



DEEP DIVE:

ESG

**Transformation
at Sber**

29/11/2021



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Speakers



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First Deputy Chairman
of the Executive Board



**Stanislav
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Deputy Chairman
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**Tatyana
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Senior Vice-
President for ESG



**Dzhangir
Dzhangirov**

Senior Vice President,
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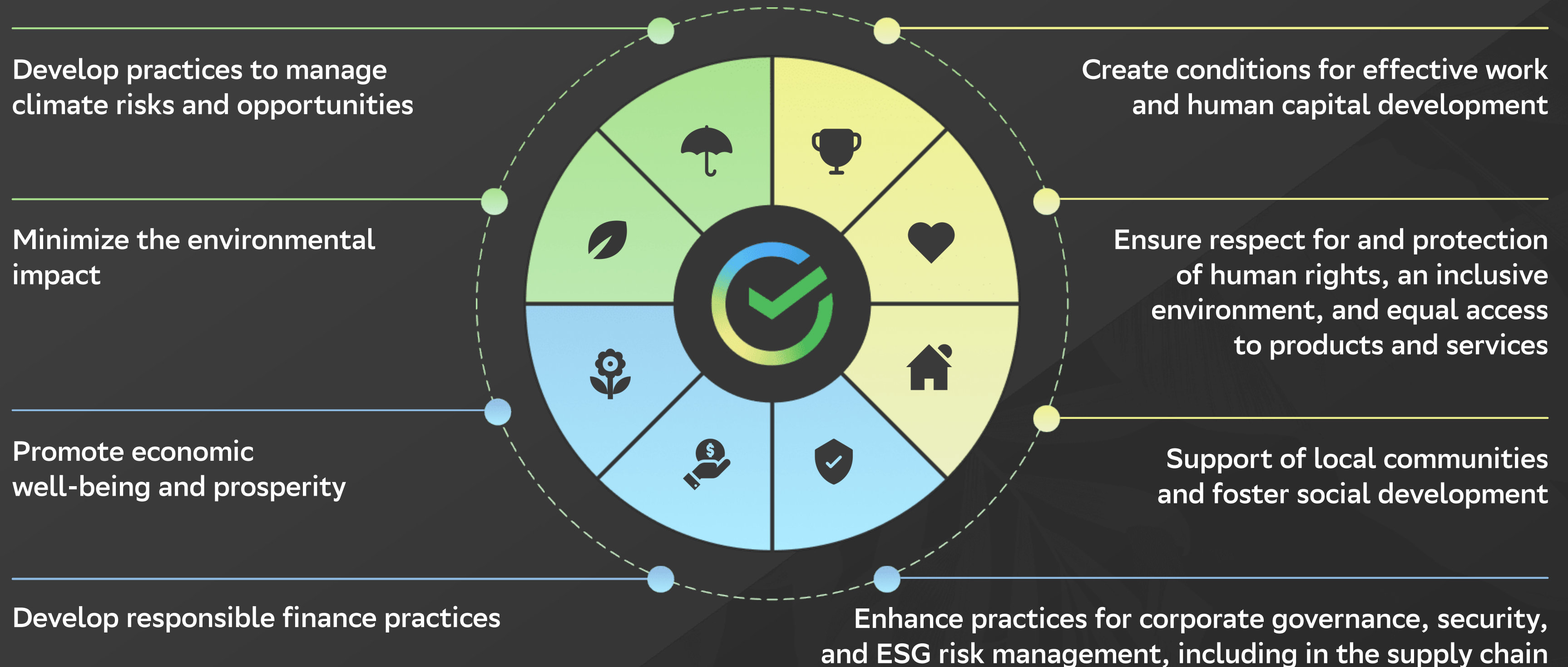
Alexander Vedyakhin

First Deputy Chairman of the Executive Board

Climate strategy

ESG integration by business lines

Sber's priorities for the ESG Policy



SDGs relevant for Sber



Results of greenhouse gas emissions assessment

SCOPE 1

– direct emissions of a company due to operating activities using sources owned or controlled by the company.

SberBank

119 K tons, CO2-equiv ↓ by 11% from 2019

Subsidiary banks and companies

11.5 K tons, CO2-equiv

Scope 1, total:

131 K tons, CO2-equiv in 2020

SCOPE 2

– indirect emissions from the generation of consumed electricity and heat.

