## REPORT ON RELATED-PARTY TRANSACTIONS ENTERED INTO BY SBERBANK IN 2020

This Report shows a list of transactions made by Sberbank in 2020 and recognized under Federal Law No. 208-FZ of 26/12/1995 On Joint-Stock Companies as related-party transactions, which were agreed with/approved by the Supervisory Board of Sberbank.

The grounds for recognizing persons as stakeholders in a transaction and the equity interest of the stakeholders in the authorized (share) capital (amount of shares held by the stakeholders) of the legal entities acting as parties to the transactions are stated by the time the transactions are performed.

The Report was approved by the Supervisory Board of Sberbank (Minutes No. 8 dated 19/03/2021).

<table>
<thead>
<tr>
<th>NO.</th>
<th>MATERIAL TRANSACTION TERMS</th>
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<th>CUMULATIVE NUMBER OF TRANSACTIONS</th>
</tr>
</thead>
</table>
| 1   | Counterparty: Cetelem Bank LLC  
Stakeholder and the reasons why they were deemed interested in the transaction:  
As of the date of the transaction, S. Kirsanova was concurrently a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank and the Chairman of the Board of Directors of Cetelem Bank LLC.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Amount of voting shares of Sberbank held by the stakeholder: 0%  
Equity interest of the stakeholder in the charter capital (amount of voting shares held by the stakeholder) of Cetelem Bank LLC: 0%  
As of the date of the transaction, A. Morozov was concurrently a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank and the Chairman of the Board of Directors of Cetelem Bank LLC.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.0017%  
Amount of voting shares of Sberbank held by the stakeholder: 0.001%  
Equity interest of the stakeholder in the charter capital (amount of voting shares held by the stakeholder) of Cetelem Bank LLC: 0%  
Agreement on opening a revolving framework facility with differentiated interest rates and execution of interrelated credit transactions entered into under the Agreement  
RUB 100 bn | 1 | 1 |
Stakeholders and the reasons why they were deemed interested in the transaction:  
Herman Gref was concurrently the CEO and Chairman of the Executive Board of Sberbank and a member of the Board of Directors of Yandex N.V.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.0045%  
Amount of voting shares of Sberbank held by the stakeholder: 0.0044%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Yandex N.V.: 0%  
L. Khasis was concurrently a member of the Executive Board, First Deputy Chairman of the Executive Board of Sberbank and a member of the Boards of Directors of PS Yandex.Money LLC and Yandex Market B.V.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Amount of voting shares of Sberbank held by the stakeholder: 0%  
Equity interest of the stakeholder in the charter capital (amount of voting shares held by the stakeholder) of Yandex Market B.V.: 0%  
As of the date of the transaction, S. Kirsanova was concurrently a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank and the Chairman of the Board of Directors of Loyalty Programs Center Joint-Stock Company  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Amount of voting shares of Sberbank held by the stakeholder: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Loyalty Programs Center JSC: 0%  
Acquisition by Digital Assets LLC of a 25% stake plus an interest at nominal value of RUB 1 in Yandex PS Yandex.Money LLC from Yandex N.V.  
USD 19.7 mn | 1 | 2 |
|     | Sale to Yandex N.V. 10.0 million class B shares in Yandex.Market B.V. owned by Digital Assets LLC  
RUB 42 billion | 1 | 3 |
### Report on Related-Party Transactions Entered into by Sberbank in 2020

