

Dear shareholder,

Sberbank of Russia (hereinafter, the Bank), located at: Russian Federation, Moscow, hereby informs you of the convention of the Annual General Meeting of Shareholders of the Bank for the year 2020 (hereinafter, the AGM).

Form of the AGM — absentee voting (without holding a meeting with joint attendance of shareholders to discuss the issues on the agenda and take decisions on the issues put to the vote).

The AGM date (the date by which ballots must be received): 23 April 2021.

Date on which the persons entitled to participate in the AGM are identified (determined): 30 March 2021 (end of the banking day).

Each shareholder may vote on the AGM agenda items by mailing their filled ballots to the Bank at the following address: 19 Vavilova St., Moscow, 117997, Russian Federation. The ballots must be received by the Bank before 18:00 p.m. Moscow time on 22 April 2021.

Under the resolution of the Supervisory Board of Sberbank, shareholders may remotely participate in the AGM by filling the electronic voting ballots on the website www.sberbank.com/shareholder/ (using the STATUS Online. Shareholder Online Account and E-Voting (hereinafter, the E-Voting Service)) on or before 22 April 2021 inclusive.

For shareholders registering their rights to shares with a nominee holder, the electronic ballot will be available after the nominee holder has disclosed information on such shareholder as a person entitled to participate in the AGM (by providing such information to the Bank's registrar—Joint Stock Company Registry society STATUS (hereinafter, STATUS)).

Information (materials) for the AGM will become available for familiarization on 23 March 2021 at Sberbank's address: Moscow, 19 Vavilova St, at regional banks' addresses; on Sberbank's website at www.sberbank.com; using the E-Voting Service, and in the free mobile application Sber Shareholder (available on Android and iOS). The mobile application also has the option to send questions on the AGM agenda.

AGM Agenda

1. Approval of the Annual Report for 2020
2. Distribution of profits and payment of dividends for 2020
3. Appointment of the auditing organization
4. Election of the members of the Supervisory Board
5. Approval of the new version of the Charter
6. Granting consent to a related-party transaction
7. On approval of the amount of basic remuneration to the Supervisory Board members
8. Amendments to the Regulations on Remuneration and Compensation Payable to Members of the Supervisory Board of Sberbank

All items were added to the AGM agenda on proposal of the Supervisory Board of the Bank.
Shareholders – owners of ordinary shares of the Bank may vote on all items of the AGM agenda.

For inquiries, call the Corporate Secretary Service: +7 495 505-88-85.

STATUS contacts: www.rostatus.ru, hotline: +7 800 500-87-43.