

**PUBLIC JOINT-STOCK COMPANY
SBERBANK OF RUSSIA**

PROTOCOL NO. 37
of the Annual General Meeting of Shareholders

Full name of the Company: Public Joint Stock Company Sberbank of Russia (hereinafter referred to as the Company, PJSC Sberbank).

Location of the Company: Russian Federation, Moscow.

Address of the Company: 19 Vavilova Street, Moscow, 117997, Russian Federation.

Type of the General Meeting: Annual General Meeting of Shareholders (hereinafter referred to as the Meeting, Shareholders' Meeting).

Form of the Meeting: absentee voting.

Date of determining (documenting) the persons entitled to participate in the Meeting: May 27, 2024 (end of the business day).

Date of the Meeting (date of the end of acceptance of voting ballots): June 21, 2024.

Postal address to which completed voting ballots were sent: 19 Vavilova Street, Moscow, 117997, Russian Federation.

Address of the Internet site where the electronic forms of the voting ballot were filled in: www.sberbank.com/shareholder/ (via the electronic services: STATUS Online Shareholder Account or E-voting).

Chairman of the Meeting: ██████████ Chairman of the Supervisory Board of the Company.

Secretary of the Meeting: ██████████ Secretary of the Supervisory Board of the Company.

The functions of the Counting Committee of the Meeting in accordance with clause 4 of Article 97 of the Civil Code of the Russian Federation and Article 56 of Federal Law No. 208-FZ dated 26.12.1995 "On Joint-Stock Companies" were performed by the registrar of PJSC Sberbank - JSC STATUS (hereinafter referred to as the Registrar).

Full company name of the Registrar: STATUS Registrar Company Joint Stock Company.

Location of the Registrar: Moscow, Russia.

Address of the Registrar: 23 Novokhokhlovskaya St., p.1, room 1, Moscow, 109052, Russian Federation.

Authorized persons of the Registrar (members of the Counting Committee): ██████████

The Meeting Agenda

1. Approval of the Annual Report for 2023
2. Distribution of profits and payment of dividends for 2023
3. Appointment of an audit organization
4. Election of the members of the Supervisory Board
5. Granting consent to a related-party transaction

Shareholders holding ordinary registered shares of the Company were entitled to vote on all items on the agenda of the Meeting.

The list of persons entitled to participate in the Meeting, as of the end of the business day on May 27, 2024, includes shareholders holding an aggregate of **21,586,948,000** ordinary shares of PJSC Sberbank.

As of the date of the Meeting (June 21, 2024), ballots were received from **21,704** shareholders (shareholders' representatives) holding an aggregate of **11,905,057,959** voting shares of PJSC Sberbank, which is **55.1493%** of the total number of outstanding voting shares of the Company held by the persons entitled to vote on the agenda items of the Meeting.

In accordance with the requirements of paragraph 1 of Article 58 of Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26.12.1995 No. 208-FZ "On Joint-Stock Companies", the Annual General Meeting of Shareholders of PJSC Sberbank had a quorum, i.e. was authorized to make decisions on all agenda items.

The first issue put to a vote:

To approve the Annual Report of PJSC Sberbank for 2023.

Number of votes held by persons included in the list of persons entitled to participate in the Meeting on this agenda item: **21,586,948,000**.

The number of votes attributable to the voting shares of the Company, determined taking into account the requirements of paragraph 4.24 of the Regulations on General Meetings of Shareholders approved by the Bank of Russia on 16.11.2018 No. 660-P (hereinafter - the Regulations): **21,586,948,000**.

Number of votes held by the persons who participated in the voting on this agenda item: **11,905,057,959**, which amounted to **55.1493%** of the number of votes held by the persons entitled to vote.

There was a quorum for making a decision on this agenda item.

In accordance with paragraph 2 of Article 49 of Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26.12.1995, the resolution on this issue is adopted by a majority of votes of shareholders holding voting shares of the Company participating in the Meeting.

Voting results on the issue put to vote

Number of votes from the total number of voting shares taken into account when deciding on this issue, given for each of the voting options			Number of votes that were not counted at the tabulation of the voting results due to invalidation of ballots or on other grounds stipulated by the Regulations
FOR	AGAINST	ABSTAINED	
11,769,869,496 (98.8644%)	653,021 (0.0055%)	134,453,028 (1.1294%)	82,414 (0.0007%)

On the first item on the agenda, the resolution was adopted:

To approve the Annual Report of PJSC Sberbank for 2023.

