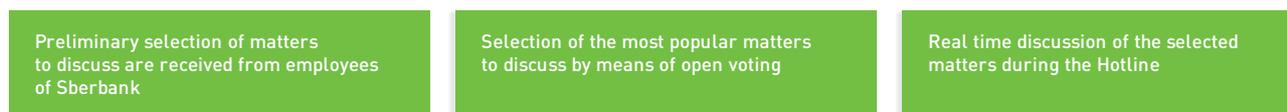


## Dialog with employees

Sberbank has an open system of corporate communications that takes into consideration the opinions of all employees. The Hotline with German Gref Chairman of the Management Board, is used as a key communication channel between senior management and employees. In 2015, [a special website](#) was created for selection of matters to discuss during the Hotline.

The employee Hotline of President of the Bank, German Gref, that was held in 2015, was awarded the silver prize at the IC Brilliance Awards in the "Best Employee Engagement" category, as an initiative that contributes to development of corporate culture and efficient engagement with employees.

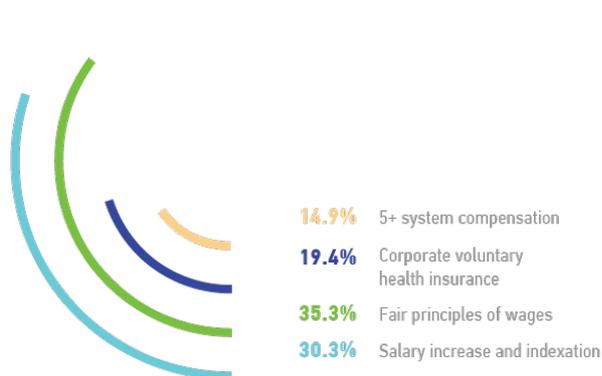
### Functional diagram of "Hotline with German Gref"



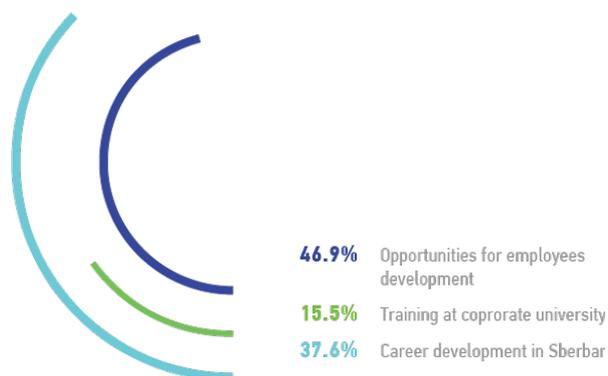
In 2015, 4,200 matters for discussion were received from 6,400 employees using various corporate communication channels.

### Statistics of questions received from employees during preparation for the Hotline with Herman Gref in 2015

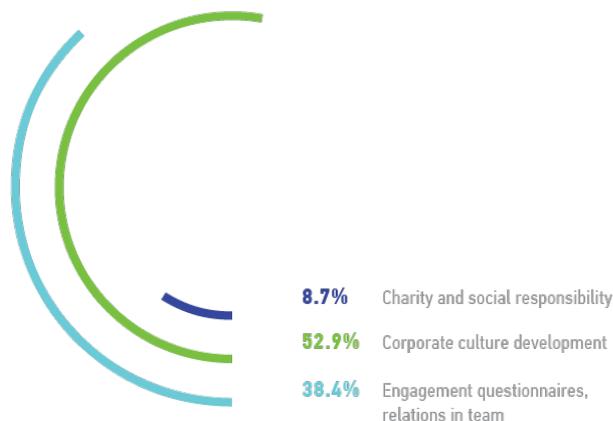
#### Salary system



#### Development and training



#### Corporate culture



#### Business management



## Replies to matters discussed during the Hotline

Matter	Reply of Herman Gref
Are there plans to index salaries next year?	<p>We are switching from the salary indexation approach to a differentiated approach, which means that the salary increase rate depends on employee performance and their conduct complying with Sberbank values.</p> <p>Despite the difficult economic situation, we plan to revise salaries in 2016.</p>
Is it planned to limit the number of inquiries made by Sberbank?	<p>We believe that the inquiries are an important tool for qualitative evaluation of the organisation's efficiency. In particular, because it is only possible to evaluate the corporate culture by interviewing the employees.</p> <p>The more honest the answers that the person gives, the more realistic the results will be. That is why we are interested in employee participation in our inquiries. Moreover, it only takes 15-20 minutes each month to fill in the inquiry form.</p>
To which extent do these inquiries reflect the actual performance of Sberbank?	<p>We are working on improvement of inquiries to eliminate the redundancy of questions and have developed an IT-system to make the participation process easier.</p>
How developed is the culture of tolerance of mistakes in Sberbank?	<p>We believe that it is very important to accept mistakes, discuss them in an open way and learn lessons. We ask our employees to admit mistakes in a timely manner instead of concealing them until negative consequences emerge.</p> <p>We strongly believe that managers should serve as an example for their staff. Therefore, we developed the "Tutorship" and "Emotional intelligence" programmes for corporate culture development training for management. We believe that these trainings will contribute to the management dialogue with their staff on mistakes committed.</p>

## The Voice of Internal Clients

Within activities in 2015 to increase the quality of internal services, Sberbank organised research into the level of satisfaction of internal customers, encompassing more than 80 internal services (for example provision of goods, organisation of corporate catering, voluntary medical insurance, and training and development of staff). Respondents included more than 40% of Sberbank employees. Based on the results of this research, the average satisfaction indicator of internal clients increased by 9 percentage points to 69%.

Increasing the quality of internal services is the result of the daily activities of the departments that are responsible for their provision. In 2015 more than 150 centralised initiatives were implemented to improve Sberbank's internal services and more than 500 were implemented at the level of regional offices.