



INTERACTION WITH SHAREHOLDERS AND INVESTORS

INTERACTION WITH INSTITUTIONAL INVESTORS

Investor relations team leads in working with the shareholders and investors in the banking sector. The team receives the Best IR in banking sector award of IR Magazine for the second year running. The team actively uses different formats of interaction with the investors:

- ✓ Meetings with the investors at the investment conferences
- ✓ Non-Deal roadshows
- ✓ Conference calls
- ✓ Investor day
- ✓ Analyst Day

Investor team held more than 300 meetings with the institutional investors in the USA, Great Britain, UAE, and in the Asian countries and participated in 16 investment conferences during 2015.

The Investor Relations Department conducts annual perception study since 2011. The findings show a continuous improvement of financial communications, disclosure, presentation materials, and increased access to and recognisability of the Bank management in the investment community, which has a positive impact on the investment history.

INVESTOR DAY

One of the most significant events in 2015 was Investor Day in London. This event was dedicated to the discussion of the goals of the Strategic Development until 2018.

Despite the fact that the Strategy was approved in completely different macroeconomic environment (before the deterioration of macroeconomic indicators, geopolitical situation, and imposition of sanctions), our purpose was to demonstrate to the market that we can achieve our previously stated objectives thanks to large-scale personalisation of the product offers, IT development, and structural changes aimed at increasing the operational efficiency.

In all, more than 800 participants took part in the event, with 110 participating in person and the rest of the audience watching live broadcast at sberbankinvestorday.com.

Herman Gref, Chairman of the Board and CEO of Sberbank, and members of the Board of Sberbank, and the investor team addressed the investors.

After the event, a survey and feedback analysis were conducted, actually all the reviews being positive.

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“... I was totally floored by the entire management team’s passion for innovation and the technology and expense initiatives outlined. This was unexpected and certainly not ‘normal’ for most banks, let alone one with an already dominant position and quasi-state sponsorship. I think Sberbank is perhaps the most innovative bank in the world right now, in addition to being the cheapest one and with the best deposit base... I really appreciate the effort that went into such a successful event, and I just wanted to thank you for including me. We are very happy shareholders.”

Investor 1

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“Tech initiative and focus are just super impressive, not many banks are so ahead of the game in their thinking”

Investor 2

COMMITTEE FOR INTERACTION WITH MINORITY SHAREHOLDERS

To maintain ongoing communications with minority shareholders, the Committee for Interaction with Minority Shareholders continues its activity at Sberbank presided over by A.V. Danilov-Danilyan. In 2015, the Committee thoroughly engaged itself in the study of the activities of individual business units as well as aspects of corporate governance.

At the meetings of the Committee held in Moscow, reports and presentations were heard on the development of the corporate and retail blocks, on the development and improvement of the Compliance Division, and on the financial results of the Bank operations. Particular attention was paid to the issues of corporate governance and the new version of the bank’s Corporate Governance Code, dividend policy, and to the Supervisory Board activity. The final meeting of the Committee was held in 2015 in Sberbank Corporate University with the participation of member of the Supervisory Board G.G. Melikyan.

Within the Committee’s regional coverage, a meeting in the Far Eastern Regional Bank (Dalnevostochny Bank) was arranged for more than 200 shareholders of the region.