

## Financial literacy

Raising financial literacy is just another area where the bank and the society have common interests. We place high emphasis on ensuring availability of financial services and expanding opportunities to use advanced banking products. In 2012 the bank implemented a wide range of initiatives aimed at raising public financial literacy. The projects focused on promoting knowledge of benefits and opportunities offered by banking products, ways how to use them, and supporting households in mastering new banking technologies.

The bank implemented the following projects:

### 1. Awareness campaigns at mass media

The bank used federal periodicals, radio shows, popular Internet resources, and social networks bringing information to the widest possible audience.

A total of 25 awareness campaigns were held that covered nearly 78 million people.

### 2. Special long-term web-based projects designed to raise financial literacy:

- Personal Finance — RBC portal;
- Confidence Circle — Mail.ru portal;
- Sberbank Our Home — the bank's YouTube channel;
- Financial Navigator — VKontakte network; Their total coverage exceeded 8 million users.

### 3. Game and training applications in social media

The bank launched 18 game and training applications that attracted over 20 million users.

Online applications not only helped users understand banking products but trained them in using banking services.

### 4. Financial literacy classes for school and university students

Classes were held in a game-like live format.

Students learned about the opportunities offered by banking products including the benefits of bank cards, special Sberbank products and services designed for young people.

Classes were held in 16 largest Russian cities covering 20,000 senior school pupils and 1—2-year university students.

HELD AS PART OF THE OFFICIAL PROFESSIONAL PUBLIC HOLIDAY FINANCIER DAY 2012

On 7–8 September 2012 Tsentralno-Chernozyomny bank participated in the Russia-wide event Financial Literacy Day at Educational Institutions that was held as part of the official professional public holiday Financier Day 2012. The bank employees gave lectures at 73 educational institutions including 27 universities, 22 colleges, and 24 schools.

Lecturers used multimedia devices and discussed principal retail products offered by Sberbank. All participants in the Financial Literacy Day at Educational Institutions received promotional materials about the bank's products and services. Special focus was made on remote channels of service.

The Financier Day was marked with events held at major educational institutions of the region: Voronezh State University of Engineering Technologies, Voronezh State Technical University, Belgorod National Research University, Voronezh State University of Architecture and Civil Engineering, and others. The events involving 35 experts and lecturers from the bank covered over 2,000 students from 27 cities of the Tsentralno-Chernozyomny Region.

5. Children's training literature

The bank has prepared and issued a unique training book for children above 6 years of age When I Grow Up I'll Become a Sberbanker. In an entertaining format, through the story about two schoolboys who decided to learn more about banks, money and banking products, the book describes financial fundamentals for pre-schoolers and school children.

6. Raising financial literacy among pensioners

A special focus was made on financial literacy programmes for pensioners (see the [Socially Oriented Products](#) section).

Raising financial literacy of Russian households will remain a Sberbank's priority in 2013. This programme will include awareness campaigns in federal mass media and Internet, and other special events designed for various age groups. Special focus will be made on youth and pensioners.