Stakeholder engagement

Sberbank is a systemically important element of the Russian economy, which serves as an indicator of the stability of the country's financial system. Therefore, we aim at long-term and sustainable development, which takes into account the interests of a wide range of stakeholders: customers, partners, the state, shareholders and employees.

We understand that our strategic goals cannot be achieved without taking into consideration the needs and expectations of various stakeholders. We actively collaborate with key stakeholder groups and create long-term relationships of trust with them, which has a direct result on improving the Bank's performance.

Engagement with stakeholders

Stakeholder group	Engagement methods
Clients *Importance:* Sberbank clients include virtually the entire population of Russia, as well as a multitude of legal entities, representing businesses of various sizes. We are interested in further expanding our customer base and deepening relationships with our clients	• Sale of services through physical and digital channels, advising clients • Studies of consumer attitudes to financial services as a whole and the services of Sberbank in particular • Studies of clients' behavior and lifestyles to develop value propositions • Receipt of customer feedback through the Voice of the Client integrated system • Collection, analysis and processing of negative feedback from clients during market research • Operation of 24/7 support lines to receive and address customer complaints • Monitoring of client relationships through the Net Promoter Score (NPS) and Customer Satisfaction Index (CSI) • Payment of compensation to clients for errors committed by Sberbank • Monitoring of client reviews on social networks • Participation in congratulatory events and interaction with clients
Shareholders and investors *Importance:* protecting the interests of Sberbank shareholders, regardless the size of their shareholding, is a priority for Sberbank. For investors, we seek to provide full and up-to-date information on our performance results in order to maintain high investment appeal	• Conduct of the general meeting of shareholders to implement the rights of shareholders to participate in the management of the Bank • Operation of physical and digital channels available to shareholders and investors to communicate with the Bank • Annual study of investor perceptions of Sberbank, assessment of strong and weak sides of investment history trends and in comparison with other international companies in the financial sector • Meetings of the Committee for interaction with minority shareholders, analysis and discussion of topics relevant to private minority shareholders • Implementation of the communication plan with investors and analysts • Disclosure of information in accordance with legal requirements, best practices and feedback from investors

Stakeholder group	Engagement methods
Employees *Importance:* personnel are one of Sberbank's most important assets and are the foundation of its competitiveness. The contribution of each employee to the growth and development of the Bank is important for us	• Engagement surveys, pulse surveys, and assessment of the atmosphere in teams • Assessment of employees' satisfaction with the scope and quality of internal services – the Voice of the Internal Client system • Direct line to the President and other executives • Lines informing on corporate ethics issues • Meetings with the best employees • Communications channels: corporate portal, corporate TV, general Bank circulars and others • For the management – monthly Meetings of Leaders, the annual Forum of Leaders • Training in the Sberbank Corporate University and Virtual School • Organization of corporate volunteer events • Cultural and sports events involving employees
State *Importance:* as a major and strategically important state institution of Russia, Sberbank consistently cooperates with the government and its representatives on all levels on the most diverse issues	• Monitoring of the regulatory and legislative activity of the government and the Bank of Russia, assessment of risks of legislative change, formation of Sberbank's position on upcoming regulatory changes • Development of proposals on improving statutory regulation in case of the revelation of gaps and contradictions. Sending reasonable and well-argued proposals to the federal legislative and executive authorities and the Bank of Russia • Participation in meetings, working groups, conferences, parliamentary hearings, expert councils and other events conducts by the federal legislative and executive authorities and the Bank of Russia on draft regulations that create a risk of legislative change for Sberbank • Participation in the public discussion procedures on draft regulations and assessment of their regulatory effect on the conduct of business held by federal executive authorities • Disclosure of information in accordance with statutory requirements
Society *Importance:* effective work in the regions of our presence is not possible without mutually beneficial collaboration with local communities. Development of the regions where our clients live and work is an important objective for Sberbank	• Socially significant projects in the regions of the Bank's presence • Charitable and sponsorship projects, including in partnership with non-profits • Educational, cultural, and sports events and environmental initiatives in the regions where we have a presence • Sponsorship support for the organization and conduct of business events • Activity in the media sphere: mailings of press releases, commentaries, interviews with Sberbank speakers, press briefings and press conferences, organization of press tours • Daily/weekly monitoring of the media in the regions where we operate and on the Internet, with the preparation of analytical reports for senior management and quick overviews of the market and the press, including daily monitoring of negative publications in the media and client complaints to the government oversight authorities • Disclosure of information in accordance with statutory requirements