SberBank

478 K tons, CO2-equiv ↓ by 10% from 2019

Subsidiary banks and companies

84 K tons, CO2-equiv

Scope 2, total:

562 K tons, CO2-equiv in 2020

SCOPE 3

– other indirect emissions including those associated with providing of financial services.

CALCULATION IN PROGRESS

23 out of 54 subsidiary companies where Sber has a 50%+ stake. In 2022, the remaining 31 subsidiary companies will be added to the scope

Emissions for Scope 1 and 2 are calculated based on GHG Protocol, ISO 14 064, IPCC Guidelines for National Greenhouse Gas Inventories, Order of Ministry of Natural Resources and Environment dated 30 June 2015 No 300 and dated 29 June 2017 No 330.

Sber's greenhouse gas emissions: Scope 1

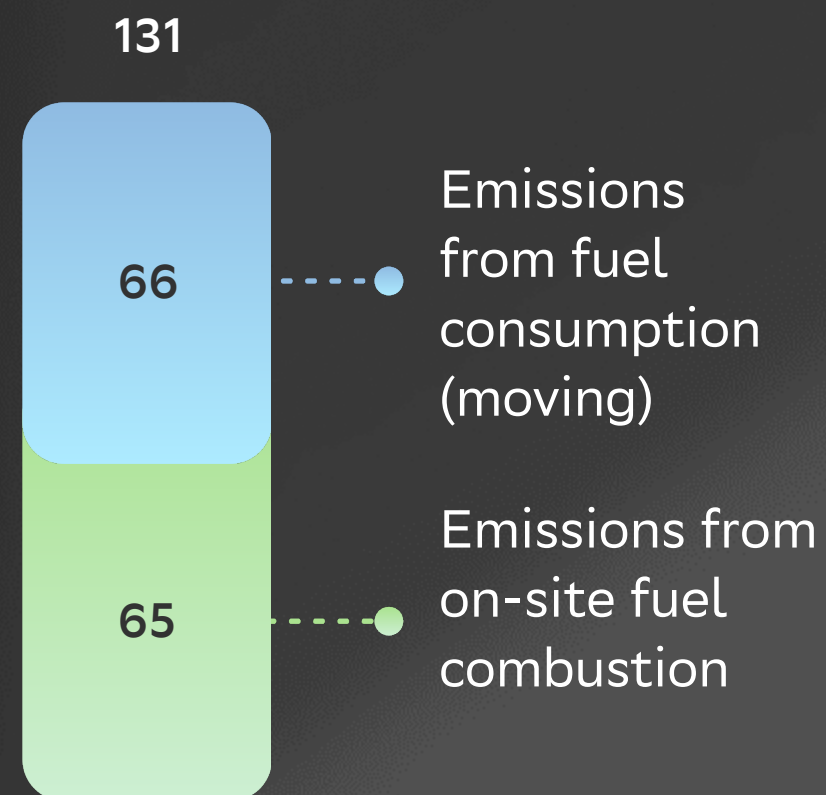
Sources of emissions:

- Burning fuel in stationary energy sources
- Burning fuel using corporate vehicles
- Cooling agent leak

Scope 1 boundaries:

