

Issue No. 6 on the agenda of the AGM:

Approval of the Restated Regulation on the General Meeting of Shareholders of Sberbank

Decision wording:

«approve the Restated Regulation on the General Meeting of Shareholders of Sberbank»

Explanatory note on the item

The Restated Regulation on the General Meeting of Shareholders of Sberbank (hereinafter, the Regulation) has been drafted to reflect the novel provisions of the Law "On Joint Stock Companies"¹ and in connection with the need to update some of its provisions in the light of other changes in the legislation and the Charter of Sberbank since the approval of the current version of the Regulation in 2017.

The main changes in the restated version of the Regulation relate to:

- the possibility for the General Meeting of Shareholders (GSM) to make decisions in the following manner: at a session (joint presence of shareholders), and in this event a public joint-stock company is required to combine voting at the session with absentee voting, or without holding a session (by absentee voting);
- the possibility of holding a GSM session with remote participation using electronic or other technical means with the possibility of presence at the session venue, and, if so provided for by the Charter, without determining the session venue and the possibility of presence at such venue; the possibility and conditions of remote participation in a GSM session shall be determined by the Supervisory Board (SB) of the Bank at the time of preparation for the holding of the GSM session;
- notification of persons entitled to vote as decisions are made by the GSM, in connection with preparation for the GSM, on suspension of dividend payments if such decision is made by the SB in cases stipulated by the law (possible if dividends were transferred to a shareholder for two consecutive years before the decision was made to suspend payment of dividends and the money so transferred was returned to the company);
- supplementing the Regulation with the rules of procedure for a GSM held in the form of a session with remote participation, in particular, without determining its venue and the possibility to be present at such venue.

The Supervisory Board approved the draft Restated Regulation and proposed to the Annual General Meeting of Shareholders to approve the Restated Regulation.

See the attached change comparison table for a detailed view of changes.

¹ Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26/12/1995, as amended by Federal Laws No. 287-FZ dated 08/08/2024 (in effect from 01/03/2025, with the exception of certain provisions) and No. 305-FZ (in effect from 08/08/2024).

Main changes to the Regulation on the General Meeting of Shareholders of Sberbank

Changes are made to the Regulation in connection with the coming into effect, from 01/03/2025, of provisions of Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26/12/1995 (hereinafter, the law, the JSC Law) that affect matters of holding General Meetings of Shareholders. Also, changes are made in accordance with the requirements of the Bank of Russia Regulation No. 660-P (660-II) "On General Meetings of Shareholders" dated 16/11/2018 (hereinafter, Regulation 660-P).

Technical changes affecting specific terms and expressions (for example, as regards the meeting format change from "meeting" to "session") are not shown in the table.

<i>Current version</i>	<i>Proposed version</i>	<i>Comments</i>
1.2. The Regulation determines the procedure for preparing, convening and holding the General Meeting of Shareholders of the Bank (hereinafter, the General Meeting of Shareholders, General Meeting, Meeting).	1.2. In addition to the requirements in relation to preparing and holding sessions or absentee voting for the making of decisions by the General Meeting of Shareholders as contained in the Bank's Charter , the Regulation determines the procedure for preparing and holding sessions, in particular, with remote participation, and absentee voting for the making of decisions by the General Meeting of Shareholders of the Bank (hereinafter, the General Meeting of Shareholders, General Meeting, Meeting) and the procedure for the making of decisions by the General Meeting of Shareholders.	Aligned with amendments made to the JSC Law (Art. 11). The proposed wording is based on the fact that the requirements to preparing and holding a GSM are to be determined by the Charter in accordance with Art. 11 of the JSC Law.
2.1. Every year, the Bank shall hold the annual General Meeting of Shareholders. Extraordinary General Meetings of Shareholders shall be held in cases provided for in the applicable law.	2.1. Every year, the Bank shall hold the annual session of the General Meeting of Shareholders. Sessions of the General Meeting of Shareholders held in addition to the annual one, shall be extraordinary sessions. Extraordinary sessions of the General Meeting of Shareholders shall be held in cases stipulated by the Russian law.	Aligned with amendments made to the JSC Law (Cl. 3 Art. 47).
2.2. A General Meeting of Shareholders may be held in the form of a meeting (joint presence of shareholders for discussion of the meeting agenda items and for the making of decisions on matters put to vote) or in the form of absentee voting. The Annual General Meeting of Shareholders of the Bank shall be held solely in the form of a meeting.	2.2. Decisions of the General Meeting of Shareholders may be made at a session (joint presence of shareholders for discussion of the meeting agenda items and for the making of decisions on matters put to vote), or without holding a session (absentee voting), voting at a session of the General Meeting of Shareholders shall be combined with absentee voting. Participation in a session of the General Meeting of Shareholders may be on a remote basis with the help of electronic or other technical means. Sessions of the General Meeting of Shareholders with remote participation may be held without determining its venue or the possibility of being present at its venue.	Aligned with amendments made to the JSC Law (Cl. 2-3 Art. 47, Cl. 1 Art. 49).

2.5. Where a General Meeting of Shareholders is held in the form of a meeting, the Bank shall use information and communication technologies providing shareholders with an opportunity to participate remotely in the meeting, discuss the agenda items and make decisions on matters put to vote, without being present at the meeting venue.	2.5. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall use methods allowing to reliably identify the person that participates remotely in the session and providing such person with the possibility to participate in the discussion of agenda items and vote on agenda items put to vote, without being present at the session venue.	Aligned with amendments made to the JSC Law (Cl. 1 Art. 49).
3.4. The Supervisory Board of the Bank, when deciding on the form, date, time and venue of the Meeting, shall seek to ensure a balance between the interests of the Bank and those of its shareholders. The General Meeting of Shareholders (if held in the form of a meeting) shall be held in Moscow or another city determined by the Supervisory Board of the Bank by way of addressing matters associated with the holding of the Meeting. The venue and time determined for holding the Meeting shall not make presence at the Meeting significantly onerous or impossible for the majority of shareholders.	3.4. The Supervisory Board of the Bank, when deciding on the method of decision-making by the General Meeting (session or absentee voting), the date and time of the session, the deadline for the acceptance of voting ballots for the purposes of absentee voting, the venue of the session (where the session is to be held with a possibility to be present at its venue), possibility to hold the session with remote participation, shall seek to ensure a balance between the interests of the Bank and those of its shareholders. The venue and time determined for the holding of a session of the Meeting shall not make presence at the session significantly onerous or impossible for the majority of shareholders.	
4.2. The Chairman of the Bank's Supervisory Board, or, in their absence, one of their deputies, or one of the members of the Supervisory Board, as decided upon by the Bank's Supervisory Board, shall preside over the General Meeting of Shareholders. The Chairman of the General Meeting of Shareholders shall: - declare the Meeting open and closed; - inform the participants of the Meeting of the procedure for administering the meeting (the Meeting rules of procedure), the meeting agenda; - administer the Meeting, see to it that the Meeting rules of procedure are followed; —give the floor to those speaking at the Meeting and may interrupt a speaker and/or deny the right to speak if the speaker breaks the rules of	4.2. The Chairman of the Bank's Supervisory Board, or, in their absence, one of their deputies, or one of the members of the Supervisory Board, as decided upon by the Bank's Supervisory Board, shall preside over the General Meeting of Shareholders. The Chairman of the General Meeting of Shareholders shall: •declare the session of the General Meeting open and closed; •inform the session participants of the procedure for administering the session (the General Meeting session rules of procedure), the agenda of the General Meeting session; •administer the session, see to it that the General Meeting session rules of procedure are followed; •make sure that the agenda of the General Meeting session is adhered to; •once discussion of all agenda items has been completed, announce commencement of voting thereon;	Considering the prevailing practice, the role of interaction with shareholders is assigned to the Secretary of the Meeting, while the functions of giving the floor to shareholders for speaking was moved to Cl. 4.4.

procedure, in particular, exceeds the time allotted for their speech or speaks on topics unrelated to the Meeting agenda; take action to maintain and restore order at the Meeting; - make sure that the Meeting agenda is adhered to; - once discussion of all agenda items has been completed, announce commencement of voting thereon; - sign the minutes of the General Meeting of Shareholders and the report on the results of vote taken at the meeting.	•sign the minutes of the General Meeting of Shareholders and the report on the results of vote taken.	
4.3. If the chairperson of the meeting so decides, the presidium of the Meeting may be established.	Deleted.	
4.4. The functions of the Counting Commission at the General Meeting of Shareholders in accordance with applicable law shall be performed by the Bank's Registrar pursuant to the agreement entered into with the Bank. The Counting Commission shall be composed of persons authorized by the Registrar from among the Registrar's employees. The Counting Commission shall: - verify the powers of, and register, the persons participating in the General Meeting of Shareholders; - determine the quorum of the General Meeting of Shareholders; - make sure that the established voting procedure is complied with and that the voting rights of the Bank's shareholders are observed; - count votes and tally up the vote results, prepare the report on the vote results and perform other functions stipulated by the applicable law.	4.3. In accordance with the Russian law, the functions of the Counting Commission at the General Meeting of Shareholders shall be performed by the registrar that keeps the shareholders' register of the Bank (hereinafter, the Registrar) pursuant to the agreement entered into with the Bank. The Counting Commission shall be composed of the persons authorized by the Registrar from among the Registrar's employees. The Counting Commission shall: •verify the powers of, and register, the persons entitled to vote as decisions are made by the meeting and participating in the session of the General Meeting of Shareholders; •determine the quorum for decision-making by the General Meeting of Shareholders; • explain issues arising as shareholders (or representatives thereof) exercise their voting rights on the agenda items of the session of the General Meeting of Shareholders; • explain the procedure for voting on matters put to vote; • make sure that the established voting procedure is followed and that the voting rights of the Bank's shareholders are observed; •count votes and tally up the vote results, prepare the report on the vote results and perform other functions stipulated by the Russian law.	Functions updated in line with the JSC Law.

4.5. The Secretary of the General Meeting of Shareholders shall be appointed by the Chairman of the Meeting. The Secretary of the Meeting shall: - interact with the chairman of the Meeting, in particular, in relation to the Meeting rules of procedure; - provide for audio recording / taking of shorthand notes at the General Meeting of Shareholders; - sign the meeting minutes and the report on the results of vote taken at the meeting.	4.4. The Secretary of the General Meeting of Shareholders shall be appointed by the Chairman of the General Meeting. The Secretary of the General Meeting shall: •interact with the chairman of the General Meeting, in particular, in relation to the rules of procedure of the General Meeting session; • give the floor to those intending to speak at the session and may interrupt a speaker and/or deny the right to speak if the speaker breaks the rules of procedure of the General Meeting session, in particular, exceeds the time allotted for their speech or speaks on topics unrelated to the session agenda; •take action to maintain and restore order at the session; •provide for video recording/ audio recording / taking of shorthand notes at the session of the General Meeting of Shareholders; •sign the minutes of the General Meeting and the report on the results of vote taken.	Considering the prevailing practice, the role of interaction with shareholders is assigned to the Secretary of the Meeting, while the functions of giving the floor to shareholders for speaking was moved from Cl. 4.2.
Not present	5.2. Shareholder(s) holding in the aggregate at least 2 percent of voting shares may propose (introduce) items to the agenda of the annual session of the General Meeting of Shareholders and propose (nominate) candidates to the Bank's Supervisory Board whose number may not exceed the statutory number of its members. Such proposals shall be received by the Bank not later than 75 days after the end of the Bank's reporting year.	Aligned with amendments made to the JSC Law (Cl. 1 Art. 53).
Not present	5.3. If the proposed agenda of an extraordinary General Meeting of Shareholders contains the issue of election of the Bank's Supervisory Board, shareholder(s) holding in the aggregate at least 2 percent of voting shares may propose candidates for election to the Bank's Supervisory Board whose number may not exceed the statutory number of members of the Bank's Supervisory Board. Such proposals shall be delivered to the Bank by the time stipulated by Supervisory Board of the Bank.	Aligned with amendments made to the JSC Law (Cl. 2 Art. 53).
5.3. A proposal to add items to the agenda of the Meeting shall contain the wording of each proposed item, and may contain the wording of decision regarding each item. A proposal on the nomination of candidates shall include the surname, the name and	5.5. A proposal to add items to the agenda shall contain the wording of each proposed item, and may contain the wording of decision regarding each proposed item. A proposal nominating candidates shall contain the surname, the name, patronymic (if any) of the candidate, the details of their proof	Aligned with amendments made to the JSC Law (Cl. 4 Art. 53). Aligned with Regulation 660-P (Cl. 2.3).

