

**Assessment by Sberbank Supervisory Board Audit Committee of the audit opinion of
TSATR – AUDIT SERVICES LLC, an independent audit organization, on 2023 annual
accounting (financial) statements of Sberbank**

The Supervisory Board Audit Committee of Sberbank has reviewed the audit opinion of TSATR – AUDIT SERVICES LLC, an independent audit organization, on 2023 annual accounting (financial) statements of Sberbank and finds that:

- The audit met international audit standards;
- The auditor's report has been prepared in accordance with International Standard on Auditing 700 (Revised) "Forming an Opinion and Issuing an Opinion on Financial Statements" introduced in the Russian Federation by Order of the Ministry of Finance of the Russian Federation No. 172n dated November 09, 2021 and Article 42 of Federal Law No. 395-1 "On Banks and Banking Activities" dated December 2, 1990;
- The auditor's report contains an unmodified opinion that the annual accounting (financial) statements present fairly, in all material respects, the financial position of PJSC Sberbank as of January 1, 2024, financial results and cash flows for 2023 in accordance with the rules established in the Russian Federation for the preparation of annual accounting (financial) statements;
- Following the audit conducted by the auditors, with respect of the issues listed in Article 42 of Federal Law No. 395-1 "On banks and banking activities" dated 2 December 1990:
 - ✓ The audit opinion determines that the mandatory ratios of Sberbank set by the Bank of Russia as of 1 January 202 were within the permitted numerical range of the Bank of Russia;
 - ✓ The audit opinion does not contain any findings about inconsistencies between the systems of internal control and risk management and the requirements of the Bank of Russia for such systems.