<table>
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<tr>
<th>No.</th>
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<th>Number of Transactions in the Section</th>
<th>Cumulative Number of Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td></td>
<td>Counterparty: Sberbank JSC (Ukraine)</td>
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<td>Stakeholder and the reasons why he/she was deemed interested in the transaction:</td>
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<td></td>
<td></td>
<td>- L. Khasis is concurrently a member of the Executive Board, First Deputy Chairman of the Executive Board of Sberbank L. and the Chairman of the Supervisory Board of SBERBANK JSC (Ukraine)</td>
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<td>- Equity interest of the stakeholder in the charter capital of Sberbank: 0%</td>
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<td>- Amount of voting shares of Sberbank held by the stakeholder: 0%</td>
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<td></td>
<td>- Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SBERBANK JSC (Ukraine): 0%</td>
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<td></td>
<td>- Acquisition of ordinary registered shares of additional issue of SBERBANK JSC (Ukraine) in the amount of 4.3 bn shares to be offered by placement during an increase in the authorized capital of SBERBANK JSC</td>
<td>UAH 4.3 bn</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Counterparty: BiZone LLC, Transtelecom JSC (Republic of Kazakhstan)</td>
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<tr>
<td></td>
<td></td>
<td>Stakeholders and the reasons why they were deemed interested in the transaction:</td>
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<tr>
<td></td>
<td></td>
<td>- Kuznetsov is concurrently the Deputy Chairman of the Executive Board of Sberbank and the Chairman of the Board of Directors of BiZone LLC</td>
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<td></td>
<td>- Equity interest of the stakeholder in the charter capital of Sberbank: 0.00125%</td>
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<td>- Amount of voting shares of Sberbank held by the stakeholder: 0.00131%</td>
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<td>- Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of BiZone LLC: 0%</td>
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<tr>
<td></td>
<td></td>
<td>- Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Transtelecom JSC: 0%</td>
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<td>- Opening by Sberbank of a non-revolving credit line for BiZone LLC to finance costs under the contract for the purchase of complex works in the field of information technology entered into by and between BiZone LLC and Transtelecom JSC (Republic of Kazakhstan)</td>
<td>RUB 4.05 bn plus the loan interest amount</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Entry into the Master agreement on forward transactions in financial markets taking into account the non-deliverable forward transaction concluded between Sberbank and BiZone LLC for the purpose of hedging currency risks arising while performing the contract between Party B and Transtelecom JSC (Republic of Kazakhstan)</td>
<td>RUB 1.55 bn</td>
<td>1</td>
</tr>
<tr>
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<td></td>
<td>- Entry into a property rights pledge agreement between Sberbank (Pledgor) and BiZone LLC (Pledgor) on the Pledgor pledging all its property rights (claims) under the contract to the Pledgor</td>
<td>RUB 13.35 bn</td>
<td>1</td>
</tr>
<tr>
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<td></td>
<td>- Entry into movable property pledge agreements to secure proper fulfillment of the obligations of BiZone (Borrower) to Sberbank (Pledgor) to repay the funds under the non-revolving credit line</td>
<td>RUB 8.76 bn</td>
<td>1</td>
</tr>
</tbody>
</table>
5 Counterparty: Sberbank Corporate University, Autonomous Nonprofit Organization for continuing professional education

Stakeholder and the reasons why he/she was deemed interested in the transaction:

- Herman Gref is concurrently the CEO, Chairman of the Executive Board of Sberbank, a member of the Supervisory Board of Sberbank and the Chairman of the Executive Board of Sberbank Corporate University.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.0045%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.0044%

- A. Vedyakhin is concurrently a member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank and a member of the Executive Board of Sberbank Corporate University AND for CPE and a member of the Academic Council of Sberbank Corporate University.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.00027%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.00029%

- L. Khasis is concurrently a member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank and a member of the Executive Board of Sberbank Corporate University.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0%
  - Amount of voting shares of Sberbank held by the stakeholder: 0%

- S. Kuznetsov is concurrently a member of the Executive Board of Sberbank, Deputy Chairman of the Executive Board of Sberbank and a member of the Executive Board of Sberbank Corporate University.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.00125%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.00131%

- A. Popov is concurrently a member of the Executive Board of Sberbank, First Deputy Chairman of the Executive Board of Sberbank and a member of the Executive Board of Sberbank Corporate University AND for CPE.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.00053%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.00055%

- O. Ganeev is concurrently a member of the Executive Board, First Deputy Chairman of Sberbank and a member of the Executive Board of Sberbank Corporate University AND for CPE.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.0017%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.0009%

- A. Morozov was concurrently a member of the Executive Board of Sberbank and a member of the Executive Board of Sberbank Corporate University at the time the transaction was entered into.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.0025%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.0014%

As of the date of the transaction, S. Kirsanova was concurrently a member of the Executive Board, Deputy Chairman of Sberbank and a member of the Executive Board of Sberbank Corporate University.