patronymic (if any) of the candidate, the details of their proof of identity (series and/or number of the document, date and place of issue, name of the issuing authority), name of the body to which they are nominated, and may also contain other information about the candidate. The proposals shall be made with an indication of the surname, the name and patronymic (if any), or legal name of the submitting shareholder(s), the number and category of shares held by such shareholder(s).	of identity (series and/or number of the document, the date and place of issue, the issuing authority), the name of the body for election to which they are nominated, and may also contain other information about the candidate. The proposals shall be made with an indication of the surname, the name and patronymic (if any), or legal name of the submitting shareholder(s), the number and category of shares held by such shareholder(s). A proposal on the nomination of candidates to the Supervisory Board of the Bank shall be accompanied by the written consent of the candidate nominated to exercise the powers (functions) of a member of the Supervisory Board of the Bank / a committee of the Supervisory Board, in case of election, as well as information on the candidate's compliance with the requirements to business reputation and qualification requirements stipulated by the Russian law. The percentage of voting shares held by the shareholder submitting the proposal shall be determined as of the date of its submission.	
5.4. If record of the shareholder's rights to shares is kept by a nominee holder, such shareholder shall, when submitting to the Bank a proposal signed by it, attach to such proposal a statement of the shareholder's securities account evidencing the number of the Bank's voting shares owned by it.	5.6. If record of the shareholder's rights to shares is kept by a nominee holder, such shareholder shall, when submitting to the Bank a proposal signed by it, attach to it a statement of the shareholder's securities account (a document from a foreign nominee holder or a foreign organization qualified, in accordance with its proper law, to keep record of and transfer rights to securities) confirming the number of the Bank's voting shares owned by it as of a date not earlier than seven business days before the date of submitting the proposal. The document of a foreign nominee holder or a foreign organization drawn up in a foreign language shall be accompanied by a translation into the Russian language, certified in the manner provided for in the Russian law.	Aligned with Regulation 660-P (Cl. 2.8).
5.5. Proposals shall be deemed received from those shareholders who (whose representatives) signed them or from whom the Bank received their expressions of will in the manner determined by the applicable law. If proposals are signed by the shareholder's representative who acts in accordance with powers conferred by a power of attorney, they shall be accompanied by a power of attorney (a	5.7. Proposals shall be deemed received from those shareholders who (whose representatives) signed them or whose expressions of will are contained in the electronic document of the nominee holder entered in the register of the Bank's shareholders, received by the registrar. If proposals are signed by the shareholder's representative who acts in accordance with powers conferred by a power of attorney, such proposal (request) shall be accompanied by a power of attorney (a	Aligned with Regulation 660-P (Cl. 2.2 and 2.6).

copy of a power of attorney certified in the manner stipulated by the law) compliant with the requirements of the applicable law or other documents evidencing the representative's right to act ex officio on behalf of the shareholder.	copy of a power of attorney certified (attested) in the manner provided for in the Russian law) or other documents evidencing the representative's right to act ex officio on behalf of the shareholder. The power of attorney shall contain the details of the principal and the representative, the scope of the representative's rights and shall be executed in accordance with the requirements of Federal Law "On joint-Stock Companies" No. 208-FZ dated 26/12/1995 (hereinafter, the Law) to the power of attorney for voting purposes. The power of attorney (a copy of the power of attorney certified (attested) in the manner prescribed by the Russian law) issued by a foreign person in a foreign state and drawn up in a foreign language shall be accompanied by a translation into the Russian language certified in the manner stipulated by the Russian law. Such power of attorney shall be legalized or shall come with an apostille attached, unless otherwise provided for by an international treaty of the Russian Federation.	
6.3. The Supervisory Board of the Bank shall include the items proposed by shareholders in the agenda of the annual General Meeting of Shareholders, with the exception of cases provided for in the applicable law: - shareholders have failed to observe the deadlines for the submission of proposals to the Bank stipulated by the applicable law and the Bank's Charter; - shareholders do not own the number of the Bank's voting shares as envisaged by the applicable law that would entitle them to submit proposals to the Meeting agenda; - the proposal does not comply with the requirements stipulated by the applicable law in terms of form and content; - an issue proposed for inclusion in the agenda of the General Meeting of Shareholders does not fall within its purview and/or does not comply with the requirements of the applicable law.	5.9. The Bank's Supervisory Board shall consider the proposals submitted and decide to either include or refuse to include such proposals in the agenda within 5 days after the expiration of the periods of time referred to in Clauses 5.2 and 5.3 of this Regulation. An item proposed by shareholder(s) shall be included in the agenda, and nominated candidates shall be included in the list of candidates for voting on the election to the Supervisory Board of the Bank, with the exception of cases provided for in the Law: •shareholders failed to comply with the deadlines prescribed by the Russian law and the Bank's Charter for the submission of proposals to the Bank; •shareholders do not own the number of the Bank's voting shares as envisaged by the Russian law, that would entitle them to submit proposals to the Meeting agenda; • the proposal does not comply with the requirements stipulated by the Russian law in terms of form and content; •an issue proposed for inclusion in the agenda does not fall within the purview of the General Meeting of Shareholders and/or does not comply with the requirements of the Russian law.	In accordance with the changes made to the JSC Law (Cl. 5 Art 53), moved here from the "Preparation" section, since this relates to proposals

6.4. The Supervisory Board of the Bank shall make the decision to deny convention of a Meeting for the following reasons: - the procedure for submitting a request to convene a Meeting, as stipulated by the applicable law, has not been complied with; - shareholders requesting convention of a Meeting do not own the number of the Bank's voting shares as envisaged by the applicable law that would entitle them to request convention of a Meeting; - none of the issues proposed for inclusion in the agenda of the extraordinary General Meeting of Shareholders falls within its purview and/or complies with requirements of the applicable law.	The Supervisory Board of the Bank shall make the decision to deny the holding of an extraordinary session of the General Meeting of Shareholders or absentee voting for the following reasons: •the procedure stipulated by the Russian law for submitting a request to hold an extraordinary session of the General Meeting of Shareholders or an absentee voting has not been complied with; •shareholders requesting an extraordinary session of the General Meeting or absentee voting do not own the number of the Bank's voting shares as envisaged by the Russian law; •none of the issues proposed for inclusion in the agenda falls within the purview of the General Meeting of Shareholders and/or complies with the requirements of the Russian law.	
Not present	5.10. The Supervisory Board may not amend the wording of the issues proposed for inclusion in the agenda of the Meeting, or the wording of decisions on such issues. Along with issues proposed by shareholders for inclusion in the agenda, and with candidates proposed by shareholders for the establishment of the Supervisory Board of the Bank, the Bank's Supervisory Board may include issues in the agenda and/or candidates in the list of nominees for voting on the election to the Supervisory Board of the Bank at its discretion. The number of candidates proposed by the Supervisory Board of the Bank may not exceed the statutory number of members of the Supervisory Board.	JSC Law (Cl. 7 Art. 53)
6.2. During the preparations for the holding of a Meeting the Supervisory Board of the Bank shall determine the following: —the form of the meeting (joint presence of shareholders for the discussion of the meeting agenda items and the making of decisions on issues put to vote, or absentee voting); - the date, venue (exact address) and time for holding the meeting (the deadline for the acceptance of the voting ballots where the meeting is held by absentee voting), the starting time for the registration of those participating	6.2. During the preparations for the holding of a session or absentee voting, the Supervisory Board of the Bank shall determine the following: • the method of decision-making by the General Meeting of Shareholders (session or absentee voting); • the possibility of remote participation in the session, the procedure for access to remote participation in the session via the www.sberbank.com website, including methods of reliable identification of the persons participating remotely in the session, the possibility to be present at the session venue or that the session will be held without determining its venue;	Aligned with amendments made to the JSC Law (Art. 54).

in the meeting held in the form of joint presence; - the agenda of the meeting; - the date as of which the persons entitled to participate in the meeting shall be determined (the record date); - the possibility for shareholders to participate remotely in the meeting, to fill out the electronic form of the voting ballots on the site in the Internet information and telecommunication network (hereinafter, the website); —the postal address to which the filled out ballots may be sent, and the address of the website where shareholders may get registered for the participation in the meeting and fill out the electronic form of the voting ballots; - the procedure for notifying shareholders of the meeting; - the form and text of the voting ballot. The Supervisory Board of the Bank shall also make decisions on other matters related to the holding of the meeting, as envisaged by the applicable law and the Bank's Charter.	• the date and time for the holding of the session where voting is combined with absentee voting, the deadline for the acceptance of the voting ballots in the case of absentee voting, the venue of the session (with the exception of a session with remote participation that is held without determining its venue), or, in the case of absentee voting, the deadline for the acceptance of voting ballots in the case of absentee voting; • the deadline for the acceptance of shareholders' proposals regarding candidates for election to the Bank's Supervisory Board, if the agenda of the extraordinary session of the General Meeting of Shareholders contains the issue of election of members of the Bank's Supervisory Board; • the agenda of the meeting; • the date as of which persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be determined (the record date); • the procedure for notifying shareholders of the session or absentee voting; • the list of information (materials) to be provided to shareholders in connection with preparation for the session or absentee voting, and the procedure for providing such information; • the email address to which the voting ballots filled out in electronic form may be sent, and the methods of signing the same in accordance with Article 60 of the Law, as well as the possibility for the voting ballots to be filled out and submitted in electronic form with the use of other electronic or other technical means; • the form and text of the voting ballot, as well as the wording of decisions on the agenda items that are to be submitted in electronic form to the nominee holders of shares entered in the register of the company shareholders. The Supervisory Board of the Bank shall also make decisions on other matters related to the holding of a session of the General Meeting or absentee voting as provided for in the Russian law and the Bank's Charter.	
7.1. The Notice of the General Meeting of Shareholders shall be published / posted in the manner and within the time frames determined by the Bank's Charter in a printed publication	7.1. A notice of a session or absentee voting for the making of decisions by the General Meeting of Shareholders shall be communicated to persons entitled to vote as decisions are made by	Aligned with amendments made to the JSC Law (Cl. 1 Art. 52).

and on the website (www.sberbank.com) in the Russian and English languages.	the General Meeting of Shareholders and entered in the register of the Bank's shareholders by posting it on the Bank's official corporate website (www.sberbank.com) not later than 30 days before the date thereof.	
7.2. The requirements to the content of the notice of the Meeting shall be stipulated by the applicable law. The notice shall specify, among other things: - the unabbreviated corporate name and location of the Bank; —the form of the meeting (joint presence of shareholders for the discussion of the issues on the meeting agenda and the making of decisions on issues put to vote, or absentee voting); - the date, venue, and time of the Meeting, the postal address to which the filled-out ballots may be sent; - the starting time for the registration of the persons participating in the meeting; - the deadline for the acceptance of voting ballots and the postal address at which the filled-out ballots shall be sent in if the meeting is held in the form of absentee voting; - the date as of which persons entitled to participate in the meeting shall be determined (the record date); - the agenda of the meeting; - the procedure for accessing the information (materials) to be provided to shareholders in connection with preparation for the holding of the meeting, and the address(es) where it can be so accessed; - the address of the website where shareholders may get registered for the participation in the meeting and fill out the electronic form of the voting ballots if such possibility is provided for by the Supervisory Board of the Bank. The Bank shall also include in the notice information on the procedure and method for	7.2. The requirements to the content of the notice of the session or absentee voting shall be stipulated by the Russian law. The notice shall specify, among other things: •the unabbreviated corporate name and location of the Bank; • the method of decision-making by the General Meeting of Shareholders (session or absentee voting), and if the meeting is held with remote participation, also information on the procedure for access to remote participation in the session, including methods of reliable identification of persons participating remotely in the session; • the date and time of the session where voting is combined with absentee voting, the deadline for the acceptance of the voting ballots for the purposes of absentee voting, the venue of the session or the information that the session with remote participation is held without determining its venue, or, in the case of absentee voting, the deadline for the acceptance of the voting ballots for the purposes of absentee voting; • the starting time for the registration of those entitled to vote as decisions are made by the General Meeting of Shareholders; • the email address to which the filled-out voting ballots may be sent, the methods of signing the voting ballots, and the information on the requirement (possibility) for the voting ballots to be filled out and submitted in electronic form with the use of electronic or other technical means; • the date as of which persons entitled to vote as decisions are made by the General Meeting shall be determined (the record date); •the agenda of the meeting; •the procedure for accessing the information (materials) to be provided to shareholders in connection with preparation for the holding of the session or absentee voting for the purposes of decision-making at the General Meeting; •the address of the website where shareholders may get registered for the participation in the session of the General Meeting	Aligned with amendments made to the JSC Law (Sub-cl. 2,3,6,7,8,9) Cl. 5 Art. 52).

