

List of Abbreviations

ATM	Automated Teller Machine
Bank	OJSC Sberbank of Russia
CEO	Chief Executive Officer
CIS	Commonwealth of Independent States
CJSC	Closed Joint-Stock Company
COSC	Customer Operations Support Centre
CSR	Corporate Social Responsibility
EMBA	Executive Master of Business Administration
FATF	Financial Action Task Force
GDP	Gross Domestic Product
GRI	Global Reporting Initiative
GUP	State Unitary Enterprise
GUP RM	State Unitary Enterprise of the Republic of Mordovia
HR	Human Resources
IDCC	Integrated Distributed Call Centre
IFRS	International Financial Reporting Standards
ISO	International Organisation for Standardisation
LLC	Limited Liability Company
MLTF	Money Laundering and Terrorist Financing
OECD	Organisation for Economic Co-operation and Development
OJSC	Open Joint-Stock Company
OHS	Occupational Health and Safety
PCI DSS	Payment Card Industry Data Security Standard
PIN	Personal Identification Number
RAS	Russian Accounting Standards
SPS	Sberbank Production System
STP	Straight-Through Processing
UEC	Universal Electronic Card
UN	United Nations
UNFCCC	United Nations Framework Convention on Climate Change