

Explanatory Notes to the Annual Accounting (Financial) Statements of Sberbank for 2024

The annual accounting (financial) statements of Sberbank for 2024 were prepared in accordance with: Instruction of the Bank of Russia dated 27.11.2018 No. 4983-U "On the forms, procedure and timing of disclosure by credit institutions of information about their activities"; Instruction of the Bank of Russia dated 10.04.2023 No. 6406-U "On the forms, terms, procedures for compiling and submitting reports of credit organisations (banking groups) to the Central Bank of the Russian Federation, as well as on the list of information on the activities of credit organisations (banking groups)"; Decision of the Board of Directors of the Bank of Russia dated 24.12.2024 "On requirements for disclosure of reports and information by credit organizations (parent credit organizations of banking groups) in 2025" (hereinafter, the Decision of the Board of Directors of the Bank of Russia).

In accordance with the requirements of the above documents, Sberbank prepares two sets of Annual Accounting (Financial) Statements for 2024: full version and the version of the published statements prepared on the basis of the audited annual accounting (financial) statements for 2024 subject to the restrictions of the decision of the Board of Directors of the Bank of Russia (hereinafter, the published statements). The information (materials) for the Annual General Meeting of Shareholders of Sberbank includes the published statements.

The audit of the Annual Accounting (Financial) Statements for 2024 and published statements for 2024 was performed by the independent audit organization TSATR – AUDIT SERVICES LLC, which was appointed by the Annual General Meeting of Shareholders on 21.06.2024 as the Bank's audit organization for 2024 and the Q1 2025. The audit reports were signed on March 11, 2025.

The Audit Committee¹ of the Supervisory Board of Sberbank reviewed the auditor's report of independent audit firm TSATR – AUDIT SERVICES LLC on the Annual Accounting (Financial) Statements of Sberbank for 2024 and recommended that the Supervisory Board include it in the information (materials) to be provided for review to persons entitled to participate in the Annual General Meeting of Shareholders of Sberbank following the results for 2024:

1) Annual Accounting (Financial) Statements of Sberbank for 2024 in the following composition:

- Auditor's report on the 2024 published financial statements of Sberbank;
- Balance sheet (published form) for 2024;
- Report on financial results (published form) for 2024;
- Report on the level of capital adequacy to cover risks (published form) as of January 1, 2025;
- Report on changes in the capital of a credit institution (published form) as of January 1, 2025;
- Information on mandatory ratios, financial leverage ratio and short-term liquidity ratio (published form) as of January 1, 2025;
- Note to the published statements of Sberbank for 2024.

2) Assessment of the Audit Committee of the Supervisory Board of Sberbank on the audit report of independent audit organization TSATR – AUDIT SERVICES LLC on the Annual Financial Statements of Sberbank for 2024.

The Supervisory Board of the Bank decided to include the Annual Accounting (Financial) Statements of Sberbank for 2024 and the Assessment of the Audit Committee of the Supervisory Board of Sberbank on the audit report of the independent audit firm TSATR – AUDIT SERVICES LLC on the Annual Accounting (Financial) Statements of Sberbank for 2024 into the information

¹ The Audit Committee of the Supervisory Board of Sberbank consists of six members with experience and expertise in the preparation, analysis, evaluation and audit of accounting (financial) statements.

(materials) to be provided for review to persons entitled to participate in the Annual General Meeting of Shareholders of Sberbank following the results for 2024.