shareholders' participation in the Meeting held in the form of joint presence, including the venue of the Meeting indicating the room where it will be held, as well as information on the documents that must be presented for admission to the Meeting. The notice may contain other details as may be decided by the Bank's Supervisory Board.	with remote participation and fill out the electronic form of the voting ballots if such possibility is provided for by the Supervisory Board of the Bank; • categories (types) of shares whose holders have the right to vote on all or some items on the meeting agenda; • information that shareholders entered in the register of the Bank's shareholders must submit information on any changes in their data, including their address, banking details, to the Bank's registrar. The Bank shall also include in the notice information on the procedure for shareholders' participation in the session of the General Meeting, as well as information on the documents that must be presented for admission to the session of the General Meeting at the session venue. The notice may contain other details as may be decided by the Bank's Supervisory Board.	
8.1. The Bank aims to make it as comfortable as possible for the shareholders to make informed and reasonable decisions on issues on the Meeting agenda. The information (materials) to be provided to the persons entitled to participate in the Meeting by way of preparation for the Meeting, shall include: - annual report, annual accounting (financial) statements of the Bank together with the auditor's report; report of the Bank's Audit Commission on the results of inspection (audit) of the financial and economic activities of the Bank in respect of the year; - recommendations of the Bank's Supervisory Board on the distribution of profit, the amount of dividends on the Bank's shares, and the record date as of which the persons entitled to dividends shall be determined; rationale underlying the proposed distribution of the Bank's net profit and assessment of whether it conforms to the applicable dividend	8.1. The Bank aims to make it as comfortable as possible for the shareholders to make informed and reasonable decisions on issues on the agenda of the General Meeting of Shareholders. The information (materials) to be provided to the persons entitled to vote as decisions are made by the General Meeting by way of preparation for the session or absentee voting, depending on the issues included in the agenda, shall include: • the Bank's annual report that incorporates a Report on interested-party transactions entered into by the Bank in the reporting year; • annual report, annual accounting (financial) statements of the Bank together with the auditor's report; • report of the Bank's Internal Audit Service; • recommendations of the Bank's Supervisory Board on the distribution of profit, the amount of dividends on the Bank's shares, and the record date as of which the persons entitled to dividends shall be determined; rationale underlying the proposed distribution of the Bank's net profit and assessment of whether it conforms to the applicable dividend policy, including allocation for dividend payout and for the Bank's internal needs;	Aligned with amendments made to the JSC Law (Cl. 6 Art. 52).

policy, including allocation for dividend payout and for the Bank's internal needs; - information on the Bank's prospective auditors, including, among other things, a description of the procedures used by the Bank when selecting a prospective auditor that ensure their independence and unbiased approach, as well as information on the proposed fee of the auditing organization for auditing and non-auditing services; - information needed to form an idea of the personal and professional qualities of candidates to the Bank's management and control bodies (including information on their experience and biography, their conformity with the statutory requirements to business reputation and qualification), as well as information whether or not the nominated candidates gave their consent to be elected to the respective body of the Bank, and if it is expected that the candidate will participate in the proceedings of one or more committees of the Bank's Supervisory Board, also the consent to participate in such committees; - information on who proposed each agenda item or nominated a candidate to a post in the governance bodies of the Bank; - rationale for the need to make decisions to increase or reduce the charter capital of the Bank, to approve the entry, by the Bank, into transactions (including major transactions, interested-party transactions), explanations as to the consequences the Bank and its shareholders will face if such decisions are made, the list of persons found to be interested in the transaction, with indication to the reasons for which such persons are found to be so interested; - draft decisions of the General Meeting of Shareholders on the Meeting agenda items;	•information on the Bank's prospective auditors, including, among other things, a description of the procedures used by the Bank when selecting a prospective auditor that ensure their independence and unbiased approach, as well as information on the proposed fee of the auditing organization for auditing and non-auditing services; •information needed to form an idea of the personal and professional qualities of candidates to the Bank's Supervisory Board (including information on their experience and biography, their conformity with the statutory requirements to business reputation and qualification), as well as information whether or not the nominated candidates gave their consent to be elected to the Supervisory Board of the Bank, and if it is expected that the candidate will participate in the proceedings of one or more committees of the Bank's Supervisory Board, also the consent to participate in such committees; •information on who proposed each agenda item or nominated a candidate for the Supervisory Board of the Bank; •rationale for the need to make decisions to increase or reduce the charter capital of the Bank, to approve the entry, by the Bank, into transactions (including major transactions, interested-party transactions), explanations as to the consequences the Bank and its shareholders will face if such decisions are made, the list of persons found to be interested in the transaction, with indication to the reasons for which such persons are found to be so interested; •draft decisions of the General Meeting of Shareholders on the Meeting agenda items; •draft amendments and additions to the Bank's Charter, or a draft restated Charter of the Bank; •draft internal documents of the Bank to be approved by the Meeting of Shareholders; •tables of comparison of the amendments/additions made to the Charter and/or internal documents of the Bank against existing versions, with a rationale for the need to make the respective amendments; • information on the total amount of unclaimed dividends of the Bank, determined based on the information in its accounting (financial) statements as of the most recent reporting date before the	
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- draft amendments and additions to the Bank's Charter, or a draft restated Charter of the Bank; - draft internal documents of the Bank to be approved by the Meeting of Shareholders; - tables of comparison of the amendments/additions made to the Charter and/or internal documents of the Bank against existing versions, with a rationale for the need to make the respective amendments; - other information (materials) that must be provided to the persons entitled to participate in the General Meeting, as stipulated by the applicable law and the Bank's Charter, and that may affect the shareholder's position regarding the Meeting agenda items. If the Supervisory Board has prepared recommendations regarding the voting on the issue of election of candidates to the Supervisory Board of the Bank, they shall also be included in the materials provided to those entitled to participate in the Meeting.	decision was made to hold the annual session of the General Meeting of Shareholders; •information on the total number of shareholders in respect of whom dividend payouts have been suspended, and on the percentage of the shares held by them in the Bank's charter capital and in the total number of the Bank's voting shares; •other information (materials) that must be provided to the persons entitled to vote as decisions are made by the General Meeting, as stipulated by the Russian law and the Bank's Charter, and that may affect the shareholder's position regarding the Meeting agenda items. If the Supervisory Board has prepared recommendations regarding the voting on the issue of election of candidates to the Supervisory Board of the Bank, they shall also be included in the materials provided to those entitled to vote as decisions are made by the Meeting.	
8.2. The Bank shall, not later than by the deadline prescribed by the Bank's Charter for the publication/posting of notice that a meeting will be held, make sure that the information referred to in Cl. 8.1. of this Regulation is available for review by the persons entitled to participate in the meeting, in the manner indicated in the notice of the General Meeting, and shall post this information on the website (www.sberbank.com) in the Russian and English languages.	8.2. The Bank shall, not later than by the deadline prescribed by the Bank's Charter for the posting of notice that session/absentee voting will be held for the purposes of decision-making by the General Meeting of Shareholders, make sure that the information referred to in Cl. 8.1. of this Regulation is available for review by the persons entitled to vote as decisions are made by the General Meeting, in the manner indicated in the notice of the session or absentee voting, and shall post this information on the website (www.sberbank.com). The information referred to in Cl. 8.1. of this Regulation shall be made available via electronic or other technical means by the same deadline. The Bank shall make sure that information is transferred to the keeper of the register of the Bank's shareholders for submission to the nominee holders entered in the register of the Bank's shareholders.	Aligned with the Federal Law "On Securities Market" (Cl.9 Art.8.9).
8.6. The Bank shall provide a person included in the list of persons entitled to participate in the Meeting and holding at least one percent of the votes with an opportunity to review such list on	8.6. The Bank shall provide a person included in the list of persons entitled to vote as decisions are made by the General Meeting of Shareholders and holding at least one percent of the votes with an opportunity to review such list on the terms and conditions	Aligned with Regulation 660-P (Cl.3.8).

the terms and conditions determined by the applicable law, starting from the date on which such list is received by the Bank from the Registrar.	determined by the Russian law, starting from the date following that on which the request to provide such list is received by the Bank (or from the date on which such list is prepared if such request was received by the Bank before the date on which such list is prepared).	
9.1. Voting on issues on the agenda of the General Meeting of Shareholders shall be by voting ballots (paper form). Persons entitled to participate in the Meeting of Shareholders may fill out the electronic form of the voting ballots on the website indicated in the notice of the Meeting. Shareholders may fill out the electronic form of the ballots on the said website during the meeting if they have not exercised their right to participate in such meeting in a different manner. Receipt, by the registrar, of notices containing the expressions of will of the persons who are entitled to participate in the meeting, are not entered in the register of the Bank's shareholders and, in accordance with the requirements of the applicable law, have provided the persons that keep record of their rights to shares with voting instructions, shall be deemed equal to voting by ballots.	9.1. Voting on issues on the agenda of the General Meeting of Shareholders shall be by voting ballots. Voting ballots shall be sent to each person entered in the register of the Bank's shareholders and entitled to vote as decisions are made by the General Meeting of Shareholders, in the form of an electronic message at the email address of the relevant person indicated in the register of the Bank's shareholders, not later than 20 days before the session of the General Meeting of Shareholders or the deadline for the acceptance of the voting ballots for the purposes of absentee voting. When deciding on matters related to preparation for a session of the General Meeting of Shareholders or for absentee voting, the Bank's Supervisory Board may also use other methods of sending ballots to shareholders. When preparing for a session or absentee voting, the Bank's Supervisory Board shall determine an e-mail address to which filled-out voting ballots may be sent, the methods for signing the same, as well as the possibility to fill out and send voting ballots in electronic form using other electronic or any other technical means. The period for the acceptance of ballots for the purposes of voting at a session of the General Meeting of Shareholders combined with absentee voting shall end two days before the date of such session. When the Bank's Supervisory Board makes a decision that provides for the filling out and submission of voting ballots in electronic form (except by email), the electronic form of voting ballots shall be filled out and submitted using electronic or any other technical means during a period that starts no later than 20 days and ends two days before the date of the session of the General Meeting of Shareholders, as well as during the session for those participating therein, or within at least 20 days before the deadline for the acceptance of voting ballots for the purposes of absentee voting. Persons entitled to vote as decisions are made by the General Meeting of Shareholders may fill out the electronic form of the	Amendments are proposed taking into account the following: - Cl. 2 Art. 60 of the JSC Law (effective from 01/03/2025) - Subcl. 10) Cl. 1 Art. 54 of the JSC Law (effective from 01/03/2025) - Cl. 4 Art. 50.1 of the JSC Law (effective from 01/03/2025) - Para. 3, Cl. 2, Art. 60 of the JSC Law (effective from 01/03/2025)

	voting ballots using electronic or other technical means at the address indicated in the notice of the General Meeting of Shareholders. Shareholders may fill out the electronic form of the ballots using electronic or other technical means during the General Meeting of Shareholders if they have not exercised their right in a different manner. At a session of the General Meeting of Shareholders, If the Supervisory Board of the Bank so decides, the persons participating in the session may fill out and submit voting ballots in electronic form using electronic or any other technical means, including by submitting them at the email address specified in the notice of the session and/or by submitting electronic images of filled-out voting ballots. When holding a session of the General Meeting of Shareholders with remote participation, the persons participating in the session shall fill out and submit voting ballots in electronic form, using electronic or any other technical means. In case of absentee voting, if the Supervisory Board of the Bank so decides, voting ballots may be filled out and submitted in electronic form with the use of electronic or other technical means, including by submitting them at the email address specified in the notice of absentee voting and/or by submitting electronic images of filled-out voting ballots at the address so indicated.	- Para. 1, Cl. 4, Art. 60 of the JSC Law (effective from 01/03/2025) - Para. 2, Cl. 4, Art. 60 of the JSC Law (effective from 01/03/2025)
9.2. As the form and text of the ballots are determined, the Supervisory Board of the Bank shall, in addition to the information prescribed by the applicable law, include in the voting ballot the surname, the name, patronymic (corporate name) of the shareholder, and in the ballots on matters of election of members of the Bank's management and control bodies, summary information on the candidates.	Clause 9.2. was deleted from the current version	Proposed for deletion taking into account Cl. 6, Art. 60 of the JSC Law (effective from 01/03/2025)