- SberBank
- Subsidiary banks
- Other subsidiary companies

Sber emissions as per Scope 1, 2020, K tons, CO₂-eqv

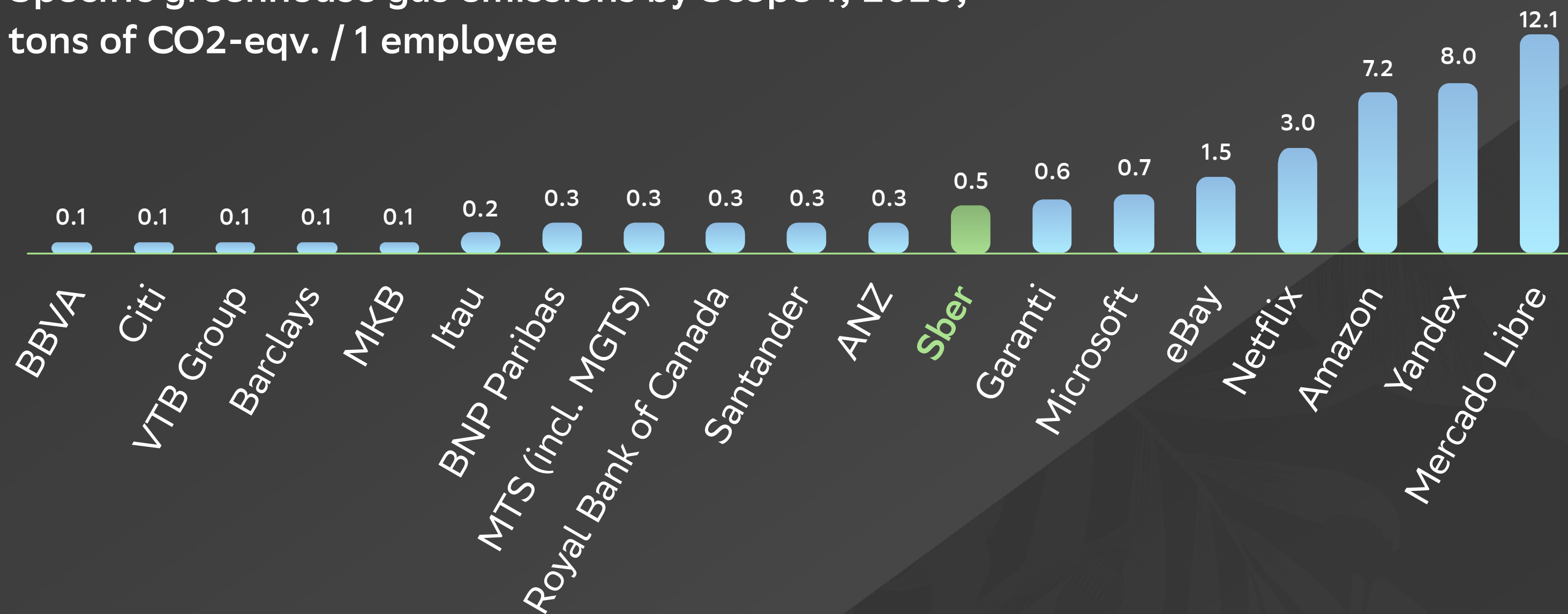


Factors influencing the volume of emissions:

- Large car fleet with more than 20 mn liters of fuel consumed
- 13.6k branches in Russia

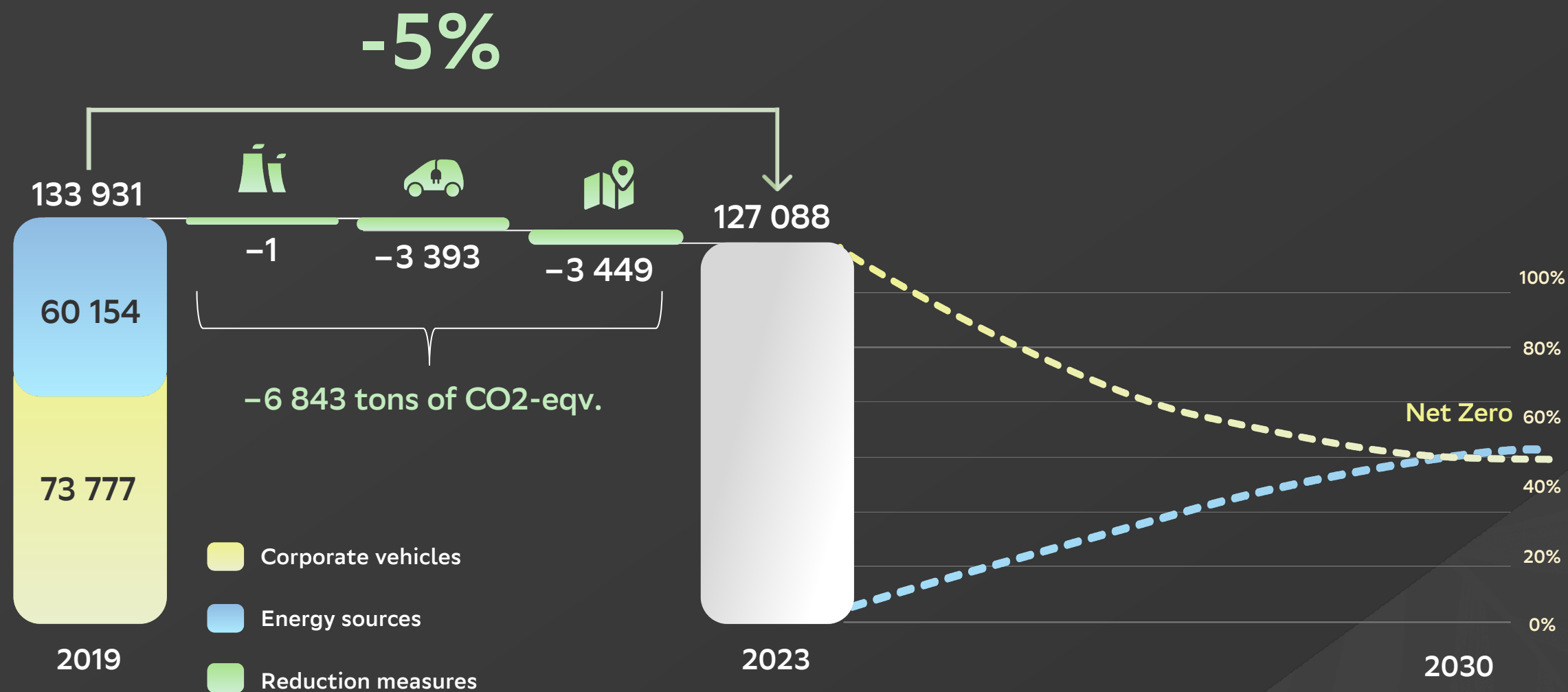
Comparative analysis of Scope 1 greenhouse gas emissions

