



IMPORTANT NOTICE

April 22, 2015

To: Holders of Sberbank of Russia

Re: Cash Dividend - **Approximate Rate**

Security Name: Sberbank of Russia

Country of Incorporation: RUSSIA

CUSIP: 80585Y308

Ratio (Local Shares:DRs): 4:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Jun 15, 2015	Jun 15, 2015
Payable Date:	TBD	TBD
Foreign Exchange Rate:	52.2355	
Yearly Payment: Taxable	<u>RUB0.45</u>	
Gross Dividend Total:	RUB0.45	USD0.034459
Dividend Fee:		USD0.004135
Withholding Rate: 15.00%		<u>USD0.005169</u>
Net Dividend Rate:		USD0.025155
Tax Relief Fee (if applicable):		USD 0.002
Other applicable Tax Withholding Rates:Net Rates:		0.00% :0.028324 / 5.00% :0.027301 10.00% :0.026278 / 12.00% :0.025789 13.00% :0.025644 / 15.00% :0.025155

BNY Mellon collects fees from DR holders pursuant to the terms and conditions of the DRs and the deposit agreement under which they are issued. From time to time, BNY Mellon may make payments to the issuer to reimburse and / or share revenue from the fees collected from DR holders, or waive fees and expenses to the issuer for services provided, generally relating to costs and expenses arising out of establishment and maintenance of the DR program. BNY Mellon as depositary may use brokers, dealers or other service providers that are affiliates and that may earn or share fees and commissions. The corporate action details are provided for informational purposes only. BNY Mellon does not warrant or guarantee the accuracy or completeness, and does not undertake any obligation to update or amend, this information or data. We provide no advice, recommendation or endorsement with respect to any company or security. Nothing herein shall be deemed to constitute an offer to sell or a solicitation of an offer to buy securities.

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Addendum: - see below

The Underlying ISIN trades on XLON.** Tax election at DTC via CA WEB.

Should you have any questions regarding this matter, please contact us at Toll Free 1-888-BNY-ADRS (1-888-269-2377) or International Callers 1-201-680-6825.

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