA	2 66 101 986 810 485 5	2 66 101 986 810 485 5	0 0 0 0 0	0 0 0 0 0	0 65 99 986 804 485 0	2 1 2 0 6 0 4	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	508
[0 - 3M [Middle East	2433	مراجع	J	J	2,733	Y	J		j	·	·	3	
10 - 3M 3M - 1Y 11 - 2Y 12 - 3Y 13 - 5Y 15 - 10Y 100' - more	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Sberbank Europe AG							
							As of 31/12/2020							
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted
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)	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	exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Sberbank Europe AG							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income	dinordiscu cosc							
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [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	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
[10Y - more														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y	Cyprus													
	1													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0 1 2	0	0	0	0	0	0	
[1Y - 2Y [Czech Republic	2 1 127 305	2 1 127 305	0	0	0 0 120 290	1 6	0	0	0 0	0	0 0	0	
Total	4	305 20 456	305 20 456	0 0	0 0	290 0 410	16 20 46	0	0 0	0 0	2 0 2	1 167 170	0 1	25
0 - 3M 3M - 1Y 1Y - 2Y	İ	450	-30		,	310	40			,		2,3		
[1Y - 2Y [Denmark													
[5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [10Y - more]													
Total	1													



General governments exposures by country of the counterparty

		Sberbank Europe AG												
							As of 30/06/2021							
						Direc	ct exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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	exposure amount
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia	69 12 4 152 128 124 197 687	69 12 4 152 128 124 197 687	0 0 0 16 13 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66 12 4 75 115 89 0	3 0 0 61 0 0 197 261	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	61
[0 - 3M [Greece													
13Y - more Total [0 - 3M f	Hungary	11 148 0 0 45 287 0	11 148 0 0 0 45 287 0	0 0 0 0 0 0	0 0 0 0 0	11 148 0 0 45 227 0	0 0 0 0 60 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0	30
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland													
[0 - 3M [Italy	120 241 0 0 0 0 0 0 362	120 241 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	120 241 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
To - 3M	Latvia													



General governments exposures by country of the counterparty

horbank Europa AG

			Sberbank Europe AG											
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Luxembourg													
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [Poland	0 151 104 35 0 0	0 151 104 35 0 0	0 0 0 0 0	0 0 0 0 0	0 151 104 35 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia	0 261 194 0 48 100 0	0 261 194 0 48 100 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 261 0 0 48 97 0	0 194 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1



General governments exposures by country of the counterparty

			Sberbank Europe AG											
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	Risk weighted exposure amount
[0 - 3M [Spain	0 13 0 0 0 0	0 13 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Sweden		13	·			,		,	Ţ		J	Ţ	J
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M 100 - 3M 17 - 2Y 17 - 2Y 17 - 2Y 17 - 2Y 13Y - 5Y 15Y - 10Y 130Y - MOTE 100Y - MOTE 10	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Sberbank Europe AG							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA	29 38 203 249 476 93 2	29 38 203 249 476 93 2	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 37 202 248 474 93 0	0 0 1 0 2 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232
[0 - 3M [Middle East	4,000		,		3,50				,		j	,	
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Sberbank Europe AG							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
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)	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	kisk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Sberbank Europe AG