Specific greenhouse gas emissions by Scope 1, 2020,
tons of CO₂-eqv. / 1 employee



Source: companies' public data, Sber's analysis

Potential for decreasing greenhouse gas emissions by Sber for Scope 1



- Overhauling heating and boiler facilities
- Optimizing routes and decreasing the number of facilities
- Replacing corporate vehicles with hybrid and electric ones

- Share of emissions compared to the base year (RS), %
- Share of offset emissions (LS), %

Scope 1 emission
reduction targets:

Net Zero
by the end
of 2030

Sber's greenhouse gas emissions: Scope 2

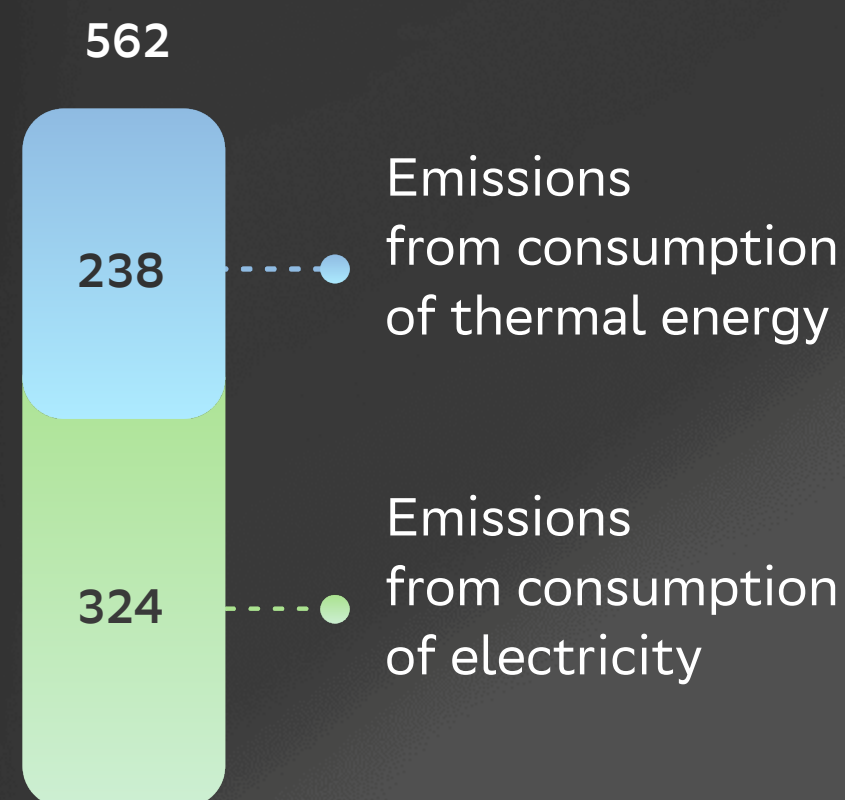
Sources of emissions:

