

Acronyms

A.Ş. – Anonim Sirketi (turkish)	GDR – global depositary receipt
ACRA – analytical credit rating agency	GRI – Global Reporting Initiative
ADR – American depositary receipt	HR – human resources
ADR – American depositary receipt	IFRS – International Financial Reporting Standard
AG – joint stock company (german – Aktiengesellschaft)	IMF – International Monetary Fund
API – Application programming interface	IPO – initial public offering
AS – automated system	IRB – internal-ratings-based approach
BA – Bachelor of Arts	ISD – internal structural divisions
Bank of Russia – the Central Bank of the Russian Federation	ISO 20022 – International standard for electronic communication between financial institutions
BDSP 18+ – Business development support platform (18+)	ISO 26000 – International standard “Guidance on social responsibility”
BS – Bachelor of Science	ISO 37001 – International standard “Anti-bribery management system”
CIB – corporate investment block that operates under the brand Sberbank CIB since October 8, 2012	ISO/IEC 27001 – International standard “Information security management”
CIR – Cost-to-Income	IT – Information technologies
CJSC – closed joint stock company	IVR – interactive voice response system
CPI – compulsory pension insurance	JSC – joint stock company
CRM – customer relationship management	LEED – Leadership in Energy and Environmental Design
CSC – corporate solutions center	LLC – limited liability company
CSI – customer satisfaction index	M&A – mergers and acquisitions
D&O – directors and officers	M.Sc – Master of Science
DAU – daily active users in digital channels	MAU – monthly active users in digital channels
DAU/MAU – the ratio of the number of daily active users to monthly active users in digital channels	MBA – Master of Business Administration
DCM – debt capital market	MIF – mutual investment fund
DevOps – development and operations	MTN – medium-term note issue program
DPC – data processing center	NCGR – national corporate governance rating
ECM – equity capital market	NIM – net interest margin
ESIA – Russian information system that allows users (individual applicants and government officials) authorized access to information contained in government information systems and other information systems.	NPS – net promoter score
ESG – environment, social, corporate governance	NRU HSE – National research university Higher School of Economics
FATCA/CRS – Foreign account tax compliance act/ Common reporting standard	OECD – Organization for Economic Cooperation and Development
FCR – First Contact Resolution	OFZs – federal loan bonds
G20 – the Group of Twenty	OJSC – open joint stock company
GDP – gross domestic product	Ph.D. – Doctor of Philosophy

PJSC – public joint stock company

POS – point of sale

PPC – private pension coverage

PPF – private pension fund

Repo – security purchase transaction with an obligation to sell it back after a certain period at a price fixed in this agreement.

ROA – return on assets

ROE – return on equity

SB – subsidiary bank

SBE – Sberbank Europe

SMEB – Unified Interagency Electronic Interaction System.

UFS – unified front-end system

UN – the United Nations

URCCP – unified retail and corporate client profile

USL – unified semantic layer

VaR – Value at Risk

VHI – voluntary health insurance

xBRL – eXtensible business reporting language