

Contents of the Report

OJSC Sberbank of Russia report on corporate social responsibility for 2012 (hereinafter — the Report) forms part of the bank Annual report which also includes the Management Report and Financial statements. The previous report on corporate social responsibility as part of the bank Annual report for 2011 was disclosed at the Annual general meeting of the bank shareholders on June 1, 2012.

The Report discloses the bank performance results following the priority growth areas, determined by its Policy in the sphere of corporate social responsibility, including:

- contribution to economic growth and business development: small business support, ensuring availability of financial services, participation in creation of the legal environment;
- social aspect of business: customer service quality improvement, enhancement of the population financial literacy, ensuring availability of financial services, offering socially responsible products and services, safety of banking products and transactions;
- local communities' support, charity and sponsorship;
- responsible corporate behavior;
- own environmental impact, minimization of negative environmental impact
- investing in human capital: personnel training, development of motivation systems and personnel remuneration, corporate benefits, employment for persons with disabilities.

Special attention in the report is paid to the issues of stakeholders' engagement. For definition of the Report contents were carried out the following procedures:

- interviewing of the bank managers;
- analysis of the sectoral nonfinancial reporting contents;
- analysis of the Russian business press;
- the results of the employees and customers' surveys;
- the results of institutional investors' survey;
- the results of the public discussion of the previous Report with the use of the crowdsourcing platform .

The Report takes into account essential subjects that are of interest for the bank key stakeholders, including:

- corporate and retail customers;
- employees;

- society and local communities;
- majority and minority shareholders, investors;
- the state represented by federal, regional and municipal government authorities.

The list of main stakeholders was developed in the course of preparation of the Bank [Corporate Social Responsibility Policy](#).