- Purchased electricity
- Purchased heat

Scope 2 boundaries:

- SberBank
- Subsidiary banks
- Other SACs

Sber emissions as per Scope 2, 2020, K tons, CO₂-eqv

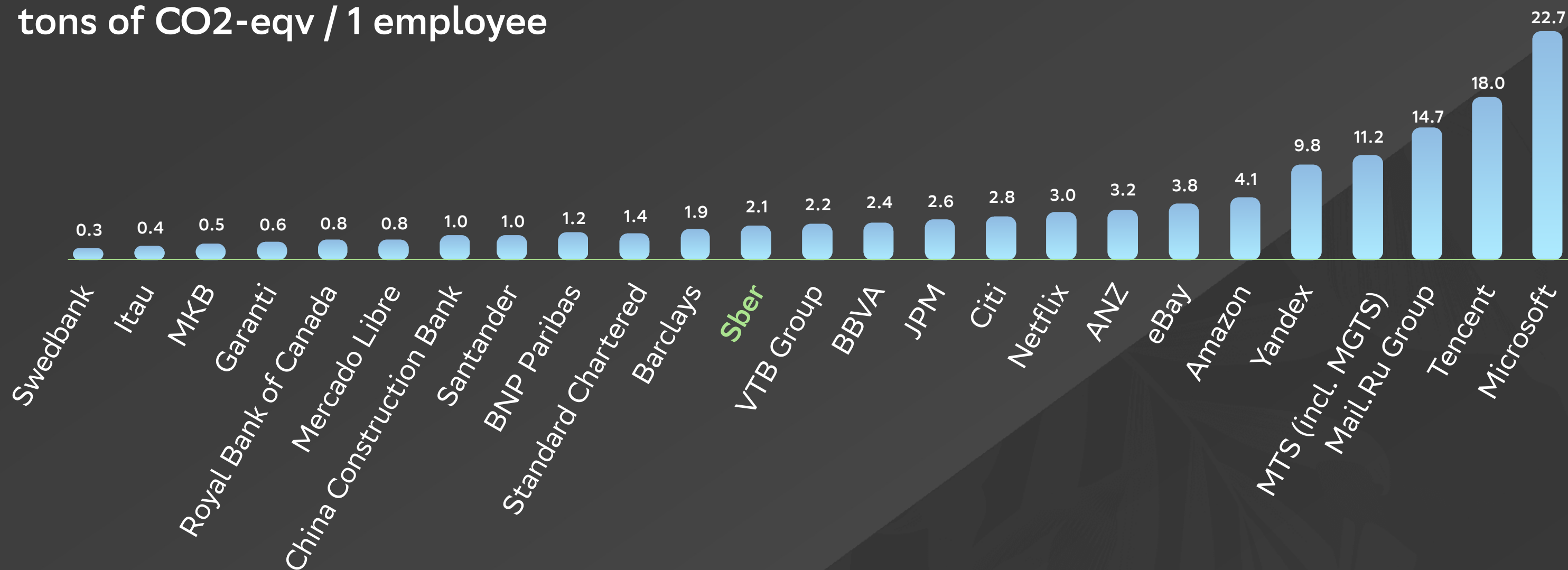


Factors influencing the volume of emissions:

- Large number of offices and branches (13.6k) in Russia, which consume the purchased electricity and heat for lighting and heating.