									2 Scr Barik	Europe Ao								
					As of 30/09/202	:0								As of 31/12/202	0			
		Gn	oss carrying amo	ount		Accumulat changes in provisions	ted impairment, ac 1 fair value due to 4	cumulated credit risk and	Collaterals and financial		Gn	oss carrying amou	unt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of v	which non-perfor	ming ¹	On performing exposures ²	On non-perform	ing exposures³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	CAPOSUICS		Of which Stage	exposures
Cash balances at central banks and other demand deposits	2,116	0	0		0	1	. 0	0	0	2,290	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	1,123	6	0		0	4	. 0	0	0	1,137	6	0	0	0	5	0	0	o
Central banks	0	0	c		0		0	0	0	0	0	0	(0	0	0	0	0
General governments	790	0	c	0	0	2	0	0	0	773	0	0	(0	2	0	0	0
Credit institutions	0	0	0) (0		0	0	0	11	. 0	0	(0	0	0	0	0
Other financial corporations	138	6	0) (0	1	. 0	0	0	138	6	0	(0	1	0	0	0
Non-financial corporations	194	0	c		0	1	. 0	0	0	214	0	0	(0	1		0	0
Loans and advances(including at amortised cost and fair value)	9,072	38	300	299	296	124	199	197	75	9,284	43	297	296	292	151	174	172	81
Central banks	659	0	o	0	0		0	O	0	745	0	0	C	0	0	0	0	0
General governments	96	0	C) (0		0	O	0	90	0	0	C	0	0	0	0	0
Credit institutions	93	0	1	1 1	. 1	. 1	1 1	1	. 0	97	0	1	1	1 1	1	. 1	1	0
Other financial corporations	118	0	1	1 1	. 1	. 1	0	0	0	170	0	1	1	1 1	. 2	. 0	0	0
Non-financial corporations	4,278	8	171	170	167	85	119	117	46	4,236	11	171	170	166	83	100	98	53
of which: small and medium-sized enterprises at amortised cost	2,200	7	114	114	114	47	7 76	76	32	2,367	8	125	124	124	47	72	72	39
of which: Loans collateralised by commercial immovable property at amortised cost	1,882	1	73	72	72	42	40	40	32	1,824	6	78	77	77	40	37	37	41
Households	3,828	30	128	128	128	37	7 78	78	29	3,946	33	125	124	1 124	64	73	73	28
of which: Loans collateralised by residential immovable property at amortised cost	1,702	5	42	. 42	42	5	13	13	24	1,683	6	37	37	37	10	11	11	22
of which: Credit for consumption at amortised cost	1,434	9	44	44	44	20	33	33	3	1,500	13	44	44	44	39	32	32	4
DEBT INSTRUMENTS other than HFT	12,310	44	300	299	296	130	199	197	75	12,712	50	297	296	292	157	174	172	81
OFF-BALANCE SHEET EXPOSURES	2,220		5	4	4	10	1	1	0	2,309		7	7	7	12	1	1	0

[&]quot;For the definition of non-performing exposures please refer to COMPRISSION INPELENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtilité 29

[1] Institutions report here collective allowances for incurred but not reported to losses (naturantes à a anotissed cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)

[2] Institutions report here specific allowances for financial assist, individually and collective-delivered state anotissed cost) and changes in fair value due to credit risk and provisions (instruments at fair value other than HFT)

[3] For the definition of non-performing exposures for financial assist, individually and collective-delivered state anotissed cost) and changes in fair value due to credit risk and provisions (instruments at fair value other than HFT)

[4] For the exposures of the performance of the special cost of this special cost of the special cost of th



Performing and non-performing exposures Sberbank Europe AG

T .					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, accumula fair value due to credit ris		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to 1,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing	On non-performing exp	osures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perfor	ming¹	On performing	On non-perform	ning exposures ³	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of whic	ch Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	2,525	0	0	0	0	2	0	0	0	2,219	0	0	(0	2	0	0	
Debt securities (including at amortised cost and fair value)	1,136		0	0	0	4		0	0	1,220	0	0		0	4		0	ه د
Central banks	0	0	0	0	0	(0	0	0	0	0	0		0 0	0		0) (
General governments	743	0	0	0	0		2 0	0	0	835	0	0		0	2	(0) (
Credit institutions	11	0	0	0	0	(0	0	0	11	0	0		0 0	O	(0) (
Other financial corporations	153	6	0	0	0	1	0	0	0	146	0	0		0	1	(0) (
Non-financial corporations	230	0	0	0	0	1	0	0	0	228	0	0		0	1	(0	0
Loans and advances(including at amortised cost and fair value)	9,311	41	308	307	304	150	175	173	95	9,353	42	297	297	7 281	152	167	159	94
Central banks	722	. 0	0	0	0	(0	0	0	546	0	0		0	C		0	, ,
General governments	84	0	0	0	0	(0	0	0	77	0	0		0 0	C		0	0
Credit institutions	99	0	1	1	. 1	1	1	1	0	85	0	1	:	1 1	1		. 1	
Other financial corporations	147	0	1	1	. 1		2 0	0	0	145	0	0		0	2	: (0)
Non-financial corporations	4,281	. 7	168	168	164	83	94	92	65	4,336	16	155	15	5 148	83	84	80) 6
of which: small and medium-sized enterprises at amortised cost	2,344	5	141	141	141	45	76	76	55	2,306	15	131	13	1 126	45	67	65	5 5.
of which: Loans collateralised by commercial immovable property at amortised cost	1,805	3	92	92	92	38	40	40	52	1,780	12	92	92	2 87	35	37	35	5 53
Households	3,978	34	138	138	138	64	\$ 80	80	30	4,163	26	141	14	1 133	66	83	78	3
of which: Loans collateralised by residential immovable property at amortised cost	1,700	6	41	41	41	11	15	15	25	1,712	5	40	40	33	11	14	10	25
of which: Credit for consumption at amortised cost	1,555	14	51	51	51	38	35	35	4	1,659	10	54	54	4 54	40	38	38	. 4
DEBT INSTRUMENTS other than HFT	12,973	47	308	307	304	156	175	173	95	12,791	42	297	297	7 281	158	167	159	94
OFF-BALANCE SHEET EXPOSURES	2,305		5	5	5	11	1	1	0	2,531		8	8	8	12		. 1	. d

