

Step 1. Prepare a free-form application for an involuntary conversion of depositary receipts into Sber ordinary shares with the following info included:

- a. Application date
- b. Applicant contact and certifying details
- c. Information about depositary receipts
 - i. ISIN
 - ADR ISIN US80585Y3080 or
 - GDR ISIN US80585Y4070
 - ii. Quantity (in words)
 - iii. Place of storage
- d. Information on ordinary shares that will be credited to the depo account as a result of the conversion:
 - i. ISIN - RU0009029540
 - ii. Quantity (in words)
 - iii. Place of storage - CB J.P. Morgan Bank International (LLC)

Step 2. Please enclose documents that evidence your holding of the relevant number of depositary receipts as well as information on the entire chain of nominee holdings: details of the foreign nominee holder keeping records of rights to the depositary receipts and of all higher-ranking nominee holders (foreign nominee holders).

Step 3. Sign the application form and send it together with the original documents to the Russian custodian, CB J.P. Morgan Bank International (LLC).

Address: Butyrsky Val street, 10, Moscow, 125047, Russian Federation
Tel. +7 495 967-1000 Fax +7 495 967-1001
Email: info.russia@jpmorgan.com

CB J.P. Morgan Bank International (LLC) will open a Holder Depo Account for you and credit the Common Shares to it by October 25, 2022 if there are no grounds for refusal. Certain overseas/foreign holders of depositary receipts will receive Ordinary Shares as a result of depositary receipts conversion into Depo Type C accounts, whose operating hours are detailed in the [Decision of the Board of Directors of the Bank of Russia](#)

In light of the restrictions imposed by foreign regulators and the licenses issued, non-residents of foreign countries may be restricted in their rights to hold Sber shares after the deadlines set by the regulators. Investors should therefore independently analyze the restrictions imposed by their respective regulators in respect of Sber securities.

The involuntary conversion procedure must be specified by CB J.P. Morgan Bank International (LLC)'s documents as a depository, which maintains the account of DR programs in respect of Sberbank's ordinary shares. Given that CB J.P. Morgan Bank International (LLC) did not publish official statements regarding the involuntary conversion procedure and the exact application form (as of August 16, 2022), the information provided above is not accurate and final and may be subject to additions or clarifications.