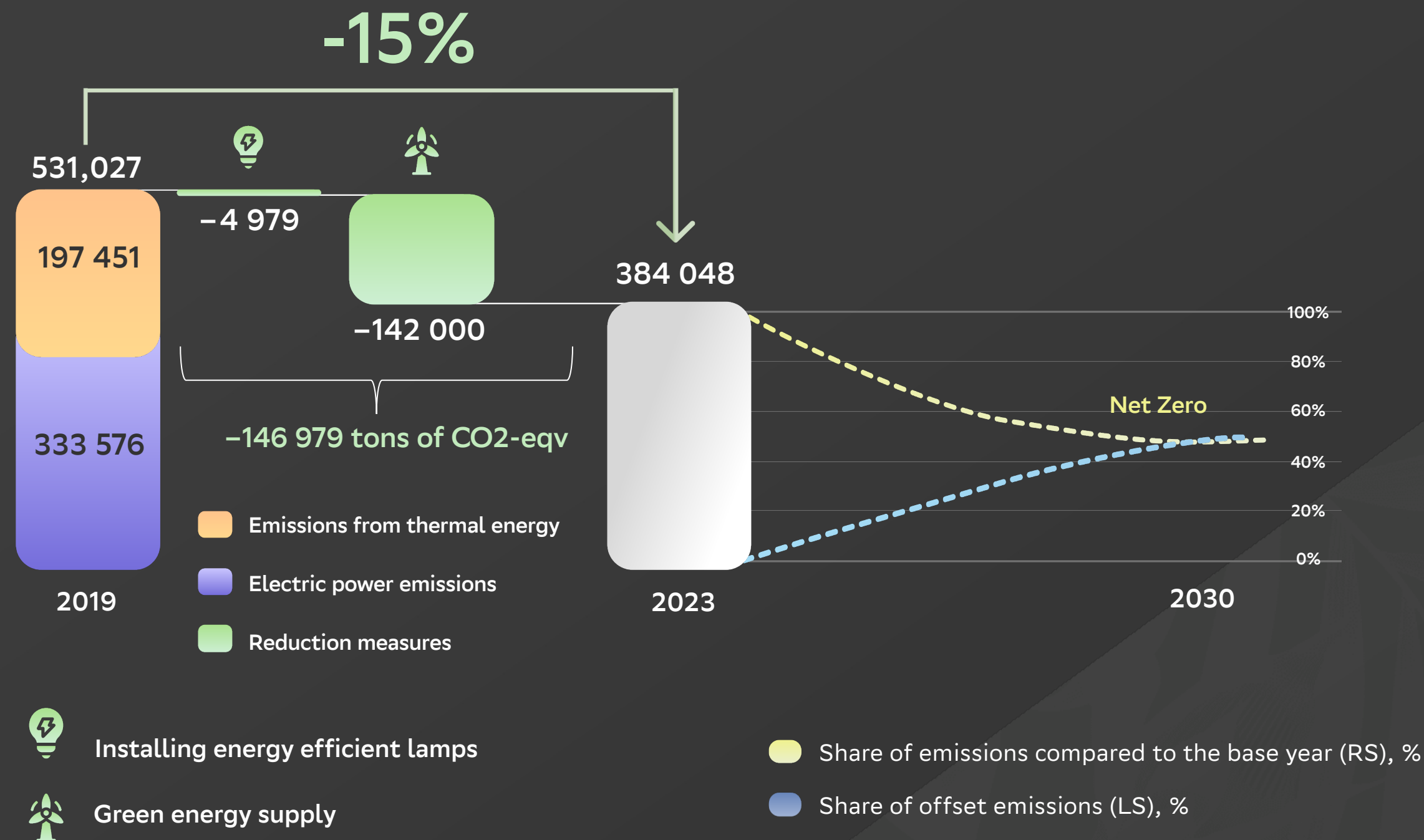
Comparative analysis of Scope 2 greenhouse gas emissions

Specific Scope 2 emissions of greenhouse gas, 2020,
tons of CO₂-eqv / 1 employee



Source: companies' public data, Sber's analysis

Potential for decreasing greenhouse gas emissions by Sber for Scope 2



Scope 2 emission
reduction targets:

Net Zero
by the end
of 2030

Sber's greenhouse gas emissions: Scope 3

The calculations are based on the GHG Protocol methodology

Upstream

(product creation chain)

- Purchased goods and services
- Fixed assets
- Consumed heat and electricity (not in Scopes 1 and 2)
- Transport and distribution of goods and services procured
- Waste produced by the Bank
- Business trips of employees and members of the Supervisory Board
- Transportation of employees to their workplaces
- Rented buildings and structures

Downstream

(product sales and use chain)