^{1/5} for the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institution in the contractive and institution of the contrac



Forborne exposures

			As of 30/	09/2020					As of 31/:	12/2020		
		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	o	0	0	o
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	o	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	144	76	55	52	45	18	220	71	48	40	89	19
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	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	0
Non-financial corporations	102	56	43	41	32	13	173	52	37	30	73	14
of which: small and medium-sized enterprises at amortised cost	46	31	24	22	15		96	40	26	23	34	
Households	42	20	12		13	5	47		12	10	16	5
DEBT INSTRUMENTS other than HFT	144	76	55	52	45		220	71	48	40	89	
Loan commitments given	0	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
non-performing rorborne loans and advances that railed to meet the non- nerforming exit criteria	0						0					

⁽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

[©]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 F18.00 / F19.00), 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.



Forborne exposures

Sberbank Europe AG

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ing amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)		0	0	0		0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	397	81	55	38	234	34	437	76	55	33	250	38
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	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	0
Non-financial corporations	266	61	38	28	160	29	297	55	38	23	169	31
of which: small and medium-sized enterprises at amortised cost	138	57	29	26	65		141	49	24	20	70	
Households	131	19	17	10	75	5	140	21	18	10	81	7
DEBT INSTRUMENTS other than HFT	397	81	55	38	234		437	76	55	33	250	
Loan commitments given	2	0	0	0	0	0	3	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽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 F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Sberbank Europe AG

