Report on Sberbank’s related-party transactions made in 2019

This Report shows a list of Sberbank’s transactions made in 2019 and recognized under Federal Law No. 208-FZ of 26/12/1995 On Joint-Stock Companies as related-party transactions, which were coordinated with/approved by the Supervisory Board of Sberbank.

The Report is approved by the Supervisory Board of Sberbank Minutes No. 5 dated 17/03/2020.

### ITEM 1
**Counterparty: Cetelem Bank Limited liability company**

- Stakeholder and the reasons why he/she was deemed interested in the transaction:
  - Member of the Executive Board of Sberbank Alexander Morozov is concurrently a member 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 performance of interrelated credit transactions concluded under the agreement.
  - 102 RUB bn
  - NUMBER OF TRANSACTIONS IN THE SECTION: 1
  - CUMULATIVE NUMBER OF TRANSACTIONS: 1

### ITEM 2
**Counterparty: Emirates NBD Bank PJSC, Denizbank A.Ş. and JPMorgan Chase&Co**

- Stakeholders and the reasons why they were deemed interested in the transaction:
  - CEO and Chairman of the Executive Board of Sberbank Herman Gref is concurrently Chairman of the Board of Directors at Denizbank A.Ş.
  - Member of the Executive Board, Deputy Chairman of the Executive Board of Sberbank Alexander Morozov is concurrently a member of the Board of Directors of Denizbank A.Ş.
  - Equity interest of the stakeholder in the charter capital of Sberbank: 0.0031%
  - Amount of voting shares of Sberbank held by the stakeholder: 0.003%
  - Equity interest of the stakeholder in the charter capital (amount of shares held by the stakeholder) of Denizbank A.Ş.: 0%

- Agreement of sale and purchase of 99.852572 % of Denizbank A.Ş. charter capital between Sberbank (seller) and Emirates NBD Bank PJSC (buyer) for transferring to the buyer the ownership of 3,311,211,133.518 ordinary shares of Denizbank A.Ş. with the nominal value of 1.00 each as well as the rights on subordinated loans provided by Sberbank in favor of Denizbank A.Ş.
  - $15.5 bn for 99.852572 % of shares in the charter capital of Denizbank A.Ş.;
  - $7.2 bn at the current US exchange rates for all the subordinated loans plus the interest on the subordinated loans at the transaction closure date

- Funds Flow and Transfer Deed between Sberbank, Denizbank A.Ş., and Emirates NBD Bank PJSC, which sets forth the procedure for fulfilling the obligations to transfer and pay the shares of Denizbank A.Ş. and to transfer the rights on the subordinated loans established in the agreement of sale and purchase.

- Escrow Agreement between Sberbank, Emirates NBD Bank PJSC, Denizbank A.Ş., and JPMorgan Chase&Co for providing escrow services to ensure the buyer’s fulfillment of its obligations to pay the shares of Denizbank A.Ş.
  - $10.0 thousand

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<table>
<thead>
<tr>
<th>ITEM</th>
<th>MATERIAL TRANSACTION TERMS</th>
<th>NUMBER OF TRANSACTIONS IN THE SECTION</th>
<th>CUMULATIVE NUMBER OF TRANSACTIONS</th>
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<tbody>
<tr>
<td>3</td>
<td>Counterparty: Sberbank Capital Limited liability company</td>
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<td>Stakeholder and the reasons why he/she was deemed interested in the transaction: member of the Executive Board of Sberbank, Deputy Chairman of the Executive Board of Sberbank Oleg Ganeev is concurrently Chairman of the Board of Directors of Sberbank Capital LLC.</td>
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<td>Equity interest of the stakeholder in the charter capital of Sberbank: 0.0012%</td>
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<td>Amount of voting shares of Sberbank held by the stakeholder: 0.00053%</td>
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<td>Equity interest of the stakeholder in the charter capital (amount of voting shares held by the stakeholder) of Sberbank Capital LLC: 0%</td>
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<td>Supplementary agreement to the non-revolving credit facility agreement</td>
<td>RUB 12 bn plus the loan interest amount</td>
<td>1</td>
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