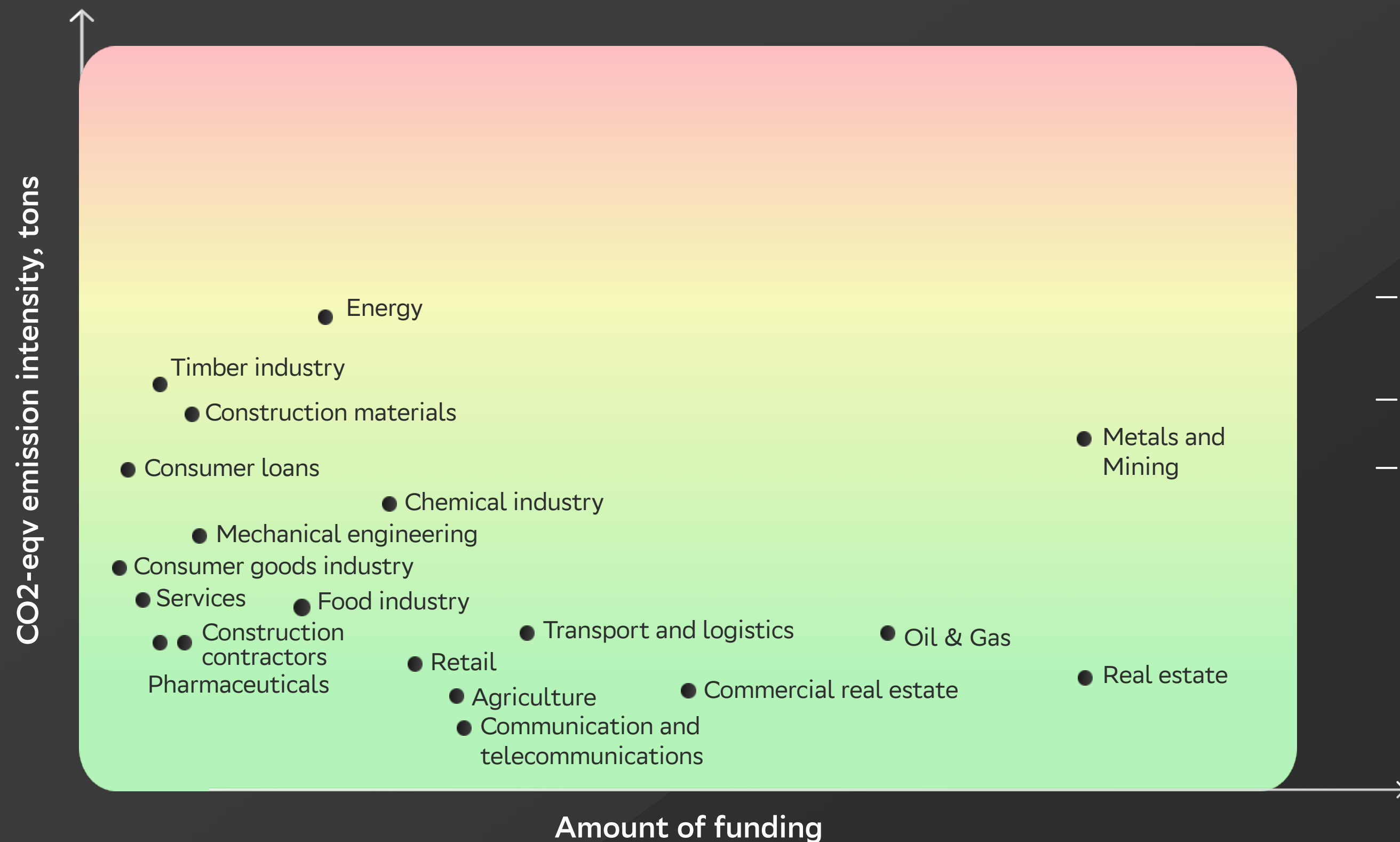
- Loan portfolio
- Franchises
- Product transportation and distribution
- Recycling of sold products
- Use of sold products
- Handling of sold products in the end of their life cycle
- Equipment rental

● – data available for calculation

● – insufficient data as of 2021

● – not applicable according to GHG Protocol methodology

Industry breakdown of climate risk



- Calculation in accordance with the GHG Protocol, PCAF methodology
- Scope includes PJSC Sberbank
- Based on industry average benchmarks

Responsible financing: lending

RUB 140.5 _{bn}

ESG loans

> RUB 65 _{bn}



Credit products that contain requirements on improving non-financial conditions in the form of floating rate parameters and/or covenants. Customers can ask to include ESG covenants in the credit contract.

Green loans

> RUB 75 _{bn}



Investment lending or project funding deals where loans are used for implementation of green projects.



