The Group companies participate in various associations and Russian and international initiatives aimed at developing the business environment and creating the conditions for dialogue between significant market participants.

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<th>№</th>
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</table>
| 1 | Sberbank | • Association for Financial Technology Development
• Association of Regional Banks of Russia (Russia Association)
• Russian Association for Electronic Communications
• National Association of Robotics Market Participants
• Association of Big Data Market Participants
• International Capital Market Association, ICMA
• U.S.-Russia Business Council, USRBC
• MasterCard Members Association, MMA (Non-Profit Institution)
• Russian National Association of SWIFT Members, ROSSWIFT
• Association of Promissory Notes Market Participants, APNMR
• Russian-American Business Cooperation Council, RABCC,
  Non-Profit Association of Legal Entities
• Self-Regulatory Organization National Finance Association
  (before 06/04/2016, National Securities Market Association,
  Self-Regulatory Non-Profit Organization) (RCBC NP)
• Russian-Chinese Business Council, Non-Profit Partnership (RCBC NP)
• World Economic Forum, WEF
• National Association of Securities Market Participants (before 2016, Self-Regulatory
  Organization National Association of Securities Market Participants), NAUFOR
• International Monetary Conference, IMC
• Independent Non-Profit Organization Corporate University of Sberbank
  (INO Corporate University of Sberbank)
• Association for Financial Technology Development (FinTech Association)
• Association of Banks of Russia (Russia Association)
• Enterprise Ethereum Alliance Inc, EEA, Non-Profit Alliance
• Independent Non-Profit Organization Tsyfrovaya Ekonomika (Digital Economy), INO TIE
• Association of Entities in Cash Circulation, Collection,
  Transportation of Valuables (NDO Association)
• Non-Profit Partnership, Commonwealth of Brand Manufacturers (NP Rusbrand) |
| 2 | ActiveBusinessCollection LLC | • National Association of Professional Collection Agencies, NAPCA
• National Association of Contact Centers, NACC
• Expert Group for Implementing the “Regulatory Guillotine”
  Mechanism in Debt Collection
• Working Group of the Autonomous Non-Profit Organization
  Digital Economy at the Competency Center for Statutory
  Regulation of the Digital Economy of the Skolkovo Foundation |
| 3 | Sberbank—Automated Trading System CJSC | • ROST Association
• Association of Electronic Trading Platforms (AETP)
• Electronic Market Professionals Association of Electronic Trading
  Platform Operators (AEMP)
• Autonomous Non-Profit Organization of Continuing Professional Education
  Expert and Methodological Center for Assessment and Certification
  of Qualifications in the Financial and Banking Sector |
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<td>4</td>
<td>BPS-Sberbank JSC</td>
<td>• Association of Securities Market Participants (ASMP)</td>
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<tr>
<td>5</td>
<td>Sberbank-Service LLC</td>
<td>• Association of Strategic Outsourcing ASTRA</td>
</tr>
</tbody>
</table>
| 6 | Cetelem Bank LLC | • Non-commercial partnership Nationalny Sovet Finansovogo Rynka (National Financial Market Council)  
• Klub Frantsia (France Club) Association—Franco-Russian Chambre of Commerce and Industry (CCIFR) |
| 7 | MCC Vydayushiesya Kredity LLC | • Self-Regulatory Organization Union of Microfinance Organizations Microfinance and Progress (SRO MiR) |
| 8 | Private Pension Fund (PPF) | • Self-Regulatory Organization National Association of Non-State Pension Funds (NAPF) |
| 9 | IC Sberbank Life Insurance LLC | • All-Russian Insurance Association (ARIA)  
• Non-Commercial Partnership National Council of Financial Market (NCFM) |
| 10 | Sberbank Technology JSC | • Member of the Global Education government program  
• Representatives of SberTech JSC were members of working groups under the Autonomous Non-Profit Organization Digital Economy as part of the Digital Economy Program. |
| 11 | Sberbank Factoring LLC | • Association of Factoring Companies (AFC)  
• Association of Corporate Treasurers (ACT)  
• Factors Chain International (FCI) |
| 12 | Sovremennye Tekhnologii LLC | • Self-Regulatory Organization Cleaning and Facility Operators Association (SRO CFOA) |
| 13 | Speech Technology Center Group of Companies | • Russian Software Products Association Russian Software (RSPA)  
• Biometric Institute Limited  
• Non-Profit Making Partnership Russian Society for Assistance to Biometric Technologies, Systems and Communications Development (NPMP Russian Biometric Society)  
• Social Organization Saint-Petersburg Union of Industrialists and Entrepreneurs (SO SPP SPU)  
• Information Technologies Cluster of the Skolkovo Foundation  
• European Stadium and Safety Management Association (ESSMA)—Association The Integrating Center of Building Organizations SPHERE-A  
• Non-Profit Partnership National Alliance of Designers Glav Proekt  
• Autonomous Non-Profit Organization Neuronet  
• Technology Platform Modeling and Operation Technologies of High-Tech Systems (TP MOTHS) |
| 14 | Evotor LLC | • Electronics Developers and Manufacturers Association (EDMA)  
• Russian Association of Cash Register Producers (RACRP)  
• Member of the working group on the implementation of the “regulatory guillotine” mechanism in the sphere of cash register equipment under the Government of the Russian Federation (established in 2019) |
| 15 | Yandex.Money NBCO LLC | • Russian Electronic Money and Remittance Association (REMA) |