

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 on 2019 performance (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) shall be September 25, 2020.

Date on which the persons entitled to participate in the AGM are determined (fixed) – August 31, 2020 (end of the banking day).

The date until which proposals were accepted from shareholders, who in total owned at least two percent of the Bank's voting shares, about adding issues on the AGM agenda and nominating candidates for election to the Supervisory Board — August 18, 2020.

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 September 24, 2020.

Under the resolution of the Supervisory Board of Sberbank, shareholders may remotely participate in the Meeting 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 electronic voting services)) on or before September 24, 2020 inclusive.

For shareholders registering their rights to shares with a nominee holder, the electronic ballot shall be filled 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 - Company "STATUS" (hereinafter – "STATUS")).

Information (materials) for the AGM will become available for familiarization on August 25, 2020 at Sberbank's address: Moscow, 19 Vavilova St.; at regional banks' addresses; on Sberbank's website www.sberbank.com; using the electronic voting services, and in the free mobile application Sberbank Shareholder (available on Android and iOS). The mobile application also has the function of sending questions on the AGM agenda.

AGM Agenda

1. Approval of the Annual Report for 2019
2. Distribution of profit and payment of dividends for 2019
3. Appointment of an auditing organization
4. Election of members of the Supervisory Board
5. Approval of a related-party transaction
6. Amendments to the Charter

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