

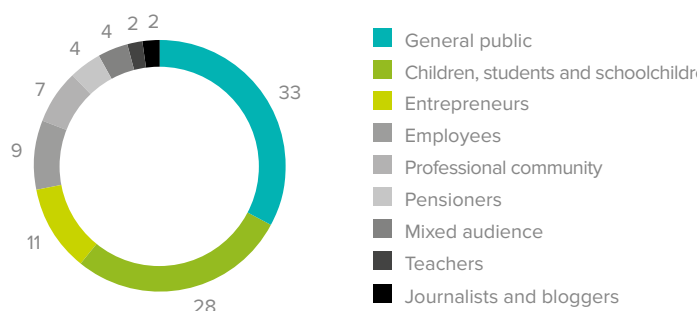
Enhancing financial literacy

Sberbank holds training events, which cover main banking products and the work of its remote services and form a responsible attitude to personal finances among the general public.

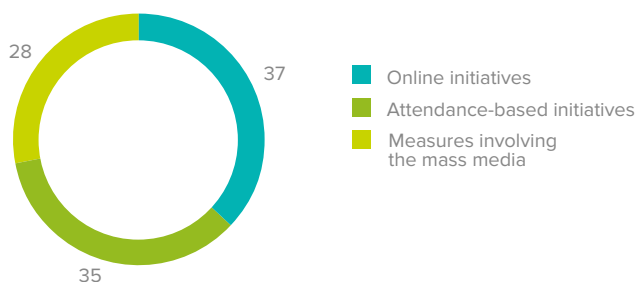
The events can be organized for the general public, and for individual social categories. Some of the events are also aimed at improving the level of financial knowledge among the representatives of professional communities – beginning entrepreneurs and experts in individual market segments.

Sberbank takes an active part in forums and seminars to develop approaches and determine future areas of development of financial literacy. The Bank also contributes to the creation of the methodological framework of the measures to enhance financial literacy to be held by financial and state institutions.

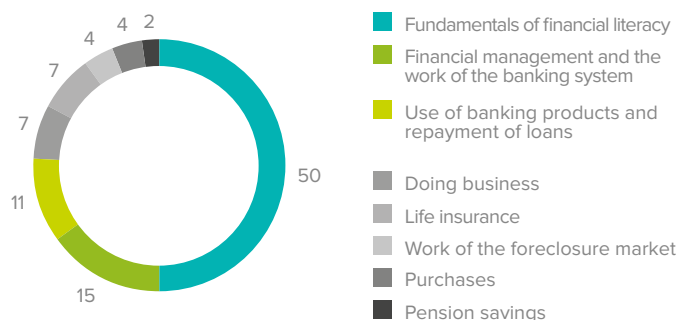
Structure of initiatives to enhance financial literacy by segment of the target audience, %



Format for holding initiatives to enhance financial literacy, %



Topics raised by initiatives to enhance financial literacy, %



Examples of measures to enhance financial literacy organized in 2017

Initiative	Goal	Coverage and results in 2017
Strategic partnership with the Ministry of Finance of the Russian Federation at Russian national financial literacy weeks	Implementing the National strategy for enhancing the financial literacy of the public in priority areas. Holding training events on the fundamentals of financial literacy for children and adults.	More than 300 activities for children and young people in 84 regions of the country, including the holding of lectures, webinars, field trips to offices as part of Financial Literacy Week. During Savings Week for adults, the main emphasis is placed on digital communications channels (distribution of invitations to the Week to bank clients, placement of information on the website Sberbank.ru, in social networks and on the employee portal) More than two million people took part in the events.
"Active Age" for pensioners	Popularizing the image of an active pensioner on the website http://www.sberbank.ru/ru/person/active_age . Promoting financial literacy among the elderly, including through online courses.	Publication of stories about active pensioners and financial advice on the platform "Active Age". Program coverage – more than one million people.
Financial literacy for the education sector	Organizing high-tech projects that are accessible to children and teachers in remote areas of Russia.	Implementation together with the Central Bank of Russia of "Online lessons for youngsters" for schoolchildren in grades 6-11 on the website www.dni-fg.ru , which produced 116 radio shows and had 198 thousand listens. Organization of the All-Russian Academic Olympic Games on the Financial Market and Basic Consumer Knowledge for Upperclassmen, coverage – eight thousand people. Launch of the program of the "Contribution to the Future" Charity Foundation to prepare financial literacy materials for teachers and parents. Coverage of the initiative – more than 200 thousand people.

Initiative	Goal	Coverage and results in 2017
Financial advice for young people in the VKontakte social network (SberCat chatbot)	Teaching teenagers in an accessible and entertaining way about the fundamentals of financial literacy: personal resource planning, financial products, services, and the principles of their safe and effective use.	The chatbot sends users financial advice on key financial literacy issues. Forming the skills needed to manage personal income and expenses, setting and achieving financial goals, effective use of financial tools using practical examples through meaningful regular communications. Coverage – more than 7 million people.
Developmental programs for Sberbank employees and their family members	Increasing the level of financial literacy of Sberbank employees and creating incentives for more effective use of products and services. Improving the level of knowledge of the family members of employees. Testing during the participation of employees in new approaches to learning about financial literacy and engaging employees in financial literacy projects for clients.	The upgrade of the “I Like Sberbank” platform for bank employees continued. This platform presents key products and services of the Bank and includes incentive mechanisms for the use of products and services. Developed board games and an interactive diary devoted to financial literacy for children of employees for all ages, and special methodological guides for getting parents involved in their child's education. Organization of the Olympics for Financial Literacy and Entrepreneurship for the children of employees – 3.8 thousand participants. Financial literacy testing of bank employees – five thousand participants. Total coverage of the program – more than 90 thousand people.
Russian National Program “Financial Literacy Days in Educational Institutions”	Support for the NPO SAPFIR Association of Financial Market Professionals as part of “Financier Day” celebrations. Forming an understanding among students of the key financial concepts and the opportunities to use this information when taking decisions on expenses and savings, and when selecting financial tools.	Coverage of the measure – the city of Moscow and regional centers of the Russian Federation. This measure brought together financiers from all constituent entities of the Russian Federation and representatives of the local population.