9.4. Voting ballots (paper forms) shall be sent/ delivered to each person entered in the Bank's register of shareholders and entitled to participate in the Meeting in accordance with the provisions of applicable law and the Bank's Charter, in the manner determined by decision of the Supervisory Board of the Bank.	9.3. The Bank shall make sure that the ballot forms are delivered to the registrar for subsequent submission in electronic form (in the form of electronic documents) to the nominee holders entered in the register of the Bank's shareholders.	Amendments are proposed taking into account Cl. 3.9. of Regulation 660-P "On General Meetings of Shareholders"
9.5. If a ballot has been lost, or if a shareholder's ballot was not received by the Bank within the deadlines prescribed by the law, a copy of the ballot marked as reissued shall be issued to the shareholder at their request during registration on the day of the Meeting.	9.4. A voting ballot in electronic form or an electronic image of a filled-out voting ballot shall be signed (certified) by the person entitled to vote as decisions are made by the General Meeting of Shareholders, or by such person's representative.	Aligned with amendments made to the JSC Law (Art. 60).
9.6. The voting ballots filled out by a shareholder shall be sent to the address specified in the notice of the Meeting, or submitted in electronic form using electronic voting means in accordance with the applicable law.	Clause 9.6. was deleted from the current version	Proposed for deletion taking into account the new wording of Cl. 6.2. of the Regulation on the General Meeting of Shareholders
Not present	10.1. The list of persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be drawn up in accordance with the provisions of the Russian law on securities for drawing up the list of persons who exercise the rights attaching to securities as of a date stipulated by the Bank's Supervisory Board in accordance with the federal law. The date as of which the persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be determined (the record date) may not be set earlier than after 10 days from the date on which the decision was made to hold the session or absentee voting or more than 25 days before the session date or the deadline for the acceptance of the voting ballots for the purposes of absentee voting, and where the proposed agenda of the extraordinary session of the General Meeting of Shareholders contains the issue of election of the Supervisory Board members, more than 55 days before the session date or before the deadline for the acceptance of voting ballots for the purposes of absentee voting.	Aligned with amendments made to the JSC Law (Cl. 1 Art. 51). Hereinbelow, numbering is updated taking into account the addition of the above clause
10.2. If shares are transferred after the date as of which the persons entitled to participate in	10.3. Where shares were transferred after the established date as of which the persons entitled to vote as decisions are made by the	Aligned with amendments made to the JSC Law (Cl. 2 Art. 57).

the meeting shall be determined (the record date) and before the date on which the General Meeting is held, a person of record for the purposes of participation in the meeting shall issue a power of attorney for voting purposes to the acquiror, or vote at the General Meeting of Shareholders in accordance with the instructions of the acquiror of the shares, if the share transfer agreement so provides. If a power of attorney for voting purposes was issued in respect of any shares transferred after the date as of which the persons entitled to participate in the meeting shall be determined (the record date), the acquiror of such shares shall be registered for participation in the meeting and shall be provided with voting ballots.	General Meeting of Shareholders shall be determined (the record date) and before the date of holding the session of the General Meeting or of submitting the voting ballot for the purposes of absentee voting, the person entitled to vote as decisions are made by the General Meeting of Shareholders shall issue a power of attorney for voting purposes to the acquiror or shall vote as decisions are made by the General Meeting of Shareholders in accordance with the instructions of the acquiror of shares, if the share transfer agreement so provides. If a power of attorney for voting purposes was issued in respect of any shares transferred after the date as of which the persons entitled to vote as decisions are made by the General Meeting shall be determined (the record date), the acquiror of such shares shall be registered for participation in the session or absentee voting and shall be provided with voting ballots.	
12.1. A Meeting shall be held without interruption within one day. If a Meeting continues for more than three consecutive hours, it may be interrupted once.	12.1. A session of the General Meeting shall be held within one day. Breaks shall be allowed during the session.	Amendments are proposed taking into account that the JSC Law does not contain any requirements regarding the continuity and duration of a meeting. At the same time, it is proposed not to limit the number of breaks during a meeting.
Clause 12.2, first paragraph: • report on an issue on the Meeting agenda — up to 15 minutes (with the exception of a report on an issue related to the results of the Bank's operations during the year, for which up to one hour may be allotted);	Clause 12.2, first paragraph: • report on an issue on the Meeting agenda — up to 15 minutes (with the exception of a report on an issue related to the results of the Bank's operations during the year, for which up to one hour may be allotted), a pre-recorded report may be streamed;	Amendments are proposed to make it possible to demonstrate pre-recorded videos at a meeting, for a deeper and more complete disclosure of information on the agenda items.
Clause 12.3, first paragraph: A shareholder (or a representative thereof) intending to speak at the Meeting on the issues on the Meeting agenda shall submit to the Shareholders Support Group a written request indicating the surname, name, patronymic (corporate name) of the shareholder (or a representative thereof), the number of the Bank's shares owned by the shareholder, the issue on the Meeting agenda with respect to which the shareholder intends to speak, the	Clause 12.3, first paragraph: A shareholder (or a representative thereof) present at the session venue and intending to speak at the session on the issues on the General Meeting agenda shall submit to the Shareholders Support Group a written request indicating the surname, name, patronymic (corporate name) of the shareholder (or a representative thereof), the number of the Bank's shares owned by the shareholder, the issue on the Meeting agenda with respect to which the shareholder intends to speak, the shareholder's identification number indicated in the voting	Aligned with amendments made to the JSC Law (Cl. 1 Art. 49.1).

shareholder's identification number indicated in the voting ballot (if any). The request to speak shall be signed by the shareholder.	ballot (if any). The request to speak shall be signed by the shareholder.	
Not present	Clause 12.3, second paragraph: A shareholder (or a representative thereof) participating remotely in the meeting and intending to speak at the meeting on the issues on the General Meeting agenda shall submit a request via electronic or other technical means or in another manner determined by decision of the Supervisory Board, specifying the issue on the agenda with respect to which the shareholder intends to speak.	Aligned with amendments made to the JSC Law (Cl. 1 Art. 49.1).
Clause 12.3, second paragraph: For the purposes of preventing violation of the rights of other shareholders to receive, during the meeting, additional information for the making of decisions on the agenda items, the Shareholders Support Group may ask the shareholder intending to speak for clarification of the topic of their speech and make sure that it corresponds to the Meeting agenda items, and that the speech does not exceed the time allotted therefor in the Meeting rules of procedure.	Clause 12.3, third paragraph: For the purposes of preventing violation of the rights of other shareholders to receive, during the session, additional information for the making of decisions on the General Meeting agenda items, the Shareholders Support Group, the Corporate Secretary, or the Corporate Secretary Service staff may ask the shareholder intending to speak for clarification of the topic of their speech and make sure that it corresponds to the General Meeting agenda items, and that the speech does not exceed the time allotted therefor in the General Meeting rules of procedure.	Clarification was added regarding the Sberbank employees qualified to interact with the shareholder before their speech at the meeting.
12.5. The Meeting participants shall be free to communicate and consult with each other on the Meeting agenda items, without breaching the Meeting rules of procedure.	Clause 12.5 was deleted.	With effect from 01/03/2025, the JSC Law does not regulate the possibility for the meeting participants to communicate during the meeting.
Not present	12.6. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall comply with the following mandatory requirements: - reliable identification of the session participant; on a remote connection to the General Meeting session methods shall be used that will allow to reliably identify the person who has so connected; - providing the session participants with the possibility to discuss the agenda items and to vote; - providing the possibility to be personally present at the session, at its venue, unless the Supervisory Board of the Bank has decided that the remote session of the General Meeting shall be held without determination of such venue and of the possibility to be present thereat;	

	- mandatory live video and audio streaming of the session; - providing the persons entitled to vote as decisions are made, or their representatives, with access to the live stream; - keeping of the session live stream recording together with the General Meeting minutes.	
12.7. In order to enable remote access of the shareholders to the Meeting, the Bank shall stream the Meeting on the website (www.sberbank.com) in the Russian and English languages, and may also use video-conferencing and other means of telecommunication for these purposes.	12.8. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall ensure live video and audio streaming of the session on the website (www.sberbank.com) and may also use video-conferencing and other means of telecommunication for these purposes.	Aligned with amendments made to the JSC Law (Cl. 1 Art. 49.1).
Clauses are not present	12.7. The powers of a person that participates remotely in a session of the General Meeting of Shareholders in the capacity of a representative of a person entitled to vote as decisions are made by the General Meeting of Shareholders, which are based on a power of attorney, shall be certified by such power of attorney in electronic form, to be submitted to the Bank by email or with the help of electronic or other technical means. 12.8. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall ensure live video and audio streaming of the session on the website (www.sberbank.com) and may also use video-conferencing and other means of telecommunication for these purposes. 12.9. The recording of the live stream of a General Meeting session with remote participation shall be kept by the Bank together with the minutes of the General Meeting of Shareholders during the entire retention period. 12.10. The technical rules of procedure for holding a General Meeting of Shareholders that provide for the possibility of remote participation in the session, the procedure for access to remote participation in the session, including methods of reliable identification of the persons participating remotely in the session, the possibility to be present at the session venue, technical requirements for the participation in the session shall be determined by the Supervisory Board of the Bank.	Aligned with amendments made to the JSC Law (Cl. 3 Art. 49.1). Aligned with amendments made to the JSC Law (Cl. 1 Art. 49.1). Aligned with amendments made to the JSC Law (Cl. 1 Art. 49.1). Aligned with amendments made to the JSC Law (Cl. 5 Art. 49).