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	186	4	4	186	7	0	184	3	3	184	6	0	175	5	5	175	7	0	230	13	13	230	9	0
B Mining and guarrying	103	0	0	103	1	0	58	0	0	58	0	0	109	0	0	109	1	0	60	0	0	60	1	0
C Manufacturing	833	41	41	833	42	0	898	27	27	898	33	0	902	26	26	902	33	0	892	24	24	892	33	0
D Electricity, gas, steam and air conditioning supply	293	4	4	293	11	0	354	4	4	354	13	0	354	7	7	354	16	0	354	7	7	354	17	0
E Water supply	34	8	8	34	8	0	38	11	11	38	7	0	28	1	1	28	1	0	53	1	1	53	2	0
F Construction	218	21	21	218	18	0	188	16	16	188	13	0	188	15	15	188	13	0	201	9	9	201	9	0
G Wholesale and retail trade	748	38	38	744	40	2	805	41	41	801	38	2	818	33	33	814	34	2	891	22	22	891	29	0
H Transport and storage	139	4	4	139	5	0	129	3	3	129	5	0	136	3	3	136	5	0	151	3	3	151	5	0
I Accommodation and food service activities	220	11	11	220	16	0	226	18	17	226	17	0	228	19	19	228	18	0	218	20	20	218	16	0
3 Information and communication	89	2	2	89	2	0	164	1	1	164	3	0	162	1	1	162	2	0	159	1	1	159	3	0
K Financial and insurance activities	121	0	0	121	2	0	30	0	0	30	0	0	47	0	0	47	1	0	13	0	0	13	0	0
L Real estate activities	571	18	18	571	30	0	769	26	26	769	28	0	731	38	38	731	27	0	738	39	39	738	27	0
M Professional, scientific and technical activities	565	11	11	565	13	0	234	8	8	234	8	0	249	7	7	249	8	0	233	4	4	233	6	0
N Administrative and support service activities	65	2	2	65	2	0	63	2	2	63	2	0	59	2	2	59	2	0	52	2	2	52	2	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	10	0	0	10	0	0	8	0	0	8	0	0	9	0	0	9	0	0	9	0	0	9	0	0
Q Human health services and social work artivities	36	5	5	36	4	0	51	6	6	51	4	0	51	6	6	51	4	0	52	6	6	52	4	0
R Arts, entertainment and recreation	30	3	3	30	2	0	20	3	3	20	3	0	19	3	3	19	3	0	15	3	3	15	3	0
S Other services	15	1	1	15	1	0	15	1	1	15	1	0	14	1	1	14	1	0	15	1	1	15	1	0
Loans and advances	4.278	171	170	4 274	202	2	4 236	171	170	4 233	181	2	4 281	168	168	4 277	176	2	4 336	155	155	4 336	167	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 30	/09/2020															As of 31	/12/2020							
	Gross i	sanying amount							Accumulated imp	airment, accumul	ated negative chan	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	alment, accumu	lated negative cha	nges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures with forbanance measures	Of which: Instruments with significant increase in credit risk since strial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures with fortsarance measures	Of which: Unlikely to pay that are not paint-due <= 90 days	Performing Of which Of which Dependency Of which September Of which Se								Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performs	of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	og Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant mosstoria	1,712	1,656	18	474	56	10	32	64	34	1	20	30	5	15		4	715	684		229	31	4	22	34	19	0	13	15	2	11	4	6
of which: Households	668	637		226	31	6	36	27	11	0		17	3	6	۰	2	225	215	4	51	10	2	5	11	7	0	4	4	1	2	1	1
of which: Collateralised by residential immovable property	262	248	3	141	15	2	9	7	2	0	2	s	1	2		1	77	71	3	26	6	1	3	5	3	0	2	2	0	1	1	
of which: Non-financial corporations	1,044	1,009	9	248	24	4	16	37	24	1	12	13	2	9		2	490	469	4	168	22	2	17	23	12	0		11	1	9	3	s
of which: Small and Medium-sized Enterprises	735	716	7	189	20	3	13	27	18	1	9	10	1	6		2	326	330	3	127	16	1	13	14		0	6	7	0	5	2	5
of which: Collateralised by commercial immovable property	641	625	7	172	16	3	12	24	16	1	9		2	6	0	2	352	337	3	118	15	2	14	18	10	0	7	7	1	6	3	4

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi				Performing			Non-perform	rg					Performing			Non-perform	ing			Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in order risk sinos initial recognition but not credit- impaintd (Stage 2)		Of which: exposures with forbustance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures w forbearings measures			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	
sans and advances with expired EBA-compliant monatoria	211	207	5	35	4	1	3	13	11	1		2	۰	2	۰	0	1,057	1,004	25	315	53	7	38	52	26	2	18	26	6	14	1	
of which: Households	101	99	2	16	2	1	1	4	2	0	1	1		1		0	510	485	12	191	24	4	12	24	10	1		13	2	4		1
	35	35	0	4	0	۰	0	۰	0	0	0	0		0	۰	0	211	203	5	123		1	6	5	3	0	2	3	0	1		۰
of which: Non-financial corporations	110	109	4	19	2	۰	2	9		0	6	1		1	۰	0	547	538	17	124	29	3	27	28	15	1	9	13	4	10		7
of which: Small and Medium-sized Enterprises	68	68	4	4	0		0	2	2	0	1	0		0	۰	0	409	385	16	82	25	2	23	22	11	1	6	11	2			7
of which: Collaboralised by commercial immovable property	71	71	3	16			0	7	7	0	6	0		0		0	292	277	14	98	15	1	15	16	10	1	7	5	1	5		s