The second issue put to a vote:

- 1) Approve the following distribution of Sberbank's net profit for 2023 after tax in the amount of RUB 1,480,818,551,978.34: RUB 752,145,368,400.00 shall be allocated for dividend payout, while profit in the amount of RUB 728,673,183,578.34 shall be retained as part of Sberbank's retained earnings.
- 2) Pay dividends for 2023 on ordinary shares of Sberbank in the amount of RUR 33.30 per one share, on preferred shares of Sberbank – RUR 33.30 per one share, in monetary form, in the manner and within the terms established by the current legislation.
- 3) Approve July 11, 2024 as the date on which the parties entitled to dividend payouts for 2023 shall be determined.

Number of votes held by persons included in the list of persons entitled to participate in the Meeting on this agenda item: **21,586,948,000**.

The number of votes attributable to the voting shares of the Company, determined taking into account the requirements of paragraph 4.24 of the Regulations: **21,586,948,000**.

Number of votes held by the persons who participated in the voting on this agenda item: **11,905,057,959**, which amounted to **55.1493%** of the number of votes held by the persons entitled to vote.

There was a quorum for making a decision on this agenda item.

In accordance with paragraph 2 of Article 49 of Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26.12.1995, the resolution on this issue is adopted by a majority of votes of shareholders holding voting shares of the Company participating in the Meeting.

Voting results on the issue put to vote

Number of votes from the total number of voting shares taken into account when deciding on this issue, given for each of the voting options			Number of votes that were not counted at the tabulation of the voting results due to invalidation of ballots or on other grounds stipulated by the Regulations
FOR	AGAINST	ABSTAINED	
11,904,574,182 (99.9959%)	165,382 (0.0014%)	235,905 (0.0020%)	82,490 (0.0007%)

On the second item on the agenda, the resolution was adopted:

- 1) Approve the following distribution of Sberbank's net profit for 2023 after tax in the amount of RUB 1,480,818,551,978.34: RUB 752,145,368,400.00 shall be allocated for dividend payout, while profit in the amount of RUB 728,673,183,578.34 shall be retained as part of Sberbank's retained earnings.
- 2) Pay dividends for 2023 on ordinary shares of Sberbank in the amount of RUR 33.30 per one share, on preferred shares of Sberbank – RUR 33.30 per one share, in monetary form, in the manner and within the terms established by the current legislation.
- 3) Approve July 11, 2024 as the date on which the parties entitled to dividend payouts for 2023 shall be determined.

The third issue put to a vote:

To appoint TSATR – AUDIT SERVICES LLC as the auditor of PJSC Sberbank in 2024 and Q1 2025.

Number of votes held by persons included in the list of persons entitled to participate in the Meeting on this agenda item: **21,586,948,000**.

The number of votes attributable to the voting shares of the Company, determined taking into account the requirements of paragraph 4.24 of the Regulations: **21,586,948,000**.

Number of votes held by the persons who participated in the voting on this agenda item: **11,905,057,959**, which amounted to **55.1493%** of the number of votes held by the persons entitled to vote.

There was a quorum for making a decision on this agenda item.

In accordance with paragraph 2 of Article 49 of Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26.12.1995, the resolution on this issue is adopted by a majority of votes of shareholders holding voting shares of the Company participating in the Meeting.

Voting results on the issue put to vote



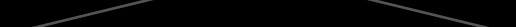
Number of votes from the total number of voting shares taken into account when deciding on this issue, given for each of the voting options			Number of votes that were not counted at the tabulation of the voting results due to invalidation of ballots or on other grounds stipulated by the Regulations
FOR	AGAINST	ABSTAINED	
11,764,439,680 (98.8188%)	952,370 (0.0080%)	139,573,809 (1.1724%)	92,100 (0.0008%)

On the third item on the agenda, the resolution was adopted:

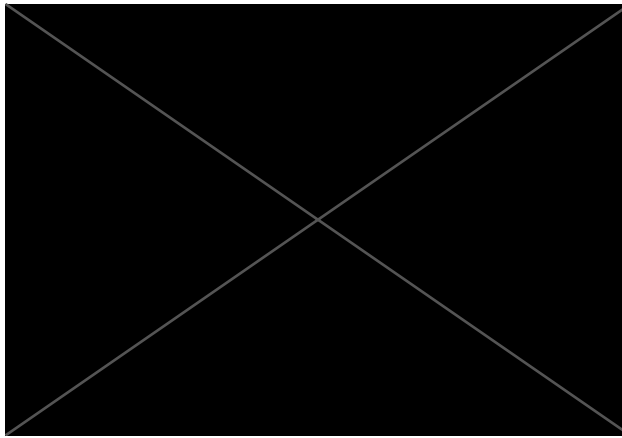
To appoint TSATR – AUDIT SERVICES LLC as the auditor of PJSC Sberbank in 2024 and Q1 2025.

