

## Personnel Training

The bank was and remains one of the largest employers of Russia: as of 31 December 2012 the actual number of Sberbank staff exceeded 245,000 employees.

Employees are one of the capital assets securing the bank's high efficiency and competitive ability. In 2012, we set ourselves the objective to switch over the system of personnel training and development to industrial path, to make this process continuous and efficient. Among the main objectives in this area in 2012 we considered the following:

- completion of the performance appraisal system implementation;
- supporting the system of continuous training of each bank employee;
- creation of training and development infrastructure for the bank's top-management and specialists.

Following the results of 2012 the bank achieved the following objectives:

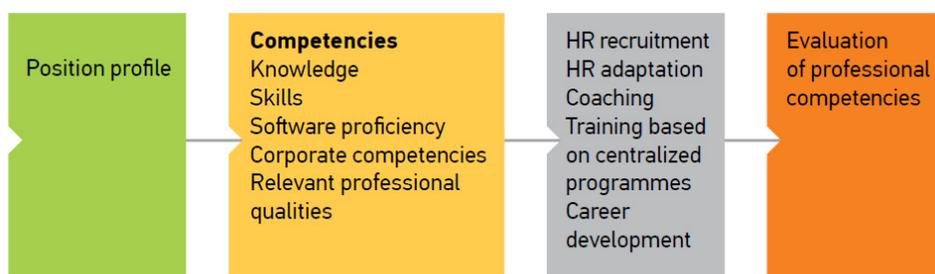
### Mass training

In 2012, the bank established and running at full capacity the Training Centre of the Personnel Policy Department for common service staff. The Centre was created in accordance with the Mass Training Concept approved by Sberbank Board in 2011. It includes 17 training centres located in all regional banks, in which almost 400 people are involved. Each Regional Bank Training Centre undergoes the assessment procedure based on the system of key performance indicators. All training managers also regularly undergo the qualification assessment.

Today about 62%, or more than 152,000 of the bank staff are common service staff (CSS), linear management and specialists involved in customer interaction. For each group of specialists their competence profile is defined and the training matrix is formed, on this basis are developed the plan and contents of training programmes.

Along with specialized skills and competences in the training process the bank's staff get knowledge in the sphere of general skills and competences which they can use in any occupation, including outside bank. For example, the courses Business Correspondence, Telephone Negotiating Skills, Efficient Presentation, Conflict Management and others form part of the training of common service staff.

TRAINING ON COMPETENCES (GENERAL SCHEME)



In 2012, thanks to this approach the bank managed to regulate and make transparent the processes of assessment, planning and organization of training process for common service staff. Created in the bank the training system for CSS allowed to resolve one of the main 2012 objectives: to start implementation of the monitoring system of training programmes quality.

Considering scale of the objective, in 2012 the bank paid special attention to training of specialists involved in servicing of retail customers, small and micro business as well as in work with problem assets.

To organize trainings for EPG in 2012 the bank used such delivery modes as training, E-learning, skill development on-the-job, supervision, as well as post-training support on-the-job. Training plans are placed on the internal information resource — corporate Intranet-portal, accessible to the majority of Sberbank employees and available upon request.

**HEAD CASHIER OF THE TRANSACTION DEPARTMENT NAUMOV VITALY ALEKSEEVICH:**

— I joined the bank in October 2012. After resolving all formal issues and document processing for employment as head cashier I was immediately sent to the two-week adaptation programme for newcomers — the Basic Course. The study time was paid as working time, and indeed it was strenuous work since during these two weeks I had to complete many courses required for the successful individual start with the bank.

[Our] Training took place in Sberbank Training centre at Perovo Pole. Within the framework of the Comprehensive training programme we studied the basics of banking business, cash-desk work, teller rules, we were told about how the bank is organized, how to behave with colleagues and customers, how to identify them, we were informed about financial responsibility as well as we were familiarized with other topics relevant during independent work. I really liked the two-day training on sales. I consider that this subject should deserve more attention since it was the most useful for my job profile.

After successful completion of the Comprehensive training programme I was sent to the Transaction department for the head cashier position. However, I started independent work not at once: I was assigned to skilled instructors and worked side by side at the teller window under experienced employee nearly a month. I observed their work and asked questions, making relevant notes for myself. Besides, all this time I studied instructions and practical techniques of carrying out specific banking transactions until I felt that I was ready for independent work with customers.

Currently, having access to the Corporate portal, I know what opportunities I have for further training and career development. It became interesting to work with customers and in the near future it would be desirable to apply the received skills not only in communication with mass-market customers, but also in contacts with high-yield segment representatives as well as with VIP-customers.

