



CORPORATE SOCIAL RESPONSIBILITY

For us, Corporate Social Responsibility (CSR) is an approach that we use to build relationships with our stakeholders. We strive to do our business in a way that would benefit all parties Sberbank interacts with by:

- ✓ providing affordable and high-quality banking services to our customers to help them implement their plans and improve their living conditions;
- ✓ providing our employees with a workplace that they enjoy working in and that unlocks their potential;
- ✓ becoming a sustainable and profitable investment target for our shareholders; and
- ✓ providing community with development opportunities that can improve living standards.

Currently, Sberbank is undergoing large-scale transformations and change to better handle external challenges. We are committed to becoming a mature company with a high degree of technological, organisational, and managerial aptitude to cope with tasks of any scale or difficulty. We would like CSR to be one of the founding principles of Sberbank's new culture that creates favourable conditions for cooperation between business and society, while promoting the achievement of positive results for all parties.