The fourth issue put to a vote:

To elect the following members to the Supervisory Board of PJSC Sberbank:

1. 
2. 
3. 

- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.



Number of cumulative votes held by the persons included in the list of persons entitled to participate in the Meeting on this agenda item: **302,217,272,000**.

The number of cumulative votes attributable to the Company's voting shares, determined taking into account the requirements of clause 4.24 of the Regulations: **302,217,272,000**.

Number of cumulative votes held by the persons who participated in voting on this agenda item: **166,670,811,426**, which amounted to **55.1493%** of the number of votes held by the persons entitled to vote.

There was a quorum for decision-making on this agenda item.

The number of cumulative votes that were not counted when summarizing the voting results on this issue due to invalidation of ballots or on other grounds stipulated by the Regulations: **53,621,493**, which amounted to **0.0323%** of the number of votes belonging to the persons who participated in voting on this issue.

Number of cumulative votes taken into account when summarizing the voting results on this issue: **166,617,189,933**, which is **99.9678%** of the number of votes belonging to the persons who participated in the voting on this issue.

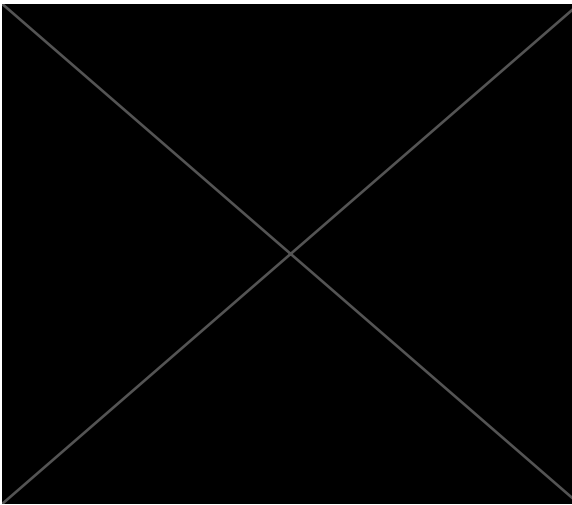
The votes in the cumulative voting were distributed as follows: FOR election as members of the Supervisory Board of PJSC Sberbank:

NO.	Full name of the candidate	Number of cumulative votes FOR the candidate	% of the total number of votes taken into account when deciding on this issue
1.		1,059,576,833	0.6357%
2.		2,592,952,215	1.5557%
3.		3,327,790,339	1.9966%
4.		1,048,212,608	0.6289%
5.		1,049,156,753	0.6295%
6.		1,048,111,846	0.6289%
7.		37,573,882,898	22.5438%
8.		1,048,430,725	0.6290%
9.		37,578,094,284	22.5463%
10.		37,578,490,761	22.5465%
11.		1,047,109,242	0.6282%
12.		37,576,460,051	22.5453%
13.		1,047,858,042	0.6287%
14.		1,049,819,516	0.6299%

Number of cumulative votes AGAINST all of the candidates	11,907,378	0.0071%
Number of cumulative votes ABSTAINED	1,979,336,442	1.1876%

On the fourth item on the agenda, the resolution was adopted:

To elect the following members to the Supervisory Board of PJSC Sberbank:

- 1.
 - 2.
 - 3.
 - 4.
 - 5.
 - 6.
 - 7.
 - 8.
 - 9.
 - 10.
 - 11.
 - 12.
 - 13.
 - 14.
- 

The fifth issue put to a vote:

In accordance with Clause 1, Article 81, and Clauses 3.1 and 4, Article 83, of Federal Law No. 208-FZ "On Joint Stock Companies" dated 26 December 1995, a resolution shall be passed on approving a related-party transaction:

Insurance Policy

Parties to the transaction: Insured Sberbank of Russia (Sberbank); Insurer insurance company (to be determined after a tender).

Subject matter of the transaction: The Insurer undertakes, upon occurrence of any of the insured events specified in the Insurance Contract, to pay insurance indemnity (as applicable) to the respective Insured and/or any third party entitled to such indemnity in accordance with the Insurance Contract.

