

Dear Shareholder,

Sberbank of Russia (hereinafter the “Bank”), located in the city of Moscow, Russian Federation, hereby notifies you about the convening of the Annual General Meeting of Shareholders of the Bank on 2023 performance (hereinafter the “AGM”).

The format of the AGM is absentee voting (without holding a meeting involving joint attendance by shareholders to discuss agenda items and take decisions on issues put to vote).

The date of the AGM (the deadline for accepting voting ballots) is June 21, 2024.

The date on which the persons entitled to participate in the AGM are determined (recorded) is May 27, 2024 (close of business).

Shareholders may vote on the AGM agenda items by sending filled out ballots to the Bank at the following postal address: 19 Vavilova Street, Moscow, 117997, Russian Federation. Such ballots must reach the Bank not later than 6:00 p.m. Moscow time on June 20, 2024.

As per the Bank's Supervisory Board resolution, shareholders also have the option of filling out electronic voting ballots at www.sberbank.com/shareholder/ (via the electronic services: [STATUS Online Shareholder Account](#) or [E-voting](#) [hereinafter the “E-voting Services”]) and in the SberInvestments application until June 20, 2024 inclusive.

Shareholders, who have their share rights registered with a nominee holder, may access the electronic ballot form after the nominee holder discloses information on such shareholder as a person entitled to participate in the AGM (by providing it to the Bank's registrar, Joint Stock Company Registry Society STATUS [hereinafter “Company STATUS”]).

Information (materials) for the AGM is available from May 21, 2024 at the Bank's office: 19 Vavilova Street, Moscow; at its branches – regional banks; on the Bank's website www.sberbank.com; in E-voting Services.

Shareholder can ask questions and send comments on the materials and agenda of the AGM by e-mail of the Bank's Corporate Secretary Service (scs@sberbank.ru), as well as via the Bank's official website (www.sberbank.com).

AGM Agenda

1. Approval of the Annual Report for 2023
2. Distribution of profits and payment of dividends for 2023
3. Appointment of an audit organization
4. Election of the members of the Supervisory Board
5. Granting consent to a related-party transaction

All the items were included in the AGM agenda at the suggestion of the Bank's Supervisory Board.

All shareholders owning the Bank's ordinary registered shares are entitled to vote on all AGM agenda items.

For enquiries, call [900](tel:900) and ask the voice assistant to put you through to the Corporate Secretary Service. Contact Company STATUS at www.rostatus.ru or [+7 800 500-87-43](tel:+78005008743) (hotline).