

# Rules of Communication at the General Meeting of Shareholders

Moscow, 2019

# Introduction

Dear Shareholder,

You are holding the Rules of Communication at the General Meeting of Shareholders (AGM, Meeting) prepared by us to acquaint you with the procedure of the event and the rules of business behavior adopted at Sberbank.

For your convenience, the Rules follow the course of events on the day of the AGM and contain information on behavioral models and ethical standards followed at Sberbank.

We hope that the Rules will help you stay on track during the day of the AGM.

Yours,  
Sberbank

# We like to have things **in order**

The day of the AGM is full of events! Here are a couple of hints to make it easier. We suggest you should:

- 1 Register for participation in the AGM.**  
 Registration for participation in the AGM usually starts at 8 a.m. MSK. If you are unable to register before 10 a.m. (starting time of the Meeting), the latest time by which you can register is before the end of the last agenda item discussion.
- 2 Talk to other shareholders, ask questions to members of the Executive Board.**  
 After registration, you can have a cup of coffee, discuss the agenda items with other shareholders, meet the members of the Executive Board of the Bank in the lobby — they will be ready to answer any of your questions.
- 3 Participate in the AGM.**  
 The AGM starts at 10 a.m. You should remember the rules of communication and ethical standards of Sberbank. We remind you of the rules below.
- 4 Ask a question.**  
 You can get answers to almost any of your questions in the lobby before the start of the AGM. You can also file a complaint or an opinion to the Shareholder Support Group — it will be officially registered, and later the Bank will prepare a response.
- 5 Vote.**  
 In the lobby, starting from 8 a.m., access to ballot boxes (for paper ballots) and internet kiosks (for electronic voting) is provided. Shareholders who haven't voted before will be able to do this in any convenient form before the counting of votes on the AGM's agenda.