Insured parties:

- 1) any Company (the Insured and/or any Subsidiary of the Insured); and/or
- 2) any Insured Person: any individual who (a) at any time prior to the Insured Period was; and/or (b) at the time when the Insured Period opens, is; and/or (c) at any time during the Insured Period will become:

- a) a Director (a member of the Supervisory Board or the Board of Directors)/Officer (including the sole executive body, a deputy of the sole executive body, a member of a collegial executive body, a senior vice-president, a vice-president, the chief accountant, etc.)/other Company Employee as stated in the Insurance Policy; and/or
- b) any other person indicated in the Insurance Policy.

Beneficiaries: with reference to covering the Company's and Insured Persons' liability for financial losses incurred by third parties: third parties incurring such financial losses; with reference to covering any costs and expenses borne by the Insured Companies and persons: the Insured Companies and Persons.

Insured objects

Coverage A: Material interests of the Insured Person related to (1) an obligation to indemnify a financial loss sustained by a third party in relation to a legal claim; (2) the incurrence of and/or the necessity to incur any costs in association with a legal claim.

Coverage B: Material interests of any Company related to such Company's indemnification of any losses associated with a legal claim filed against an Insured Person.

Coverage C: Material interests of any Company related to (1) their obligation to indemnify financial losses sustained by a third party in relation to a securities claim; (2) the incurrence of and/or the necessity to incur any costs in association with a securities claim.

Insured events

Coverage A: (1) the onset of all of the following circumstances: the incurrence of an obligation of any Insured Person to indemnify any financial losses sustained by third parties through any wrongful act of that Insured Person and the filing of any legal claim related to such financial losses against that Insured Person; (2) the filing of any legal claim against an Insured Person that may result in any expenses for that Insured Person or the necessity to incur such expenses in relation to that claim.

Coverage B: any costs expenses borne by any Company exclusively in relation to the indemnification by that Company of any damages to any Insured Person and/or another party in the interests of any Insured Person in association with any claim filed against any Insured Person and/or the liability of any Insured Person for any financial losses sustained by third parties.

Coverage C: (1) the onset of all of the following circumstances: the incurrence of an obligation of any Company to indemnify any financial losses caused to any third parties in connection with any wrongful act of the Company, and any securities claims made against such Company in connection with the financial losses; (2) any securities claims made against such Company, which may result in any expenses for such Company or the necessity to bear such expenses in connection with the securities claims.

Insurance Policy term/Insured Period: 01/07/2024 – 30/06/2025 with the extension option for the next period from 01/07/2025 until 30/06/2026, with the material terms of the Policy preserved.

Transaction price: the insurance premium cannot exceed RUB 195,000,000 (One hundred and ninety-five million) for each Insured Period.

Coverage amount

Total for all insurance coverages and additional limits other than the additional limits for Independent Directors: RUB 6,000,000,000 (Six billion).

- Additional limit per Independent Director: RUB 30,000,000 (Thirty million). Total additional limits for Independent Directors: RUB 150,000,000 (One hundred and fifty million).

Deductibles (for each Insured Event)

Coverage A: Not applicable

Coverage B: not more than RUB 15,000,000 (Fifteen million)

Coverage C: not more than RUB 30,000,000 (Thirty million)

Free-of-charge discovery period: 60 (sixty) calendar days.

Coverage territory: worldwide.

Other material terms: in line with the Insurance Policy.

Persons interested in the transaction and the grounds on which they are deemed as such:

- members of the Executive Board of Sberbank;
- sole executive body of Sberbank;
- members of the Supervisory Board of Sberbank.

The said persons are insured under the Insurance Policy.

Number of votes held by persons included in the list of persons entitled to participate in the Meeting on this agenda item: **21,586,089,607**.

The number of votes attributable to the voting shares of the Company, determined taking into account the requirements of paragraph 4.24 of the Regulations: **21,586,089,607**.

Number of votes held by the persons who participated in the voting on this agenda item: **11,904,207,216**, which amounted to **55.1476%** of the number of votes held by the persons entitled to vote.

There was a quorum for making a decision on this agenda item.

In accordance with paragraph 4 of Article 83 of Federal Law No. 208-FZ "On Joint-Stock Companies" dated 26.12.1995, the resolution on this issue is adopted by a majority of votes of shareholders holding voting shares of the Company participating in the Meeting and not being interested in the transaction.