Not present	13.5. Voting ballots filled out in a manner not compliant with the requirements of the law shall be deemed invalid and the votes cast in respect of the matters contained therein shall not count. The grounds for recognizing a voting ballot invalid as regards vote(s) cast in respect of any one, some or all issues on the General Meeting agenda included in such voting ballot, as well as the grounds for which votes cast in respect of any issues contained in voting ballots filled out and received by the Bank shall not count, in particular, for the purposes of the quorum at the General Meeting session or absentee voting, shall be determined by the Russian Law.	It is proposed to align wording with Art. 61 of the JSC Law
13.6. The Bank shall provide any person participating in the General Meeting with the possibility to make a copy of the ballot (paper form) filled out by such person. A Meeting participant may, before the closing of the Meeting (before the start of the counting of votes cast in respect of the Meeting agenda issues) require that a copy of the ballot filled out by such participant be certified by the representatives of the Counting Commission.	Clause 13.6 was deleted.	It is proposed to align wording with Art. 60 of the JSC Law
Clauses are not present.	13.7. A decision of the General Meeting of Shareholders on a matter put to vote shall be made by a majority vote of the holders of voting shares participating in the session or in absentee voting, except for decisions on matters for which special decision-making requirements are stipulated by the Law and the Bank's Charter. 13.8. The General Meeting of Shareholders may not consider or make decisions on matters that do not fall within its purview pursuant to the Russian law. The General Meeting of Shareholders may not make decisions on any matters that are not included in the agenda. Only a separate (individual) decision may be made on every matter put to vote.	Aligned with amendments made to the JSC Law (Cl. 2 Art. 49). Aligned with amendments made to the JSC Law (Cl. 6 Art. 49).
14.2. To ensure availability to all shareholders, the Bank shall, as soon as possible after the Meeting minutes have been signed by the chairperson and the secretary of the Meeting, make sure that such minutes are disclosed on the website (www.sberbank.com) in the Russian and English languages . The minutes of the Meeting shall also include the information	14.2. To ensure availability to all shareholders, the Bank shall, as soon as possible after the General Meeting minutes have been signed by the chairperson and the secretary of the General Meeting, make sure that such minutes are disclosed on the website (www.sberbank.com) and/or using electronic or other technical means . The minutes of the General Meeting shall also include the	Aligned with amendments made to the JSC Law (Cl. 4, Art. 62) and with due regard to Clause 8.2 of the Regulation.

on which of the elected members of the Supervisory Board of the Bank were nominated as independent directors.	information on which of the elected members of the Supervisory Board of the Bank were nominated as independent directors.	
14.3. Decisions made by the General Meeting of Shareholders shall, in the manner stipulated by the applicable law , be disclosed by the Bank in the form of notices of material facts in the manner stipulated by the applicable law, in the Russian and English languages .	14.3. Decisions made by the General Meeting of Shareholders shall be disclosed by the Bank in the form of notices of material facts in the manner stipulated by the Russian law.	The Russian law does not determine languages in which information is to be disclosed.

SBERBANK OF RUSSIA

APPROVED
by Annual General Meeting of Shareholders
Minutes No. dated.2025

City of

No. 3779-4

REGULATION
on the General Meeting of Shareholders of Sberbank
(Revision 4)

Moscow
2025

IRD DETAILS

IRD title and number		Regulation on the General Meeting of Shareholders of Sberbank (Revision 4)	
IRD developed by (unit)		Corporate Secretary Service	
IRD prepared by:			
IRD type		Underlying / Documents approved by the Supreme Management Body and regulating the operations of the Supreme Management Body	
Business area code / process code:		0100	
This IRD applies to the following units:	V	Central Head Office	
		Regional banks	
		Bank branches	
		Subbranches	
Upper-level IRD			
IRD history			
Revision number	Administrative document approving/amending the IRD		
1	Minutes of the Annual General Meeting of Shareholders of Sberbank of Russia dated 10/06/2014 No. 27		
2	Minutes of the Annual General Meeting of Shareholders of Sberbank of Russia dated 03/06/2015 No. 28		
3	Minutes of the Annual General Meeting of Shareholders of Sberbank dated 30/05/2017 No. 30		
IRDs superseded by this IRD			
Regulation on the General Meeting of Shareholders (Revision 3) No. 3779-3			
Effective date of IRD		IRD effective period	
From the date of approval			

Table of Contents

	Page
1. General Provisions	4
2. Types of General Meeting of Shareholders and Methods of Decision-Making	4
3. Dates, Venue and Time of Holding Sessions of General Meeting of Shareholders or Absentee Voting	5
4. Working Bodies of General Meeting of Shareholders	6
5. Proposals for Agenda of Session of General Meeting of Shareholders or Absentee Voting	7
6. Preparation for Session or Absentee Voting	10
7. Notice of Session or Absentee Voting	12
8. Information Provided to Shareholders by Way of Preparation for Session or Absentee Voting	13
9. Ballot for Voting at General Meeting of Shareholders	15
10. Persons Entitled to Vote as Decisions Are Made by General Meeting of Shareholders	17
11. Registration of Participants of General Meeting of Shareholders	18
12. Rules of Procedure of Session of General Meeting, Including with Remote Participation	19
13. Voting as Decisions Are Made by General Meeting of Shareholders	21
14. Disclosure of Decisions Made by General Meeting of Shareholders	22
15. Expenses of Holding Session of General Meeting of Shareholders or Absentee Voting	23
16. Final Provisions	23

1. General Provisions

1.1. This Regulation on the General Meeting of Shareholders of Sberbank of Russia (hereinafter the “Regulation” and “Bank” respectively) has been developed in accordance with the law of the Russian Federation (hereinafter the “Russian law”), the Bank's Charter, the Bank's Corporate Governance Code and with due regard to the best Russian and international practices in the area of corporate governance.

1.2. In addition to the requirements in relation to preparing and holding sessions or absentee voting for the making of decisions by the General Meeting of Shareholders as contained in the Bank's Charter, the Regulation determines the procedure for preparing and holding sessions, in particular, with remote participation, and absentee voting for the making of decisions by the General Meeting of Shareholders of the Bank (hereinafter, the General Meeting of Shareholders, General Meeting, Meeting) and the procedure for the making of decisions by the General Meeting of Shareholders.

1.3. The Meeting shall be the supreme governance body of the Bank and shall act in accordance with the purview determined by the Russian law and the Bank's Charter.

1.4. Matters related to the preparation for holding, the holding of sessions and absentee voting for the purposes of decision-making by the Meeting, the counting of votes that are not regulated by the Bank's Charter and this Regulation shall be resolved in accordance with the provisions of the Russian law, subject to the priority of observance of the rights and interests of the Bank's shareholders (hereinafter, shareholders, participants of the Meeting).

1.5. The Bank shall provide all shareholders that hold the Bank's voting shares with an equal opportunity to participate in the sessions or absentee voting for the purpose of decision-making by the General Meeting of Shareholders.

2. Types of General Meeting of Shareholders and Methods of Decision-Making

2.1. The Bank shall hold the annual session of the General Meeting of Shareholders every year. Sessions of the General Meeting of Shareholders held in addition to the annual one, shall be extraordinary sessions. Extraordinary sessions of the General Meeting of Shareholders shall be held in cases stipulated by the Russian law.

2.2. Decisions of the General Meeting of Shareholders may be made at a session (joint presence of shareholders for deliberation of the meeting agenda items and for making of decisions on matters put to vote), or without holding a session (absentee voting), voting at a session of the General Meeting of Shareholders shall be combined with absentee voting.

Participation in a session of the General Meeting of Shareholders may be on a remote basis with the help of electronic or other technical means. Sessions of the General Meeting of Shareholders with remote participation may be held without determining its venue or the possibility of being present at its venue.

2.3. Decisions on all matters that fall within the purview of the General Meeting of Shareholders may be made by absentee voting, with the exception of matters on which decisions, in accordance with the Russian law, may be made at a session only:

- on election of members of the Bank's Supervisory Board;
- on appointment of the Bank's auditing organization;
- on approval of the annual report;
- on distribution of the Bank's profit (including payout (declaration) of dividends, with the exception of the profit distributed as dividends based on the results of the first quarter, first half-year, nine months of the reporting year) and the Bank's losses based on the results of the reporting year.

2.4. The method of decision-making by the General Meeting of Shareholders (session or absentee voting) shall be determined by the Bank's Supervisory Board, and, in cases provided for in

the Russian law, by persons requesting an extraordinary General Meeting of Shareholders, subject to the requirements of Clause 2.3 of this Regulation.

2.5. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall use methods allowing to reliably identify the person that participates remotely in the session and providing such person with the possibility to participate in the discussion of agenda items and to vote on agenda items put to vote, without being present at the session venue.

3. Dates, Venue and Time of Holding Sessions of General Meeting of Shareholders or Absentee Voting

3.1. The annual session of the General Meeting of Shareholders of the Bank shall be held not earlier than 2 months and not later than 6 months after the end of the reporting year. The date of holding the annual session of the General Meeting of Shareholders shall be determined by decision of the Bank's Supervisory Board taking into account the time frames for the submission, by the Bank's shareholders, of proposals on the Meeting agenda items, and for the nomination of candidates to the Bank's Supervisory Board as determined by the Charter and indicated in Clause 5.2 of this Regulation.

3.2. An extraordinary session of the General Meeting of Shareholders or absentee voting convened at the request of the Bank's auditing organization or shareholder(s) that own at least 10% of the Bank's voting shares shall be held within 40 calendar days of the date of receipt of such request to hold the extraordinary session of the General Meeting of Shareholders or absentee voting.

If the proposed agenda of an extraordinary session of the General Meeting contains the issue of election of the Bank's Supervisory Board members, such session shall be held within 70 calendar days from the date on which the respective request is submitted or the decision to hold such session is made by the Bank's Supervisory Board.

3.3. An extraordinary session of the General Meeting of Shareholders or absentee voting held at the initiative of the Bank's Supervisory Board or in other cases stipulated by the Russian law, with the exception of those referred to in Cl. 3.2. of this Regulation, where the Bank's Supervisory Board has the obligation to make the decision to hold the session or absentee voting, shall be held within the time frame determined by the Bank's Supervisory Board with due regard to the requirements of the Russian law and the Bank's Charter applicable to such cases.

3.4. The Supervisory Board of the Bank, when deciding on the method of decision-making by the General Meeting (session or absentee voting), the date and time of the session, the deadline for the acceptance of voting ballots for the purposes of absentee voting, the venue of the session (where the session is to be held with a possibility to be present at its venue), possibility to hold the session with remote participation, shall seek to ensure a balance between the interests of the Bank and those of its shareholders.

The venue and time determined for the holding of a session of the Meeting shall not make presence at the session significantly onerous or impossible for the majority of shareholders.

4. Working Bodies of General Meeting of Shareholders

4.1. The working bodies of a session of the General Meeting of Shareholders, including that held with remote participation shall be: the chairperson of the General Meeting, the Counting Commission, the secretary of the General Meeting, the Shareholders Support Group.

The working bodies of the Meeting shall act in accordance with Russian law, the Bank's Charter and this Regulation.

The main objective of the working bodies of the Meeting shall be to provide all shareholders with equal opportunities to exercise their right to participate in the governance of the Bank and to make sure that the procedure for holding the General Meeting of Shareholders stipulated by the Russian law, the Bank's Charter and this Regulation is adhered to.

4.2. The Chairman of the Bank's Supervisory Board, or, in their absence, one of their deputies, or one of the members of the Supervisory Board, as decided upon by the Bank's Supervisory Board, shall preside over the General Meeting of Shareholders.

The Chairman of the General Meeting of Shareholders shall:

- declare the Meeting open and closed;
- inform the session participants of the procedure for holding the session (the General Meeting session rules of procedure), the agenda of the General Meeting session;
- administer the session, see to it that the General Meeting session rules of procedure are followed;
- make sure that the agenda of the General Meeting session is adhered to;
- once discussion of all agenda items has been completed, announce commencement of voting thereon;
- sign the minutes of the General Meeting of Shareholders and the report on the results of vote taken.

4.3. In accordance with the Russian law, the functions of the Counting Commission at the General Meeting of Shareholders shall be performed by the registrar that keeps the shareholders' register of the Bank (hereinafter, the Registrar) pursuant to the agreement entered into with the Bank. The Counting Commission shall be composed of the persons authorized by the Registrar from among the Registrar's employees.

The Counting Commission shall:

- verify the powers of, and register, the persons entitled to vote as decisions are made by the meeting and participating in the session of the General Meeting of Shareholders;
- determine the quorum for decision-making by the General Meeting of Shareholders;
- explain issues arising as shareholders (or representatives thereof) exercise their voting rights on the agenda items of the session of the General Meeting of Shareholders;
- explain the procedure for voting on matters put to vote;
- make sure that the established voting procedure is followed and that the voting rights of the Bank's shareholders are observed;
- count votes and tally up the vote results, prepare the report on the vote results and perform other functions stipulated by the Russian law.

