

Mission Statement

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By your side

OUR MISSION

- We are committed to instill confidence, we make people's lives better, helping them to fulfill their dreams and aspirations.
- We are determined to build one of the best financial companies in the world, and our success will be based on professionalism, harmony and satisfaction of our employees.

Our mission emphasizes our Bank's crucial role in the Russian economy and our special social role in maintaining confidence, reliability and stability. Our customers, their needs, dreams and goals guide all our activities. The mission sets an ambitious goal: we want to be one of the best financial services companies in the world. It further underlines the importance of our staff and their personal and professional achievements to our success. Lofty objectives are attainable through the concerted efforts of a team that shares common values.

OUR VALUES

- Integrity.
- Drive towards excellence.
- Respect for tradition.
- Trust and responsibility.
- Prudence and professionalism.

- Initiative and creativity.
- Teamwork and effectiveness.
- Openness and goodwill.
- A healthy lifestyle (body, mind and spirit).

Our values define a set of rules, criteria and requirements that every person who is, or wants to be, a member of our team should accept. Our values are a code of principles, with which the management will set goals and assess achievements. Guided by these values, we will form and maintain relationships among our staff; build our management systems and develop relationships between the Bank and its customers, shareholders, investors and the community. It is essential that team members understand and share the bank's philosophy and values so that the bank can progress to a new qualitative level of development.

OUR RULES

- Be more than just a bank.
- Give attention to every client, give priority to his needs.
- Go beyond selling a product; build relationships.
- Improve yourself and your environment day by day.
- Never take advantage of your customer's weakness.
- Follow the spirit, not just the letter of the Law.
- Any employee is the Bank's envoy.
- Loyalty to the Bank, teamwork and common success.

WHAT IS SBERBANK?

To customers

- A bank that values each customer.
- A partner that is always ready to help each customer in issues related to finance.
- A bank that can be trusted as being financially stable and safe; offering fair terms, prompt and convenient service; helping to



make choices and take optimum financial decisions in the customer's interests.

- A bank that never stops improving itself and its operations for the benefit of its customers.
- The best bank in the market.

To employees

- A bank that values its employees and cares for 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 simply cogs in the machine but are actively involved in all processes.
- A bank that offers its employees fair income and social status.
- An exciting place to work.
- A bank one can be proud to work for, a respected institution where employees are confident about their future.

To shareholders and investors

- The market leader in terms of return on equity and profitability.
- 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 risk.
- A bank that has adopted high standards of social responsibility.

To the 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 proactively aids the development of the global financial system.
- A responsible bank that is aware of the implications that its decisions may have and that invests in the growth of the community's financial competence and culture.
- A bank with proactive staff.