Voting results on the issue put to vote

Number of votes from the total number of voting shares taken into account when deciding on this issue, given for each of the voting options			Number of votes that were not counted at the tabulation of the voting results due to invalidation of ballots or on other grounds stipulated by the Regulations
FOR	AGAINST	ABSTAINED	
11,758,436,741 (98.7754%)	3,927,070 (0.0330%)	141,466,558 (1.1884%)	376,847 (0.0032%)

On the fifth item on the agenda, the resolution was adopted:

In accordance with Clause 1, Article 81, and Clauses 3.1 and 4, Article 83, of Federal Law No. 208-FZ "On Joint Stock Companies" dated 26 December 1995, a resolution shall be passed on approving a related-party transaction:

Insurance Policy

Parties to the transaction: Insured Sberbank of Russia (Sberbank); Insurer insurance company (to be determined after a tender).

Subject matter of the transaction: The Insurer undertakes, upon occurrence of any of the insured events specified in the Insurance Contract, to pay insurance indemnity (as applicable) to the respective Insured and/or any third party entitled to such indemnity in accordance with the Insurance Contract.

Insured parties:

- 1) any Company (the Insured and/or any Subsidiary of the Insured); and/or
- 2) any Insured Person: any individual who (a) at any time prior to the Insured Period was; and/or (b) at the time when the Insured Period opens, is; and/or (c) at any time during the Insured Period will become:

- a) a Director (a member of the Supervisory Board or the Board of Directors)/Officer (including the sole executive body, a deputy of the sole executive body, a member of a collegial executive body, a senior vice-president, a vice-president, the chief accountant, etc.)/other Company Employee as stated in the Insurance Policy; and/or
- b) any other person indicated in the Insurance Policy.

Beneficiaries: with reference to covering the Company's and Insured Persons' liability for financial losses incurred by third parties: third parties incurring such financial losses; with reference to covering any costs and expenses borne by the Insured Companies and persons: the Insured Companies and Persons.

Insured objects

Coverage A: Material interests of the Insured Person related to (1) an obligation to indemnify a financial loss sustained by a third party in relation to a legal claim; (2) the incurrance of and/or the necessity to incur any costs in association with a legal claim.

Coverage B: Material interests of any Company related to such Company's indemnification of any losses associated with a legal claim filed against an Insured Person.

Coverage C: Material interests of any Company related to (1) their obligation to indemnify financial losses sustained by a third party in relation to a securities claim; (2) the incurrance of and/or the necessity to incur any costs in association with a securities claim.

Insured events

Coverage A: (1) the onset of all of the following circumstances: the incurrance of an obligation of any Insured Person to indemnify any financial losses sustained by third parties through any wrongful act of that Insured Person and the filing of any legal claim related to such financial losses against that Insured Person; (2) the filing of any legal claim against an Insured Person that may result in any expenses for that Insured Person or the necessity to incur such expenses in relation to that claim.

Coverage B: any costs expenses borne by any Company exclusively in relation to the indemnification by that Company of any damages to any Insured Person and/or another party in the interests of any Insured Person in association with any claim filed against any Insured Person and/or the liability of any Insured Person for any financial losses sustained by third parties.

Coverage C: (1) the onset of all of the following circumstances: the incurrence of an obligation of any Company to indemnify any financial losses caused to any third parties in connection with any wrongful act of the Company, and any securities claims made against such Company in connection with the financial losses; (2) any securities claims made against such Company, which may result in any expenses for such Company or the necessity to bear such expenses in connection with the securities claims.

Insurance Policy term/Insured Period: 01/07/2024 – 30/06/2025 with the extension option for the next period from 01/07/2025 until 30/06/2026, with the material terms of the Policy preserved.

Transaction price: the insurance premium cannot exceed RUB 195,000,000 (One hundred and ninety-five million) for each Insured Period.

Coverage amount

Total for all insurance coverages and additional limits other than the additional limits for Independent Directors: RUB 6,000,000,000 (Six billion).

- Additional limit per Independent Director: RUB 30,000,000 (Thirty million). Total additional limits for Independent Directors: RUB 150,000,000 (One hundred and fifty million).

Deductibles (for each Insured Event)

Coverage A: Not applicable

Coverage B: not more than RUB 15,000,000 (Fifteen million)

Coverage C: not more than RUB 30,000,000 (Thirty million)

Free-of-charge discovery period: 60 (sixty) calendar days.

Coverage territory: worldwide.

Other material terms: in line with the Insurance Policy.

Persons interested in the transaction and the grounds on which they are deemed as such:

- members of the Executive Board of Sberbank;
- sole executive body of Sberbank;
- members of the Supervisory Board of Sberbank.

The said persons are insured under the Insurance Policy.

This protocol is made on June 21, 2024, in two copies having equal legal force.

Chairman of the Meeting



Secretary of the Meeting

