

Issue No. 3 on the agenda of the AGM:  
**Appointment of an audit organization**

Decision wording:

**«TSATR – AUDIT SERVICES LLC shall be appointed the auditor of Sberbank in 2025 and Q1 2026»**

-----

*Explanatory note on the item*

As per Federal Law No. 208-FZ "On Joint Stock Companies" dated 26 December 1995 and Sberbank's Charter, the agenda of an Annual General Meeting of Shareholder (hereinafter, the AGM) must include an item on auditor appointment.

Sberbank (hereinafter, the Bank) regularly holds open tendering processes to select an audit organization to audit and review the Bank's reports under Russian Accounting Standards (RAS) and International Financial Reporting Standards (IFRS), subject to subsequent approval of the selected auditor by the Executive Board, the Supervisory Board Audit Committee, and the Supervisory Board of the Bank.

The Bank has conducted its latest tender to select an auditor in accordance with Federal Law No. 44-FZ "On the Contract System in the Procurement of Goods, Work, and Services for State and Municipal Needs" dated 05 April 2013.

The Bank's Executive Board, the Audit Committee of the Bank's Supervisory Board and the Bank's Supervisory Board approved the audit organization selected following the results of the procurement procedure conducted by the Bank and agreed the Bank's decision to submit the issue of appointment of TSATR – AUDIT SERVICES LLC for 2025 and Q1 2026 for approval by the AGM.

**Information on candidature for auditor**

*TSATR – AUDIT SERVICES LLC has been a member of Self-regulatory Organization of Auditors Association Sodruzhestvo (SRO AAS) since 31 January 2020 (registered No. 12006020327).*

*TSATR – AUDIT SERVICES LLC is one of the largest audit organizations in Russia. Its head office is located in Moscow. The company has branches in Vladivostok, Yekaterinburg, Kazan, Krasnodar, Novosibirsk, Rostov-on-Don, Samara, St. Petersburg, Togliatti and Chelyabinsk. It employs almost 2,000 people, including more than 354 specialists in the audit of financial institutions.*

Based on the information received as part of the procedure for approval of TSATR – AUDIT SERVICES LLC as the Bank's auditor and other information provided by the auditor, the Audit Committee of the Bank's Supervisory Board recognized the independence of the auditor TSATR – AUDIT SERVICES LLC and the absence of a conflict of interest in relation to PJSC Sberbank in accordance with the requirements of Federal Law No. 307-FZ 'On Auditing' dated 30.12.2008.