

IMPLEMENTATION OF THE STRATEGY

MISSION AND VALUES

OUR MISSION

We instil confidence, provide reliability, and make people's lives better by helping them fulfil their aspirations and dreams.

Our mission determines the scope of Sberbank's activities and emphasises its crucial role in the Russian economy. As clearly implied by this philosophy, the needs, dreams, and goals of our clients give guidance to our activities. It also stresses that becoming one of the leading credit institutions of the world for Sberbank hinges on personal and professional achievements of our employees and their concerted effort as a team of people who share common values. High goals can be attained by a like-minded team united by a common value system.

OUR VALUES

Our values are at the core of our attitude toward life and work; they are an internal compass that helps us make decisions in complex situations; these are the principles that we follow always and everywhere.

Guiding points that help us make the right decisions in any situations:

I AM A LEADER

WE TAKE RESPONSIBILITY FOR OUR ACTIONS AND FOR WHAT IS HAPPENING AROUND US.

WE ARE HONEST WITH EACH OTHER AND WITH OUR CLIENTS.

WE CONTINUOUSLY DEVELOP AND IMPROVE OURSELVES, THE BANK, AND OUR ENVIRONMENT.

WE ARE A TEAM

WE GLADLY HELP EACH OTHER WORKING TO ACHIEVE A COMMON GOAL.

WE HELP OUR COLLEAGUES GROW AND DEVELOP.

WE ARE OPEN AND TRUST OUR COLLEAGUES.

ALL FOR THE CUSTOMER

ALL OUR ACTIVITIES ARE BUILT AROUND CLIENTS AND ARE IN THEIR INTERESTS.

WE AIM TO SURPRISE AND DELIGHT CLIENTS WITH THE QUALITY OF OUR SERVICES AND ATTITUDE.

WE EXCEED CLIENT EXPECTATIONS.

GUIDING RULES

- ✓ Be more than just a bank.
- ✓ Be attentive to every client, give priority to their needs.
- ✓ Build relationships, not just sell a product.
- ✓ Improve yourself and your environment day-by-day.
- ✓ Never take advantage of your client's inefficiency.
- ✓ Follow the spirit, not only the letter of the law.
- ✓ Any employee is an envoy of the Bank.
- ✓ Loyalty to the Bank, teamwork, common success imply everyone's success.

WHAT IS SBERBANK



TO CLIENTS

- ✓ A bank that values each client
- ✓ A partner-bank that is always ready to help each client in issues related to finance
- ✓ A bank that can be trusted as being financially stable and transparent offering fair terms, prompt and convenient service, helping its clients make a choice and take the best financial decision in their interests.
- ✓ A bank that never stops in improving itself and its operations for the benefit of its clients
- ✓ The best bank on the market.



TO EMPLOYEES

- ✓ A bank that values its employees and takes care of them
- ✓ A place where employees can develop personally and professionally, a bank where the best professionals want to be employed
- ✓ A place where employees are not cogs in the machine but are actively involved in all the processes
- ✓ A bank that offers its employees fair remuneration and social status
- ✓ An exciting place to work
- ✓ A bank one can be proud of, a respected institution where employees are confident about their future



TO SHAREHOLDERS AND INVESTORS

- ✓ The national leader in core business segments
- ✓ A bank that is dedicated to high corporate governance standards, that builds operations on the principles of openness, transparency, and consistency
- ✓ A bank that consistently pursues a prudent, well balanced, and professional approach to risks
- ✓ A bank that has adopted high standards of social responsibility



TO COMMUNITY

- ✓ The leading bank, a pillar of the country's financial system, its growth, and prosperity
- ✓ An active contributor to the economic and social development of each region, town, or city
- ✓ A Russian bank that actively contributes to the development of the global financial system
- ✓ A responsible bank that is aware of the implications that its decisions may have and that actively invests in the growth of financial competence and culture
- ✓ A bank with proactive staff