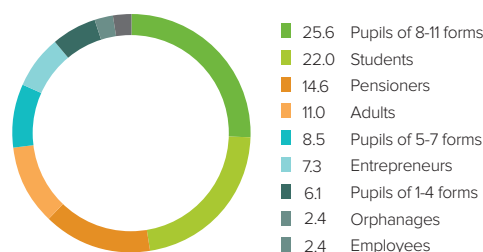


Enhancing financial literacy

Sberbank pays attention to enhancing the financial literacy of the Russian population in general and of company employees in particular. In 2016, over 150 different initiatives were implemented in this area.

Structure of initiatives by segments, %



Examples of initiatives in the field of financial literacy

“I like Sberbank” Incentive Program

The purpose of the Program is to enhance the financial literacy of Sberbank employees and clients by distributing information on banking products and services, thus engaging employees and clients in the use of Sberbank products and services. The Program was implemented within the framework of a uniform creative communication platform and encompassed over 60,000 people, of whom over 60% were Sberbank employees. The level of satisfaction with the Program is fairly high—8.9 out of a possible 10 points.

Seminars for pensioners in the regions of Russia

The purpose of the Program is to help mature and elderly people master modern banking solutions and use them in their daily life. During the day of financial literacy for pensioners, 10 training seminars on “The advantages and benefits of bank cards. Specifics of offers for pensioners” were held. Everyone wishing to attend the seminar registered on the portal of governmental services. 430 people took part in the initiative.

A similar Program was aimed at enhancing pupils' awareness of modern banking products and the rules for their safe use. Sberbank took a scrupulous approach to implementing this educational initiative: in collaboration with Bank of Russia it held 180 webinars “Your safe pocket bank”, organized the All-Russian Academic Olympic Games on the Financial Market and Basic Consumer Knowledge for senior pupils, and gave lectures and held seminars on areas of banking activity and the basics of financial literacy. The events encompassed 39,000 Russian pupils and 40 regions.

All-Russian Savings Week – 2016

The purpose of the Program is to develop the national initiative "Contribution to the Enhanced Financial Literacy of the Population and the Development of Financial Education in Russia." The training program involved digital communication channels such as the websites Sberbank.ru and finprosto.ru as well as the social networks V Kontakte, Odnoklassniki, Facebook, and Twitter and the Sberbank intranet portal for employees. In nine cities of the Stavropol Krai and the Khanty-Mansi Autonomous District, training seminars dedicated to the insurance market in Russia and abroad and to Sberbank's insurance products were held. The initiative encompassed 2,000 people.

Development of the informational and educational financial literacy portal finprosto.ru

The purpose of the portal is to communicate information on banking products and services to the public. 125,000 unique users and 31,100 registered users visited finprosto.ru, where interactive training materials and services intended for various audiences are posted. The visitors who complete online courses successfully receive useful e-books as a prize.