



CUSTOMER CARE AND SERVICE QUALITY

IMPROVING RETAIL CUSTOMER SERVICE

We continue to assess key customer experience metrics for the prompt monitoring and continuous improvement of customer satisfaction:

- ✓ NPS: customers are asked to assess their willingness to recommend the Group to their friends based on their previous relations with the Bank. The current NPS rate of Sberbank is 55%.
- ✓ CSI:¹ immediately after a product sale or the resolution of any issues at a branch or a call to Sberbank's contact centre or after receiving responses to their requests, clients are asked to assess their satisfaction with service quality. The Bank received over 960,000 responses from customers throughout the year. All of the low ratings that were assigned have been reviewed and all customer issues have been resolved.

The Bank conducted research on customer satisfaction with seven different product processes. Based on customer opinions, the Bank prepared guidelines for transforming 84 processes.

HANDLING CUSTOMER REQUESTS

Handling customer requests remains our key priority. Over 700 service managers work in Bank offices to help customers settle their issues "here and now."

The Customer Care Centre was established to streamline the handling of requests and create an expert team. The main benefit of the Centre is the ongoing and prompt identification of core reasons for customer issues and their resolution in the relevant subdivisions.

The Pulse system searches online for comments about Sberbank unit operations.² 37,000 comments have been identified with 1,500 complaints related to the bank's services. All negative comments have been reviewed and given feedback.

My Customer, a new service for staff members, is now operating in the pilot mode. If an employee becomes aware of a customer's problem through their friends or family members, they may forward this information to the relevant subdivision to resolve whatever problem there was.

¹ The CSI (Customer Satisfaction Index) is an index of customer satisfaction based on a list of parameters at points of contact. Key diagnostics question: are you satisfied with today's visit to the bank?

² The Bank searches four social media outlets: Foursquare, Instagram, VKontakte, and Flamp.

PAPERLESS TECHNOLOGY

We are implementing a Paperless Front Office project across the regions: over 70% of deposits, money transfers, and savings certificate transactions will go paperless. In 2015, 90 million documents were signed electronically and over 7,245 trees were saved. The Paperless Front Office initiative allows the Bank to avoid operating errors, verify documents at the end of the banking day, and cut paper consumption by 15% and paper storage spaces by 20%.

REDUCING WAITING LINES

We continue to work on reducing the time spent waiting in lines. In 2015, throughout 6,481 of the Bank's offices, the time customers spent waiting in lines was measured automatically using the line management system. In 2015, the waiting time of 95% of Sberbank customers did not exceed the established standard time (10 minutes during normal operating hours and 14 minutes during peak hours). This figure can be seen in 97% of all offices equipped with a line management system.

UDCC – UNIFIED DISTRIBUTED CONTACT CENTRE

The Bank's UDCC development priorities remain the same: leadership in customer satisfaction, an expanded service range, and increased efficiency.

The waiting time for an operator's response has been kept short at just 31 seconds in 2015 and 35 seconds in 2014. The Contact Centre's service satisfaction level also remained unchanged from its previous level of 80%. Customer requests increased by 22% from the previous year to 95 million calls.

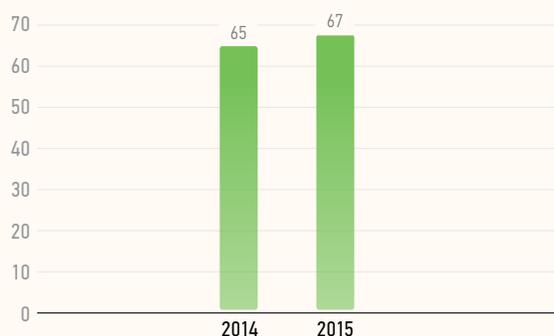
Subscribers of Beeline, MTS, and Megafon have a free call option to Sberbank's Contact Centre by dialing 900 in the home network.

In March 2015, Call Centre World Forum hosted the Crystal Headset Award Ceremony, the key event in the world of call centres. UDCC Sberbank won in three categories: Paraoperator of the Year, Best Monitoring Team, and Best Small Team.

CORPORATE SERVICE QUALITY

We continue to monitor the level of corporate customer satisfaction and the loyalty index. The index increased by 2 points to reach 67 points over 2015.

THE LEVEL OF CORPORATE CUSTOMER SATISFACTION AND THE LOYALTY INDEX.



67 points

THE LEVEL OF CORPORATE CUSTOMER SATISFACTION AND THE LOYALTY INDEX

The assessments of large- and medium-sized customers saw substantial growth. The assessments of small- and microbusinesses have not significantly changed. Like in 2014, the importance of certain parameters of interaction with the bank for customers is largely determined by the difficult economic situation (in particular for small- and microbusinesses):

- ✓ The significance of basic Cash and Settlement Services and their price parameters remain high as customers optimise their expenses on banking services.
- ✓ The Bank' flexibility during the consideration of loan applications is of great importance, including an individual approach to the assessment of the business, lack of collateral on a loan, etc.

Sberbank rolled out the principle of "customer is always right" when handling customer requests: when the bank receives a claim, it compensates customer funds and then considers the claim without the customer's participation. We implemented a pilot project on simplified considerations of company claims where the maximum sum of compensation was increased from RUB 600 to RUB 1,500. Widespread use is planned to start in 2016.

Following the results of the pilot project, we are introducing a project for automated feedback collection from the customers of large- and medium-sized businesses after the consideration of loan transactions, the handling of negative comments, and immediate solutions for customer problems.