4.4. The Secretary of the General Meeting of Shareholders shall be appointed by the Chairman of the General Meeting.

The Secretary of the General Meeting shall:

- interact with the chairman of the General Meeting, in particular, in relation to the rules of procedure of the General Meeting session;
- give the floor to those intending to speak at the session and may interrupt a speaker and/or deny the right to speak if the speaker breaks the rules of procedure of the General Meeting session, in particular, exceeds the time allotted for their speech or speaks on topics unrelated to the session agenda;
- take action to maintain and restore order at the session;
- provide for video recording / audio recording / taking of shorthand notes at the session of the General Meeting of Shareholders;
- sign the minutes of the General Meeting and the report on the results of vote taken.

4.5. The Shareholders Support Group shall be put together from among the representatives of the Bank units and the Bank's Minority Shareholder Relations Committee with the aim of providing the Bank's shareholders with the possibility of extended communication with other participants of the General Meeting session and the Bank's representatives present at the session, for the purposes of obtaining, during the session, information of interest to the shareholders.

The main objectives of the Shareholders Support Group shall be to:

- interact with shareholders with a view to assist them in obtaining answers to any questions of interest to them;
- keep record of any questions, complaints and proposals of shareholders;
- collect requests and discuss the key points of shareholders' speeches at the General Meeting session;
- make shareholders aware of the procedure for speaking at the session and of the requirement to adhere to the rules of procedure of the General Meeting session.

5. Proposals for Agenda of Session of General Meeting of Shareholders or Absentee

Voting

5.1. Proposals to include issues in the agenda of the session of the General Meeting of Shareholders or absentee voting and proposals nominating candidates to the Bank's Supervisory Board (hereinafter, also proposals) shall be submitted by shareholders in the manner stipulated by the applicable law, the Bank's Charter and this Regulation.

5.2. Shareholder(s) holding in the aggregate at least 2 percent of voting shares may propose (introduce) items to the agenda of the annual session of the General Meeting of Shareholders and propose (nominate) candidates to the Bank's Supervisory Board whose number may not exceed the statutory number of its members. Such proposals shall be received by the Bank within 75 days after the end of the Bank's reporting year.

5.3. If the proposed agenda of an extraordinary General Meeting of Shareholders contains the issue of election of the Bank's Supervisory Board, shareholder(s) holding in the aggregate at least 2 percent of voting shares may propose candidates for election to the Bank's Supervisory Board whose number may not exceed the statutory number of members of the Bank's Supervisory Board. Such proposals must be received by the Bank within the time limit stipulated by the Bank's Supervisory Board.

5.4. A shareholder may submit proposals using any of the following methods:

- by post or courier to the Bank's address as contained in the Unified State Register of Legal Entities and indicated in the Charter;
- by serving upon the person authorized to receive written correspondence addressed to the Bank. The authorized person shall receive documents in accordance with the rules stipulated by the Bank;
- by giving directions (instructions) in accordance with the provisions of the Russian law on securities to the person that keeps record of their rights to the shares (for shareholders who are clients of nominee holders²). The procedure for giving directions (instructions) shall be determined by the agreement with the nominee holder.

5.5. A proposal to add items to the agenda shall contain the wording of each proposed item, and may contain the wording of decision regarding each proposed item.

A proposal nominating candidates shall contain the surname, the name, patronymic (if any) of the candidate, the details of their proof of identity (series and/or number of the document, the date and place of issue, the issuing authority), the name of the body for election to which they are nominated, and may also contain other information about the candidate.

The proposals shall be made with an indication of the surname, the name and patronymic (if any), or legal name of the submitting shareholder(s), the number and category of shares held by such shareholder(s).

²Hereinafter, a "nominee holder" shall mean a nominee holder, a foreign nominee holder, a foreign organization qualified, in accordance with its proper law, to keep record of and transfer rights to securities (Federal Law No. 39-FZ "On Securities Market" dated 22/04/1996).

A proposal on the nomination of candidates to the Supervisory Board of the Bank shall be accompanied by the written consent of the candidate nominated to exercise the powers (functions) of a member of the Supervisory Board of the Bank / a committee of the Supervisory Board, in case of election, as well as information on the candidate's compliance with the requirements to business reputation and qualification requirements stipulated by the Russian law.

The percentage of voting shares held by the shareholder submitting the proposal shall be determined as of the date of its submission.

5.6. If record of the shareholder's rights to shares is kept by a nominee holder, such shareholder shall, when submitting to the Bank a proposal signed by it, attach to it a statement of the shareholder's securities account (a document from a foreign nominee holder or a foreign organization qualified, in accordance with its proper law, to keep record of and transfer rights to securities) confirming the number of the Bank's voting shares owned by it as of a date not earlier than seven business days before the date of submitting the proposal. The document of a foreign nominee holder or a foreign organization drawn up in a foreign language shall be accompanied by a translation into the Russian language, certified in the manner prescribed by the Russian law.

5.7. Proposals shall be deemed received from those shareholders who (whose representatives) signed them or whose expressions of will are contained in the electronic document of the nominee holder entered in the register of the Bank's shareholders, received by the registrar. If proposals are signed by the shareholder's representative who acts in accordance with powers conferred by a power of attorney, such proposal (request) shall be accompanied by a power of attorney (a copy of a power of attorney certified (attested) in the manner prescribed by the Russian law) or other documents evidencing the representative's right to act ex officio on behalf of the shareholder. The power of attorney shall contain the details of the principal and the representative, the scope of the representative's rights and shall be executed in accordance with the requirements of Federal Law "On joint-Stock Companies" No. 208-FZ dated 26/12/1995 (hereinafter, the Law) to the power of attorney for voting purposes.

The power of attorney (a copy of the power of attorney certified (attested) in the manner prescribed by the Russian law) issued by a foreign person in a foreign state and drawn up in a foreign language shall be accompanied by a translation into the Russian language certified in the manner prescribed by the Russian law. Such power of attorney shall be legalized or shall come with an apostille attached, unless otherwise provided for by an international treaty of the Russian Federation.

5.8. Presence of typos or other technical flaws in the proposals shall not serve as the ground for dismissing them if the content of the proposal on a general note permits to determine the shareholder's will and confirm their right to submit the proposal. If significant deficiencies are present in the proposals, the Bank shall within a reasonable period of time report them to the shareholder so as to provide an opportunity to rectify them before the proposals are considered by the Supervisory Board.

5.9. The Bank's Supervisory Board shall consider the proposals submitted and decide to either include or refuse to include such proposals in the agenda within 5 days after the expiration of the periods of time referred to in Clauses 5.2 and 5.3 of this Regulation. An item proposed by shareholder(s) shall be included in the agenda, and nominated candidates shall be included in the list of candidates for voting on the election to the Supervisory Board of the Bank, with the exception of cases provided for in the Law:

- shareholders failed to comply with the deadlines prescribed by the Russian law and the Bank's Charter for the submission of proposals to the Bank;
- shareholders do not own the number of the Bank's voting shares as envisaged by the Russian law, that would entitle them to submit proposals to the Meeting agenda;
- the proposal does not comply with the requirements stipulated by the Russian law in terms of form and content;

- an issue proposed for inclusion in the agenda does not fall within the purview of the General Meeting of Shareholders and/or does not comply with the requirements of the Russian law.

The Supervisory Board of the Bank shall make the decision to deny the holding of an extraordinary session of the General Meeting of Shareholders or absentee voting for the following reasons:

- the procedure stipulated by the Russian law for submitting a request to hold an extraordinary session of the General Meeting of Shareholders or an absentee voting has not been complied with;
- shareholders requesting an extraordinary session of the General Meeting or absentee voting do not own the number of the Bank's voting shares as envisaged by the Russian law;
- none of the issues proposed for inclusion in the agenda falls within the purview of the General Meeting of Shareholders and/or complies with the requirements of the Russian law.

5.10. The Supervisory Board may not amend the wording of the issues proposed for inclusion in the agenda of the Meeting, or the wording of decisions on such issues.

Along with issues proposed by shareholders for inclusion in the agenda, and with candidates proposed by shareholders for the establishment of the Supervisory Board of the Bank, the Bank's Supervisory Board may include issues in the agenda and/or candidates in the list of nominees for voting on the election to the Supervisory Board of the Bank at its discretion. The number of candidates proposed by the Supervisory Board of the Bank may not exceed the statutory number of members of the Supervisory Board.

5.11. For the purposes of assisting shareholders in the selection and nomination of candidates to the members of the Supervisory Board, the Bank shall make sure that the list of requirements and recommendations regarding the competencies required to build a balanced Supervisory Board of the Bank is disclosed on the Bank's official corporate site in the Internet information and telecommunication network (hereinafter, the website (www.sberbank.com)).

6. Preparation for Session or Absentee Voting

6.1. Preparations for a session or absentee voting shall be undertaken by the Bank's Supervisory Board, including where an extraordinary session of the General Meeting of Shareholders or absentee voting is to be held, in accordance with the Russian law and the Bank's Charter, other than at the initiative of the Bank's Supervisory Board.

6.2. During the preparations for the holding of a session or absentee voting, the Supervisory Board of the Bank shall determine the following:

- the method of decision-making by the General Meeting of Shareholders (session or absentee voting);
- the possibility of remote participation in the session, the procedure for access to remote participation in the session via the www.sberbank.com website, including methods of reliable identification of the persons participating remotely in the session, the possibility to be present at the session venue or that the session will be held without determining its venue;
- the date and time for the holding of the session where voting is combined with absentee voting, the deadline for the acceptance of the voting ballots for the purposes of absentee voting, the venue of the session (with the exception of a session with remote participation that is held without determining its venue), or, in the case of absentee voting, the deadline for the acceptance of voting ballots for the purposes of absentee voting;

- the deadline for the acceptance of shareholders' proposals regarding candidates for election to the Bank's Supervisory Board, if the agenda of the extraordinary session of the General Meeting of Shareholders contains the issue of election of members of the Bank's Supervisory Board;
- the agenda of the meeting;
- the date as of which persons entitled to vote as decisions are made by the General Meeting shall be determined (the record date);
- the procedure for notifying shareholders of the session or absentee voting;
- the list of information (materials) to be provided to shareholders in connection with preparation for the session or absentee voting, and the procedure for providing such information;
- the email address to which the voting ballots filled out in electronic form may be sent, and the methods of signing the same in accordance with Article 60 of the Law, as well as the possibility for the voting ballots to be filled out and submitted in electronic form with the use of other electronic or other technical means;
- the form and text of the voting ballot, as well as the wording of decisions on the agenda items that are to be submitted in electronic form to the nominee holders of shares entered in the register of the company shareholders.

The Supervisory Board of the Bank shall also make decisions on other matters related to the holding of a session of the General Meeting or absentee voting as provided for in the Russian law and the Bank's Charter.

6.3. Decisions of the Bank's Supervisory Board on matters related to the preparation for a session of the General Meeting or absentee voting shall be disclosed in accordance with the provisions of the Russian law. At the same time, the decision determining the date as of which persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be determined (the record date), shall be made public by the Bank at least 7 days in advance of such date.

6.4. The CEO, Chairman of the Executive Board of the Bank shall take action to carry out the decisions of the Bank's Supervisory Board related to the preparation for and holding of a session of the General Meeting of Shareholders and absentee voting.

7. Notice of Session or Absentee Voting

7.1. A notice of a session or absentee voting for the making of decisions by the General Meeting of Shareholders shall be communicated to persons entitled to vote as decisions are made by the General Meeting of Shareholders and entered in the register of the Bank's shareholders by posting it on the Bank's official corporate website (www.sberbank.com) not later than 30 days before the date thereof.

7.2. The requirements to the content of the notice of the session or absentee voting shall be stipulated by the Russian law.

