Instruments of interaction with stakeholders

Clients	Research, polls of clients	For the purpose of analysis of client needs, research of attitude of consumers toward financial services in general and Sberbank's services in particular and research of behavior and lifestyle of clients for the elaboration of the value offer for them are being performed. For receipt of client feedback, the complex system "Voice of the Client" is in place	Sberbank, all subsidiary banks
Employees	Events; internal communication channels	• Polls of involvement, pulse polls, and sampling atmosphere in teams • Assessment of satisfaction of clients with the scope and the quality of internal services – "Voice of the Internal Client" system • Direct line of the President and other senior executives • Lines informing on corporate ethics issues • Meetings with the best employees • Communication channels: corporate portal, corporate TV, general banking mailouts, etc. • For the management: monthly Meetings of Leaders, the annual Forum of Leaders	Sberbank, subsidiary banks and companies
Society	Events; external communication channels	• Activity in mass media content: distribution of press releases, comments, interviews of Sberbank's speakers, holding press briefings and press conferences, arranging press tours • Publication of material facts and financial statements of Sberbank in federal mass media in accordance with the requirements for information disclosure	Sberbank, subsidiary banks and companies
Shareholders	Events; research; meetings of the Committee	• Annual study of Sberbank's perception by investors, assessment of strengths and weaknesses of the investment history (corporate governance, Strategy, Dividend Policy, the quality of information disclosure and communications with investors) in dynamics and in comparison with other international companies of the financial sector • Meetings of the Committee for interaction with minority shareholders with participation of Sberbank's management in Moscow and territorial banks for discussion of topics that are important for minority shareholders • Information disclosure in accordance with the requirements of law	International and Russian institutional investors, private investors

Stakeholders	Instrument	Description	Coverage
State	Events; external communication channels	• Monitoring regulatory activity of the state, federal laws, and regulations of Bank of Russia that have been adopted and are being elaborated. Assessment of regulatory risks, forming Sberbank's position with respect to forthcoming regulatory changes • Elaboration of offers for enhancement of statutory regulation in case of the revelation of gaps and controversies. Forming the Plan of Regulatory Initiatives approved by Sberbank's Executive Board. Submission of reasoned and substantiated offers to federal legislative and executive public authorities and Bank of Russia • Participation in meetings, workshops, roundtables, conferences, parliament hearings, consultancy and expert councils, and other events arranged by federal legislative and executive public authorities and Bank of Russia with respect to bills and drafts of regulatory acts associated with the regulatory risk for Sberbank as well as offers related to the enhancement of statutory regulation • Participation in public discussions of drafts of regulatory acts and assessment of their regulatory impact on conduct of business held by federal authorities	Federal Assembly, Government of Russia, Administration of the President, federal authorities: Ministry of Finance of Russia, Ministry of Economic Development of Russia, Ministry of Communications and Mass Media of Russia, Federal Tax Service, Federal Antimonopoly Service, etc. Bank of Russia
Mass Media	Monitoring and analysis of topics covered by the mass media	Daily/weekly monitoring of mass media in the regions of presence and on the Internet with preparation of analytical reports for the top management and prompt review of the market and the press, including daily monitoring of negative publications in the mass media and applications of clients through state supervisory bodies	Federal and regional Russian and foreign mass media, social media