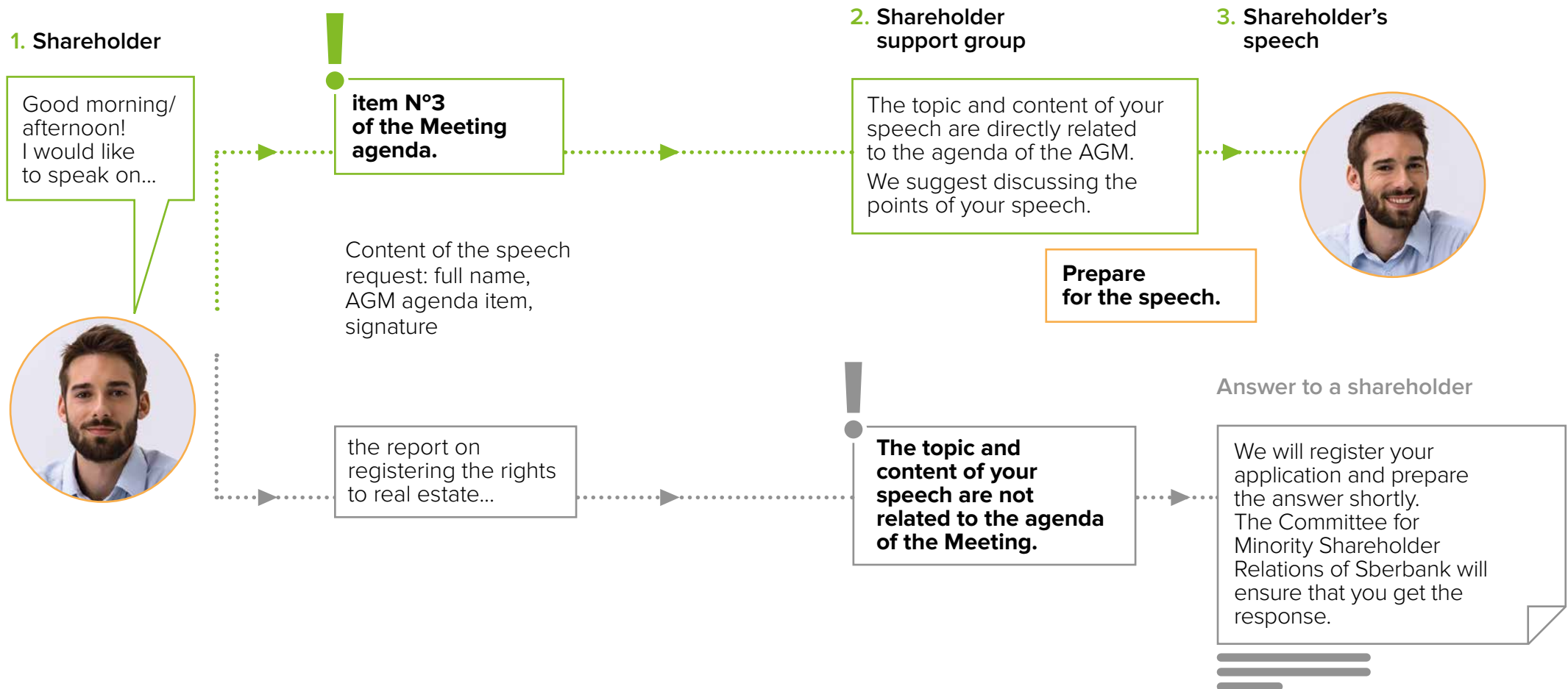
# Shareholder Support Group

Secretary of the Meeting	Representatives of the Corporate Secretary Service	Representatives of the Committee for Minority Shareholder Relations of Sberbank	Representatives of the Depository
Representatives of the Secretariat			

Composition	Working time and place	Main objectives	Authority
The Shareholder Support Group consists of representatives of Sberbank and its Committee for Minority Shareholder Relations.	The Shareholder Support Group works in the lobby during the day of the AGM of Sberbank.	<ul style="list-style-type: none"> <li>■ Interaction with shareholders and providing assistance in getting answers to their questions;</li> <li>■ Registering questions, complaints, and suggestions from the shareholders;</li> <li>■ Collecting the shareholders' requests to speak at the Meeting and discussing the main points of such speech.</li> </ul>	<ul style="list-style-type: none"> <li>■ Registration of shareholders' applications;</li> <li>■ Assisting shareholders in getting immediate answers to their questions (whenever objectively possible).</li> </ul>

# How to make a good

# speech at the Meeting?



1. The request for speech is submitted by a shareholder in written form to the Shareholder Support Group.

2. The shareholder should provide a summary of his/her speech.

3. The speech may not be longer than 5 minutes.

# Code of corporate ethics of Sberbank

Adherence to ethical standards is part of our corporate culture.

On 29 October 2015, the Supervisory Board approved the Code of Corporate Ethics of Sberbank that established uniform principles of business ethics and conduct for all employees and members of governing bodies. The Code of Corporate Ethics applies to all companies of Sberbank Group regardless of their location.

Sberbank promotes the ethical standards and rules of conduct among partners, counterparties, customers, and shareholders.

## Key principles of the Code of Corporate Ethics of Sberbank:

- Transparency
- Open communication
- Social responsibility
- Professionalism
- Personal integrity



**You can read the Code of Corporate Ethics of Sberbank here.**

# Our Rules. Respect for people

1. We treasure our reputation, we follow ethical principles and meet our obligations at all times and under all circumstances.
2. We treat our colleagues, clients, partners and any other persons with whom we interact with respect and good will.
3. We adhere to the business dress code.
4. We are confident that you share these Rules too!



## Yes

**We value tolerance and mutual respect.**

**We encourage a friendly communication style.**

**We respect the opinion of others and defend our own views with mutual respect for each other.**

## No

We find unacceptable insults and statements that are inappropriate, rude, and degrading.

We are against aggressive behavior.



The Rules will help you identify situations which do not meet the rules of communication and business ethics adopted at Sberbank.

# Our Rules. Punctuality

1. In recent years, we have communicated extensively and shared our views on what rules and ethical standards should be adopted at the Bank in order for it to operate even more effectively and successfully.

2. Please join us!



## Yes

**We are punctual and strive to adhere to the rules of procedure for the event.**

**We respect the time of all those in attendance and therefore express our thoughts clearly and concisely.**

**We are frugal with our time.**

## No

We are against lengthy, demagogic speeches and talks that are outside the agenda of the event.

We don't like it when a speaker is being interrupted.

We say "No" to ineffective organization of events.



# Our Rules. Health and Safety

1. We take health and well-being of our team members very seriously, hence ensuring a safe, comfortable work environment and maintaining healthy lifestyle are our priorities.

2. We believe that healthy lifestyle paves the way to happiness and longevity.

3. Be healthy and take care of yourself!



## Yes

**We treat people with special needs as well as elderly people with attention and care.**

**Safety first. We comply with all the our safety requirements and recommendations.**

## No

At the Bank, it is forbidden to be in a state of alcoholic, drug, or other intoxication as well as to bring any such substances.

Smoking is allowed only in specially designated places.



We will be  
happy to answer  
any questions

Corporate Secretary Service of Sberbank

**Mail us at:** [scs@sberbank.ru](mailto:scs@sberbank.ru)  
19 Vavilova Street, Moscow, 117997

**Call us at:** +7 (495) 505-88-85  
(Monday to Friday from 9:00 a.m. to 6:00 p.m.)