The notice shall specify, among other things:

- the unabbreviated corporate name and location of the Bank;
- the method of decision-making by the General Meeting of Shareholders (session or absentee voting), and if the meeting is held with remote participation, also information on the procedure for access to remote participation in the session, including methods of reliable identification of persons participating remotely in the session;
- the date and time of the session where voting is combined with absentee voting, the deadline for the acceptance of the voting ballots for the purposes of absentee voting, the venue of the session or the information that the session with remote participation is held

without determining its venue, or, in the case of absentee voting, the deadline for the acceptance of the voting ballots for the purposes of absentee voting;

- the starting time for the registration of those entitled to vote as decisions are made by the General Meeting of Shareholders;
- the email address to which the filled-out voting ballots may be sent, the methods of signing the voting ballots, and the information on the requirement (possibility) for the voting ballots to be filled out and submitted in electronic form with the use of electronic or other technical means;
- the date as of which persons entitled to vote as decisions are made by the General Meeting shall be determined (the record date);
- the agenda of the meeting;
- the procedure for accessing the information (materials) to be provided to shareholders in connection with preparation for the holding of the session or absentee voting for the purposes of decision-making at the General Meeting
- the address of the website where shareholders may get registered for the participation in the session of the General Meeting with remote participation and fill out the electronic form of the voting ballots if such possibility is provided for by the Supervisory Board of the Bank;
- categories (types) of shares whose holders have the right to vote on all or some items on the meeting agenda;
- information that shareholders entered in the register of the Bank's shareholders must submit information on any changes in their data, including their address, banking details, to the Bank's registrar.

The Bank shall also include in the notice information on the procedure for shareholders' participation in the session of the General Meeting, as well as information on the documents that must be presented for admission to the session of the General Meeting at the session venue.

The notice may contain other details as may be decided by the Bank's Supervisory Board.

8. Information Provided to Shareholders by Way of Preparation for Session or Absentee Voting

8.1. The Bank aims to make it as comfortable as possible for the shareholders to make informed and reasonable decisions on issues on the agenda of the General Meeting of Shareholders.

The information (materials) to be provided to the persons entitled to vote as decisions are made by the General Meeting by way of preparation for the session or absentee voting, depending on the issues included in the agenda, shall include:

- the Bank's annual report that incorporates a Report on interested-party transactions entered into by the Bank in the reporting year;
- annual report, annual accounting (financial) statements of the Bank together with the auditor's report;
- report of the Bank's Internal Audit Service;
- recommendations of the Bank's Supervisory Board on the distribution of profit, the amount of dividends on the Bank's shares, and the record date as of which the persons entitled to dividends shall be determined;
- rationale underlying the proposed distribution of the Bank's net profit and assessment of whether it conforms to the applicable dividend policy, including allocation for dividend payout and for the Bank's internal needs;
- information on the Bank's prospective auditors, including, among other things, a description of the procedures used by the Bank when selecting a prospective auditor that

ensure their independence and unbiased approach, as well as information on the proposed fee of the auditing organization for auditing and non-auditing services;

- information needed to form an idea of the personal and professional qualities of candidates to the Bank's Supervisory Board (including information on their experience and biography, their conformity with the statutory requirements to business reputation and qualification), as well as information whether or not the nominated candidates gave their consent to be elected to the Supervisory Board of the Bank, and if it is expected that the candidate will participate in the proceedings of one or more committees of the Bank's Supervisory Board, also the consent to participate in such committees;
- information on who proposed each agenda item or nominated a candidate for the Supervisory Board of the Bank;
- rationale for the need to make decisions to increase or reduce the charter capital of the Bank, to approve the entry, by the Bank, into transactions (including major transactions, interested-party transactions), explanations as to the consequences the Bank and its shareholders will face if such decisions are made, the list of persons found to be interested in the transaction, with indication to the reasons for which such persons are found to be so interested;
- draft decisions of the General Meeting of Shareholders on the Meeting agenda items;
- draft amendments and additions to the Bank's Charter, or a draft restated Charter of the Bank;
- draft internal documents of the Bank to be approved by the Meeting of Shareholders;
- tables of comparison of the amendments/additions made to the Charter and/or internal documents of the Bank against existing versions, with a rationale for the need to make the respective amendments;
- information on the total amount of unclaimed dividends of the Bank, determined based on the information in its accounting (financial) statements as of the most recent reporting date before the decision was made to hold the annual session of the General Meeting of Shareholders;
- information on the total number of shareholders in respect of whom dividend payouts have been suspended, and on the percentage of the shares held by them in the Bank's charter capital and in the total number of the Bank's voting shares;
- other information (materials) that must be provided to the persons entitled to vote as decisions are made by the General Meeting, as stipulated by the Russian law and the Bank's Charter, and that may affect the shareholder's position regarding the Meeting agenda items. If the Supervisory Board has prepared recommendations regarding the voting on the issue of election of candidates to the Supervisory Board of the Bank, they shall also be included in the materials provided to those entitled to vote as decisions are made by the Meeting.

8.2. The Bank shall, not later than by the deadline prescribed by the Bank's Charter for the posting of notice that a session or absentee voting will be held for the purposes of decision-making by the General Meeting of Shareholders, make sure that the information referred to in Cl. 8.1. of this Regulation is available for review by the persons entitled to vote as decisions are made by the General Meeting, in the manner indicated in the notice of the session or absentee voting, and shall post this information on the website (www.sberbank.com). The information referred to in Cl. 8.1. of this Regulation shall be made available via electronic or other technical means by the same deadline. The Bank shall make sure that information is transferred to the keeper of the register of the Bank's shareholders for submission to the nominee holders entered in the register of the Bank's shareholders.

8.3. The Bank shall, at the request of a person entitled to vote as decisions are made by the General Meeting, provide such person with a copy of information (materials) to be made available to the persons entitled to vote as decisions are made by the General Meeting of Shareholders.

8.4. In addition to the information referred to in paragraph 8.1. of this Regulation, the following shall be disclosed on the website (www.sberbank.com):

- travel directions to the venue of the session of the General Meeting of Shareholders;
- model form of the power of attorney that a shareholder may issue to their representative for participation in the session of the General Meeting or absentee voting, and information on the manner in which such power of attorney is to be certified;
- other information determined by the Bank as is necessary for shareholders to exercise their rights.

8.5. The Bank shall make sure that the information indicated in Cl. 8.1. and Cl. 8.4. of this Regulation is available to the persons participating in the session of the General Meeting of Shareholders during the session.

8.6. The Bank shall provide a person included in the list of persons entitled to vote as decisions are made by the General Meeting of Shareholders and holding at least one percent of the votes with an opportunity to review such list on the terms and conditions determined by the Russian law, starting from the date following that on which the request to provide such list is received by the Bank (or from the date on which such list is prepared if such request was received by the Bank before the date on which such list is prepared).

8.7. If the agenda of a session of the General Meeting includes the issue of payment of dividends, the Bank may explain to the shareholders (in particular, disclose within the package of materials for the General Meeting and/or include as a memorandum in the set of voting ballots) the requirement to notify the registrar/nominee holder in a timely fashion of any change in their data required for the payment of dividend, and the consequences and risks associated with late notification of a change in such data.

8.8. The Bank shall provide the shareholders with the possibility, before the session or absentee voting date, to ask their questions of members of the Bank's governance bodies, and to express their opinion on the agenda of the General Meeting of Shareholders.

9. Ballot for Voting at General Meeting of Shareholders

9.1. Voting on issues on the agenda of the General Meeting of Shareholders shall be by voting ballots.

Voting ballots shall be sent to each person entered in the register of the Bank's shareholders and entitled to vote as decisions are made by the General Meeting of Shareholders, in the form of an electronic message at the email address of the relevant person indicated in the register of the Bank's shareholders, not later than 20 days before the session of the General Meeting of Shareholders or the deadline for the acceptance of the voting ballots for the purposes of absentee voting.

When deciding on matters related to preparation for a session of the General Meeting of Shareholders or for absentee voting, the Bank's Supervisory Board may also use other methods of sending ballots to shareholders.

When preparing for a session or absentee voting, the Bank's Supervisory Board shall determine an e-mail address to which filled-out voting ballots may be sent, the methods for signing the same, as well as the possibility to fill out and send voting ballots in electronic form using other electronic or any other technical means.

The period for the acceptance of ballots for the purposes of voting at a session of the General Meeting of Shareholders combined with absentee voting shall end two days before the date of such session.

When the Bank's Supervisory Board makes a decision that provides for the filling out and submission of voting ballots in electronic form (except by email), the electronic form of voting ballots shall be filled out and submitted using electronic or any other technical means during a period that starts no later than 20 days and ends two days before the date of the session of the General Meeting

of Shareholders, as well as during the session for those participating therein, or within at least 20 days before the deadline for the acceptance of voting ballots for the purposes of absentee voting.

Persons entitled to vote as decisions are made by the General Meeting of Shareholders may fill out the electronic form of the voting ballots using electronic or other technical means at the address indicated in the notice of the General Meeting of Shareholders. Shareholders may fill out the electronic form of the ballots using electronic or other technical means during the General Meeting of Shareholders if they have not exercised their right in a different manner.

At a session of the General Meeting of Shareholders, If the Supervisory Board of the Bank so decides, the persons participating in the session may fill out and submit voting ballots in electronic form using electronic or any other technical means, including by submitting them at the email address specified in the notice of the session and/or by submitting electronic images of filled-out voting ballots. When holding a session of the General Meeting of Shareholders with remote participation, the persons participating in the session shall fill out and submit voting ballots in electronic form, using electronic or any other technical means.

In case of absentee voting, if the Supervisory Board of the Bank so decides, voting ballots may be filled out and submitted in electronic form with the use of electronic or other technical means, including by submitting them at the email address specified in the notice of absentee voting and/or by submitting electronic images of filled-out voting ballots at the address so indicated.

9.2. A voting ballot may contain one or more issues on the Meeting's agenda. In this case, the sequence of the agenda items included in one ballot may be disregarded.

A voting ballot shall contain clarifications on how it is to be filled out.

9.3. The Bank shall make sure that the ballot forms are delivered to the registrar for subsequent submission in electronic form (in the form of electronic documents) to the nominee holders entered in the register of the Bank's shareholders.

9.4. A voting ballot in electronic form or an electronic image of a filled-out voting ballot shall be signed (certified) by the person entitled to vote as decisions are made by the General Meeting of Shareholders, or by such person's representative.

9.5. The Bank shall make sure that all voting ballots received by it shall be kept.

10. Persons Entitled to Vote as Decisions Are Made by General Meeting of Shareholders

10.1. The list of persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be drawn up in accordance with the provisions of the Russian law on securities for drawing up the list of persons who exercise the rights attaching to securities as of a date stipulated by the Bank's Supervisory Board in accordance with the federal law.

The date as of which the persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be determined (the record date) may not be set earlier than after 10 days from the date on which the decision was made to hold the session or absentee voting or more than 25 days before the session date or the deadline for the acceptance of the voting ballots for the purposes of absentee voting, and where the proposed agenda of the extraordinary session of the General Meeting of Shareholders contains the issue of election of the Supervisory Board members, more than 55 days before the session date or before the deadline for the acceptance of voting ballots for the purposes of absentee voting.

10.2. Participation in a session or absentee voting shall be available to the persons included in the list of those entitled to vote as decisions are made by the General Meeting, persons to whom the said persons' rights to the shares have passed by way of inheritance or reorganization, or their representatives acting in accordance with the powers determined by the Russian law or pursuant to a power of attorney executed in writing.

The power of attorney for voting purposes shall contain the data of the principal and the representative as envisaged by the Law: in respect of an individual, the surname, the name, patronymic (if any), the details of their proof of identity (the series and/or number of the document, the date and place of issue, the issuing authority), in respect of a legal entity, corporate name, details of its location.

The power of attorney for voting purposes shall be executed in accordance with the requirements of Clauses 3 and 4 Article 185.1 of the Civil Code of the Russian Federation, or shall be certified by a notary.

10.3. Where shares were transferred after the established date as of which the persons entitled to vote as decisions are made by the General Meeting of Shareholders shall be determined (the record date) and before the date of holding the session of the General Meeting or of submitting the voting ballot for the purposes of absentee voting, the person entitled to vote as decisions are made by the General Meeting of Shareholders shall issue a power of attorney for voting purposes to the acquiror or shall vote as decisions are made by the General Meeting of Shareholders in accordance with the instructions of the acquiror of shares, if the share transfer agreement so provides. If a power of attorney for voting purposes was issued in respect of any shares transferred after the date as of which the persons entitled to vote as decisions are made by the General Meeting shall be determined (the record date), the acquiror of such shares shall be registered for participation in the session or absentee voting and shall be provided with voting ballots.