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forberance measures	Of which:		Of which: exposures with fortisizance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days			Of which: exposums will forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not cridit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	23	22	0	2	1		-	0	0	0	0	0		0	16	0	80	79	0	6	1		1	2	2	۰		0	0	0	65	
of which: Households		0			0			0	0			0				0	0	۰			0			0	۰			0				
of which: Collateralised by residential immovable property		0			0			0	0			0				0	0	۰			0			0	۰			0				
of which: Non-financial corporations	23	22	0	2	1		1	0	0	0	0	0		0	16	0	80	79	0	6	1	۰	1	2	2	0		۰	0	0	66	
of which: Small and Medium-sized Enterprises	18	17			1				0			0				0	74	73			-			2	2			0				
of which: Collateralised by commercial immovable property	1	1			0				0			0				0	7	7			0			0				0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Seberiak Buroze AG Seberiak Buroze AG

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	Gross	carrying amount								salment, accum	lated regative char	nges in fair val	ue due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								salnment, accur	rulated regative cha	nges in fair valu	ue due to credit risi	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(refo EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could task since initial recognition but not credit- impained (Slage 2)	Non-pirform	ng Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ceeds risk since initial recognition but not credit-impaired (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures w forbsenance measures	Of which:	Non-perform	of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- parforming exposures
Loans and advances subject to active EBA-compliant moratoria	263	251	6	136	12	2	12	13		0	6	5		5	3	0	137	133	0	93	4	1	4		6	0	6	2	0	2	0	
of which: Mouseholds	39	36	1	16	1	۰	1	1	1	0	1	0		٥	1	0	38	36	٥	31	2		2	3	2	٥	2	1	0	1	0	0
of which: Collaboralised by residential immovable property	20	20	0		0		0	0	0	0		0		0	0	0	7	6	0	5	1	0	1	0		0		0	0	0	0	
of which: Non-financial corporations	224	213	5	99	11	2	11	11	7	0	5	4		4	2	0	99	97	0	62	2	1	2	5	4	0	4	1	٥	1	0	
of which: Small and Medium-sized Enterprises	147	138	4	62	9	2	9	6	3	0	2	3		3	2	0	49	49	0	21	0	0	۰	2	2	0	1	0	٥	0	0	
of which: Collaboralised by commercial immovable property	188	178	4	93	10	1	10	10	6	0	5	4	۰	4	2	0	68	68	0	47	1		1	4	4	0	3	0	0		0	0

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Miximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: instruments with significant increase in could risk since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance massures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit rak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the content of the COVID-19 chils	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	978	913	170	360	65	32	46	55	32		24	24	10	16	2	7	943	864	60	323	80	35	29	55	25	3	17	31	11	21	4	5
of which: Households	428	400	96	229	20	4		26	17	6	14	9	1	3	0	4	365	341	19	169	24	4	10	22	11	1	9	11	2	4	1	s
of which: Collaboralised by residential immovable property	197	189	31	144	9	2	5		5	2	5	2	1	1	0	1	187	176		118	9	2	6	s	3	0	3	2	0	1	1	1
of which: Non-financial corporations	550	505	73	161	45	29	37	30	15	2	10	15		13	2	3	579	523	41	154	56	31		34	14	2	9	20	9	17	3	1
of which: Small and Medium-sized Enterprises	395	355	72	120	40	27	33	21	10	2	7	11	7	10	2	3	436	364	29	123	52	28	45	25	10	2	6	18	7	15	3	۰
of which: Collaboratised by commercial immovable property	356	327	32	105	28	21	23	18	11	2		7	5	6	1	2	446	402	38	133	44	28	ā.	24	11	2	7	13	7	13	3	1

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															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unitingly to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	121	120	0	9	1	۰	1	3	3	0		0	۰	0	102	0	163	159	0		4	0	4	5	4	۰		1	0		135	
of which: Households	۰	0						0	0			0				0	3	3			0			0	۰			0				
of which: Collateralised by residential immovable property		0						0	0			0				0	0	۰			0			0	۰			0				
of which: Non-financial corporations	121	120			1		1	3	3	0	1	0	0		102		160	156	0	9	4	0	4	5	4	0		1	0	1	133	
of which: Small and Medium-sized Enterprises	115	114			1			3	3			0				٥	151	147			4			4	3			1				
of which: Collateralised by commercial immovable property	10	10							0							0	12	12			0			0				0				0