Sberbank provided services in organizing and conducting training of Sberbank’s managers and specialists in educational programs of professional development, professional retraining, other training programs and electronic courses; services of organizing open format programs (external training), etc.

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<td>5</td>
<td>Provision by Sberbank Corporate University of services in organizing and conducting training of Sberbank’s managers and specialists in educational programs of professional development, professional retraining, other training programs and electronic courses; services of organizing open format programs (external training), etc.</td>
<td>RUB 3.08 bn</td>
<td>1</td>
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<td>6</td>
<td>Counterparty: PJSC Rosneft Oil Company</td>
<td>Provision of a guarantee to Rosneft for the obligations of Prime Shipping LLC under a non-revolving credit facility agreement</td>
<td>RUB 13.6 bn</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>7</th>
<th>Counterparty: SOGAZ JSC</th>
<th>Stakeholder and the reasons why he/she was deemed interested in the transaction:</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>M. Oreshkin is concurrently a member of the Supervisory Board of Sberbank and a member of the Board of Directors of PJSC Rosneft Oil Company</td>
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<td></td>
<td></td>
<td>Equity interest of the stakeholder in the charter capital of Sberbank: 0%</td>
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<td>Amount of voting shares of Sberbank held by the stakeholder: 0%</td>
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<td></td>
<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of PJSC Rosneft Oil Company: 0%</td>
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<td>A. Siluonov, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td>S. Ignatiev, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td>G. Melikyan, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td>E.T. Aho, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td>L. Bogolavsky, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td></td>
<td>M. Kovalchuk, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td>V. Kolychev, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<tr>
<td></td>
<td></td>
<td>N. Kudryavtsev, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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<td></td>
<td>A. Kuleshov, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%</td>
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<td>Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%</td>
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</table>
| 7   | M. Oreshkin, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | N. Wells, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | D. Chernyshenko, a member of the Supervisory Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of Sberbank: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | Herman Gref, the CEO, Chairman of the Executive Board of Sberbank, a member of the Supervisory Board of Sberbank is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.0045%  
Number of voting shares of Sberbank held by the stakeholder: 0.00044%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | A. Vedyakhin, a member of the Executive Board, First Deputy Chairman of the Executive Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Number of voting shares of Sberbank held by the stakeholder: 0.000027%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | L. Khasis, a member of the Executive Board, First Deputy Chairman of the Executive Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Number of voting shares of Sberbank held by the stakeholder: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | O. Golodets, a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Number of voting shares of Sberbank held by the stakeholder: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | B. Zlatkis, a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank, a member of the Supervisory Board of Sberbank is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.0004%  
Number of voting shares of Sberbank held by the stakeholder: 0.00005%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | S. Kuznetsov, a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.00125%  
Number of voting shares of Sberbank held by the stakeholder: 0.00131%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | A. Popov, a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank, is a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.00053%  
Number of voting shares of Sberbank held by the stakeholder: 0.00055%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | As of the date of the transaction, O. Ganeev was a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank and a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0.0017%  
Number of voting shares of Sberbank held by the stakeholder: 0.0009%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |

| 7   | As of the date of the transaction, S. Kirsanova was a member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank and a beneficiary of the transaction.  
Equity interest of the stakeholder in the charter capital of Sberbank: 0%  
Number of voting shares of Sberbank held by the stakeholder: 0%  
Equity interest of the stakeholder in the charter capital (number of voting shares held by the stakeholder) of SOGAZ JSC: 0%  
| Number of transactions in the section: 7  
Cumulative number of transactions: 8 |
During 2020, the Supervisory Board also approved entry into one related-party transaction, the terms and conditions of which, as well as the parties and beneficiaries thereof, are not disclosed in accordance with para. 6 of Article 30.1 of Federal Law No. 39-FZ dated 22/04/1996 "On the Securities Market".