10.4. If the Bank's shares are jointly owned by several persons, the rights to participate in a session or absentee voting shall be exercised at their discretion by one of the parties to such joint ownership, or by their common representative. The powers of each of the above persons shall be properly documented.

10.5. The following shall be present at a session of the General Meeting: members of the Bank's Supervisory Board, the CEO, Chairman of the Executive Board of the Bank, a representative of the Bank's auditing organization, the Chief Accounting Officer of the Bank, candidates to members of the Bank's Supervisory Board, members of the Bank's Executive Board, the Bank's Corporate Secretary, other persons invited by the chairman of the meeting.

During the preparation for a session of the General Meeting, the Bank shall provide for the necessary organizational and technical capabilities allowing the shareholders to ask their questions of members of the Bank's governance bodies, the Bank's Chief Accounting Officer, the representative of the Bank's auditing organization, and candidates for election to the Supervisory Board, and to express their opinion on the Meeting agenda items.

11. Registration of Participants of General Meeting of Shareholders

11.1. Where a session of the General Meeting of Shareholders is held with determination of its venue, the session participants (shareholders, their representatives and legal successors) shall pass mandatory registration.

11.2. The registration of the persons entitled to vote as decisions are made by the General Meeting shall be administered by the Counting Commission at the session venue, provided that the persons that have appeared for participation in the session shall be identified by matching the data contained in the list of persons entitled to vote as decisions are made by the General Meeting with the data in the documents produced (submitted) by such persons.

Shareholders may also get registered for participation in the session at the website indicated in the notice of the session, if a decision of the Bank's Supervisory Board so provides.

11.3. The time allotted for the registration shall be at least one hour and be sufficient to allow all shareholders intending to participate in the session to get registered.

Persons entitled to vote as decisions are made by the General Meeting shall be subject to registration for participation in the General Meeting session.

Persons entitled to vote as decisions are made by the General Meeting and not registered before the day of the session shall be subject to registration on the day when the General Meeting session is held.

Persons entitled to vote as decisions are made by the General Meeting and who voted in absentia, i.e. whose ballots (expressions of will) were received or the electronic form of whose ballots were filled out using electronic or other technical means not later than two days before the session date, may participate in the General Meeting session without the ability to vote thereat.

11.4. The participants of a session of the General Shareholders' Meeting shall produce the following documents as they get registered at the session venue:

- a shareholder (individual) – the passport or another proof of identity;
- a representative of a shareholder (individual) – a power of attorney issued by the shareholder, as well as the passport or another proof of the representative's identity;
- a representative of a shareholder (legal entity) – a power of attorney issued by the shareholder that is a legal entity, as well as the passport or another proof of the representative's identity;
- the chief executive officer of a legal entity that is a shareholder of the Bank – documents confirming their powers in accordance with the Russian law, as well as the passport or another proof of their identity;
- a legal successor of the person entitled to vote as decisions are made by the General Meeting – documents confirming their powers, as well as the passport or another proof of the legal successor's identity.

The documents evidencing the powers of the representatives and legal successors of the persons included in the list of those entitled to vote as decisions are made by the General Meeting (or copies thereof certified in due manner), may be attached to the voting ballots submitted by such persons.

11.5. Registration of the persons entitled to vote as decisions are made by the General Meeting shall end after completion of discussion of the last item on the Meeting agenda (the last item on the General Meeting agenda in respect of which quorum is present) and before the start of the time allotted for the voting by those who have not voted before that moment.

12. Rules of Procedure of Session of General Meeting, Including with Remote Participation

12.1. A session of the General Meeting shall be held within one day. Breaks shall be allowed during the session.

12.2. Persons speaking at a session of the General Meeting shall adhere to the following speaking time limits:

- report on an issue on the Meeting agenda — up to 15 minutes (with the exception of a report on an issue related to the results of the Bank's operations during the year, for which up to one hour may be allotted), a pre-recorded report may be streamed;
- speech of a shareholder (or a representative thereof) – up to 5 minutes;
- answer to a question, reference remark – up to 2 minutes.

12.3. A shareholder (or a representative thereof) present at the session venue and intending to speak at the session on the issues on the General Meeting agenda shall submit to the Shareholders Support Group a written request indicating the surname, name, patronymic (corporate name) of the shareholder (or a representative thereof), the number of the Bank's shares owned by the shareholder, the issue on the Meeting agenda with respect to which the shareholder intends to speak, the shareholder's identification number indicated in the voting ballot (if any). The request to speak shall be signed by the shareholder.

A shareholder (or a representative thereof) participating remotely in the meeting and intending to speak at the meeting on the issues on the General Meeting agenda shall submit a request via electronic or other technical means or in another manner determined by decision of the Supervisory Board, specifying the issue on the agenda with respect to which the shareholder intends to speak.

For the purposes of preventing violation of the rights of other shareholders to receive, during the session, additional information for the making of decisions on the General Meeting agenda items, the Shareholders Support Group, the Corporate Secretary, or the Corporate Secretary Service staff may ask the shareholder intending to speak for clarification of the topic of their speech and make sure that it corresponds to the General Meeting agenda items, and that the speech does not exceed the time allotted therefor in the General Meeting rules of procedure.

A shareholder (or a representative thereof) may speak only once on each of the General Meeting agenda items.

12.4. Questions from shareholders (or their representatives) shall be executed in writing with an indication of the surname, the name, patronymic (legal name) of the shareholder (or a representative thereof) and submitted to the Shareholders Support Group. Similar requirements shall apply to the form of questions submitted by shareholders through electronic communication channels. Answers to the questions submitted shall be announced directly at the session, and if a question is unrelated to the General Meeting agenda, relevant information may be submitted (sent) to the shareholder at a later time, after it has been reviewed by the respective unit of the Bank.

To provide the shareholders with the possibility to obtain the most complete and objective information on the Bank during the session, the rules of procedure may allot time for reports by the Bank's officers.

12.5. The Chairman of the General Meeting may make changes and amendments to the rules of procedure, in particular, as regards the procedure for speaking by the persons participating on the session.

12.6. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall comply with the following mandatory requirements:

- reliable identification of the session participant; on a remote connection to the General Meeting session methods shall be used that will allow to reliably identify the person who has so connected;
- providing the session participants with the possibility to discuss the agenda items and to vote;
- providing the possibility to be personally present at the session, at its venue, unless the Supervisory Board of the Bank has decided that the remote session of the General Meeting shall be held without determination of such venue and of the possibility to be present thereat;
- mandatory live video and audio streaming of the session;
- providing the persons entitled to vote as decisions are made, or their representatives, with access to the live stream;
- - keeping of the session live stream recording together with the General Meeting minutes.

12.7. The powers of a person that participates remotely in a session of the General Meeting of Shareholders in the capacity of a representative of a person entitled to vote as decisions are made by the General Meeting of Shareholders, which are based on a power of attorney, shall be certified by such power of attorney in electronic form, to be submitted to the Bank by email or with the help of electronic or other technical means.

12.8. Where a session of the General Meeting of Shareholders is held with remote participation, the Bank shall ensure live video and audio streaming of the session on the website (www.sberbank.com) and may also use video-conferencing and other means of telecommunication for these purposes.

12.9. The recording of the live stream of a General Meeting session with remote participation shall be kept by the Bank together with the minutes of the General Meeting of Shareholders during the entire retention period.

12.10. The technical rules of procedure for holding a General Meeting of Shareholders that provide for the possibility of remote participation in the session, the procedure for access to remote participation in the session, including methods of reliable identification of the persons participating remotely in the session, the possibility to be present at the session venue, technical requirements for the participation in the session shall be determined by the Supervisory Board of the Bank.

13. Voting as Decisions Are Made by General Meeting of Shareholders

13.1. Voting as decisions are made by the General Meeting shall be on the "one voting share – one vote" principle, with the exception of cumulative vote on the election of members of the Bank's Supervisory Board.

Persons entitled to vote at the General Meeting of Shareholders and who got registered for participation in its session (hereinafter, the session participants) may vote on all items on the General Meeting agenda from the moment it is opened and until that when vote count starts in respect of the votes cast on the agenda items.

13.2. Upon completion of the discussion of the last agenda item, the chairman of the General Meeting shall give time to the session participants for voting on the General Meeting agenda items, sufficient for those session participants who have not voted earlier to have the opportunity to do so.

13.3. A session participant may formulate and express their opinion on the agenda items put to vote whether or not they participate in the discussion thereof.

13.4. If the Bank received information that a candidate nominated to the position of a member of the Bank's Supervisory Board does not meet the requirements stipulated by the Russian law, which information hinders election of such candidate, or if the Bank received a self-disqualification notice from a candidate to the Bank's Supervisory Board, such information shall be made known to shareholders before voting starts on the issue of election of members of the Bank's Supervisory Board.

13.5. Voting ballots filled out in a manner not compliant with the requirements of the law shall be deemed invalid and the votes cast in respect of the matters contained therein shall not count.

The grounds for recognizing a voting ballot invalid as regards vote(s) cast in respect of any one, some or all issues on the General Meeting agenda included in such voting ballot, as well as the grounds for which votes cast in respect of any issues contained in voting ballots filled out and received by the Bank shall not count, in particular, for the purposes of the quorum at the General Meeting session or absentee voting, shall be determined by the Russian Law.

13.6. To make sure that the opinions of all shareholders are taken into account to the maximum extent possible during the vote count, the counting commission, as it evaluates the voting ballots, shall take guidance in the following principle: a voting ballot from which the expression of the particular shareholder's will on the specific item on the General Meeting agenda follows unambiguously may not be recognized invalid.

13.7. A decision of the General Meeting of Shareholders on a matter put to vote shall be made by a majority vote of the holders of voting shares participating in the session or in absentee voting, except for decisions on matters for which special decision-making requirements are stipulated by the Law and the Bank's Charter.

13.8. The General Meeting of Shareholders may not consider or make decisions on matters that do not fall within its purview pursuant to the Russian law. The General Meeting of Shareholders may not make decisions on any matters that are not included in the agenda. Only a separate (individual) decision may be made on every matter put to vote.

14. Disclosure of Decisions Made by General Meeting of Shareholders

14.1. Decisions made by the General Meeting of Shareholders and the vote results shall be announced by the Counting Commission at the session of the General Meeting of Shareholders during which vote was taken, and shall be communicated by the Bank to the persons entitled to vote as decisions are made by the General Meeting of Shareholders, in the form of a vote report in the manner prescribed for the notice of a session of absentee voting of the General Meeting of Shareholders, not later than four business days after the date on which the General Meeting was closed or after the deadline for the acceptance of voting ballots for the purposes of absentee voting.

14.2. To ensure availability to all shareholders, the Bank shall, as soon as possible after the General Meeting minutes have been signed by the chairperson and the secretary of the General Meeting, make sure that such minutes are disclosed on the website (www.sberbank.com) and/or using electronic or other technical means. The minutes of the General Meeting shall also include the information on which of the elected members of the Supervisory Board of the Bank were nominated as independent directors.

14.3. Decisions made by the General Meeting of Shareholders shall be disclosed by the Bank in the form of notices of material facts in the manner stipulated by the Russian law.

15. Expenses of Holding Session of General Meeting of Shareholders or Absentee Voting

15.1. The expenses of preparation for and holding of a session of the General Meeting of Shareholders or absentee voting shall be covered out of the Bank's funds.

15.2. Travel and accommodation expenses of the persons entitled to vote as decisions are made by the General Meeting of Shareholders shall not be borne by the Bank.

16. Final Provisions

16.1. This Regulation shall be approved by the General Meeting of the Bank's Shareholders and shall be revised on a regular basis to ensure that it remains compliant with the requirements of the Russian law, the Bank's Charter and the best practices in the area of corporate governance.

16.2. If as the result of any changes in the requirements of the Russian law and/or the Bank's Charter certain clauses of this Regulation become contrary thereto, such clauses shall lose effect and, until amendments are made to this Regulation, the Bank shall take guidance in the provisions of the law and/or the Bank's Charter in effect from time to time.