I do like my job. Now I am a fourth year student of the Institute

of communicative technologies in Enterprise Management and upon graduation I plan to commit myself to work with Sberbank.

In 2012, the bank developed 177 centralized training programmes, 110 of which were implemented remotely. Due to that the share of distance learning in the total scope of training for EPG amounted to 62%, while 38% continue full-time training. In 2013, we intend to develop further systems of distance learning through LMS (Learning Management System) development and plan to transfer another 8% of full time training to a remote format. It allows to increase training accessibility and to reduce costs on course preparation.

#### GROWTH OF AWARENESS ON TRAINING PROGRAMMES (RESULTS OF THE INTERNAL EMPLOYEES' POLL)

In % from the total number of poll participants

	For the last year I participated in trainings, seminars, training conferences more than once			I regularly undergo distant-learning courses in Sberbank Automated System of Personnel Training (ASPT)			I have got an access to the Sberbank Automated System of Personnel Training (ASPT)		
	2010	2011	2012	2010	2011	2012	2010	2011	2012
Senior Manager	59.9	71.5	81.4	75.1	79.9	80.8	45.3	52.5	56.8
Mid-level Manager	46.3	54.9	72.2	78.3	82.6	87.2	46.9	48.7	58.0
Junior Manager	54.6	60.6	71.4	76.3	81.7	87.3	58.5	61.6	68.1
Specialist	26.6	33.2	50.7	49.0	54.3	69.5	32.6	36.6	51.4
Common service staff	55.7	59.3	60.0	45.8	53.3	65.7	47.7	50.7	60.1



#### Corporate University

In the past year was established Sberbank Corporate University. Its main objective is to provide the bank's subdivision managers and key specialists with the most up-to-date business education. The bank created a corporate model of managers' competence evaluation and the their qualification level used as a basis for training planning, business-skills and professional knowledge development. In 2012, managers and key specialists in subdivisions of corporate, retail and transaction blocks both in the Central administrative office and in regions were assessed in this way. We plan to continue this effort in 2013.

In 2012, we continued implementation of long-term programmes with leading business-schools on personnel training and development. The main emphasis in programmes was made on involvement of regional banks' managers which account for over 90% of the audience.

In 2012, training was completed by:

- 427 participants of the joint educational programme with INSEAD-NES business schools the Sberbank 500 — Programme for Leaders;
- 50 participants of the LBS-Sberbank Programme in Management and Finance for Bankers prepared jointly with London Business School (LBS).

In July 2012 as part of the new course of the Sberbank 500 — Programme for Leaders programme 496 people started their training.

The second course (56 people) started training on a joint educational programme with London Business School, which peculiarity is conducting four modules in London at LBS site.

Programmes of development for the bank's Board members and Heads of the bank's regional subdivisions are developed and realized.

So far, it's relatively small scale taking into account that in Sberbank there are

some 20,000 top managers. The bank has plans for development of such programmes and extension of the list of partners competent in teaching of informational technologies and risk management.

IN 2012, THE FOLLOWING MEETINGS AND PROGRAMMES WERE ORGANIZED AND CONDUCTED FOR THE BANK SPECIALISTS:

- a meeting with Henry Kissinger on the topic Modern world politics – 25 participants;
- a lecture by Paul Krugman on the topic Russia in the context of global changes in the world economy – 550 participants;
- a lecture by Satyajit Das on the topic Secret tricks of the hedge: economists know nothing about them, they are not described in textbooks – 150 participants;
- a lecture by Tony Blair on the topic Modern political world view. New Challenges (China, America, Central Asia) – 550 participants;
- a lecture and business workshop by Janelle Barlow Brand-Oriented Service – 14,160 participants;
- Beth Noveck, Andrey Shleifer, Tim Kelsy: Breaking the management deadlock: wisdom of crowd or authoritarian genius – 40 participants;
- Michael McGannon's programme Business-Leader Health – 99 people;
- Erik Weißenmayer: Success Philosophy: Overcoming Impossible – 14,250 participants;
- master-class with participation of Manfred Kets de Vries Leadership challenge: Emotional Potential Development – 18 people.

At the end of 2012 the Virtual School project had a successful start under which the registered employees were provided with the opportunity to read electronic books from Sberbank Library series.

Within the framework of the Virtual School distant learning portal development, in the Internet an application for iPad was developed to download and read books, and also electronic and audio books were loaded. By the end of 2012 on the Virtual School portal 24 electronic books were loaded. The Virtual School project is implemented stage by stage, gradually increasing the number of employees for whom this resource is available. By the end of 2013 we plan that about 20,000 employees will be able to use this resource.