Goal for 2021:

**RUB
200
bn**



Direct subsidy mechanism for interest rates of green and ESG loans

Additional effect —
> RUB 100 bn

Responsible financing: Debt instruments

Consulting on the strategies and instruments for raising capital

Preparing and issuing bonds on debt capital markets



Green bonds

RUB 100 bn
2020



Green perpetual Eurobonds

CHF 250 mn
2021



АТОМЭНЕРГОПРОМ
РОСАТОМ

Green bonds

RUB 10 bn
2021



Social bonds

RUB 4.5 bn
2021



Green bonds

RUB 10 bn
2021



Social eurobonds

USD 300 mn
2021



Infrastructure bonds (national projects)

RUB 10 bn
2021



Green bonds

RUB 25 bn
2021

Sber`s Green bonds

Green bond infrastructure:

- Green bond concept based on green bond principles ICMA
- Third-party verifying organization for green bond assessment
- Green bond program, up to RUB 250 bn

RUB 25 bn

the first issue of green bonds

- Rate 8.8%, maturity period – 2 years
- Level of meeting ICMA – GR1 principles (highest)
- Number of investors: more than 7.5K

Loans for building 8 solar power stations refinanced

75 MW

Unified power system station of mid-Volga Region

180 MW

five unified power system stations of the Southern Region

50 MW

two unified power system stations of the Urals

Total emission reduction – **around 80K tons of CO2**

Green certificates

Sber blockchain platform for trading in green certificates

Green certificates:

- confirm that the energy comes from renewable sources
- allow to partially offset carbon footprint of the buying company

Application of blockchain platform:

- unites all market participants: power generating companies, power sales companies, regulators and buyers
- guarantees the authenticity of green certificates
- the transaction security for participants
- drives down the risks of greenwashing and reporting manipulations

40 % renewable energy sources in Russia are represented on Sber's blockchain platform (2021)

629 000 certificates were sold in 2021

Buyers of certificates on the platform:



КуйбышевАзот
АКЦИОНЕРНОЕ ОБЩЕСТВО



ЩЕКИНОАЗОТ



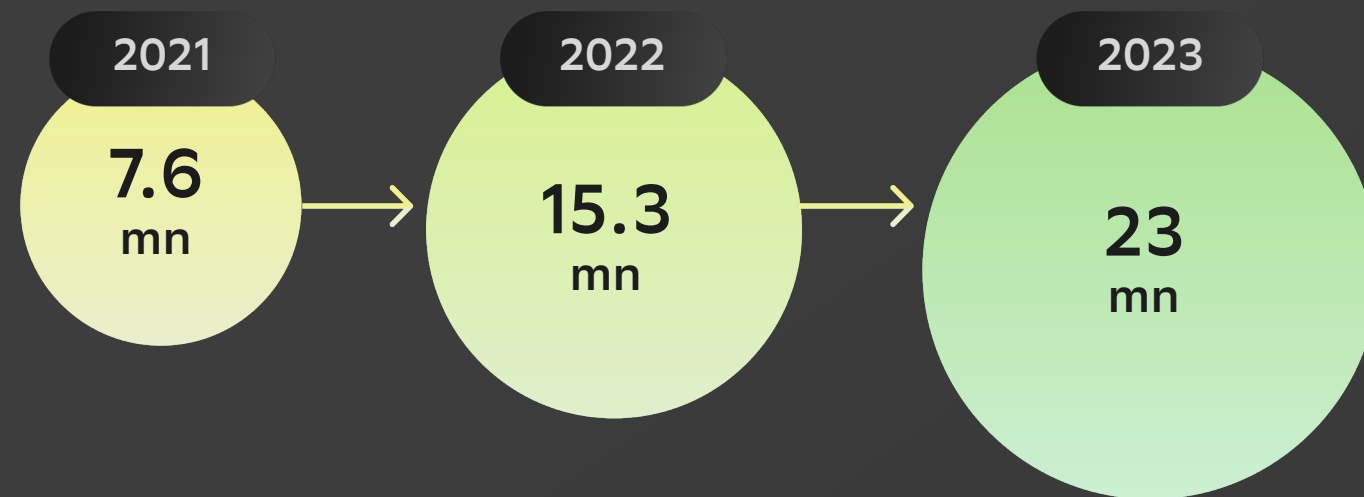
SBER



ПОЛЮС

Sber's ESG client

Potential growth of ESG client base



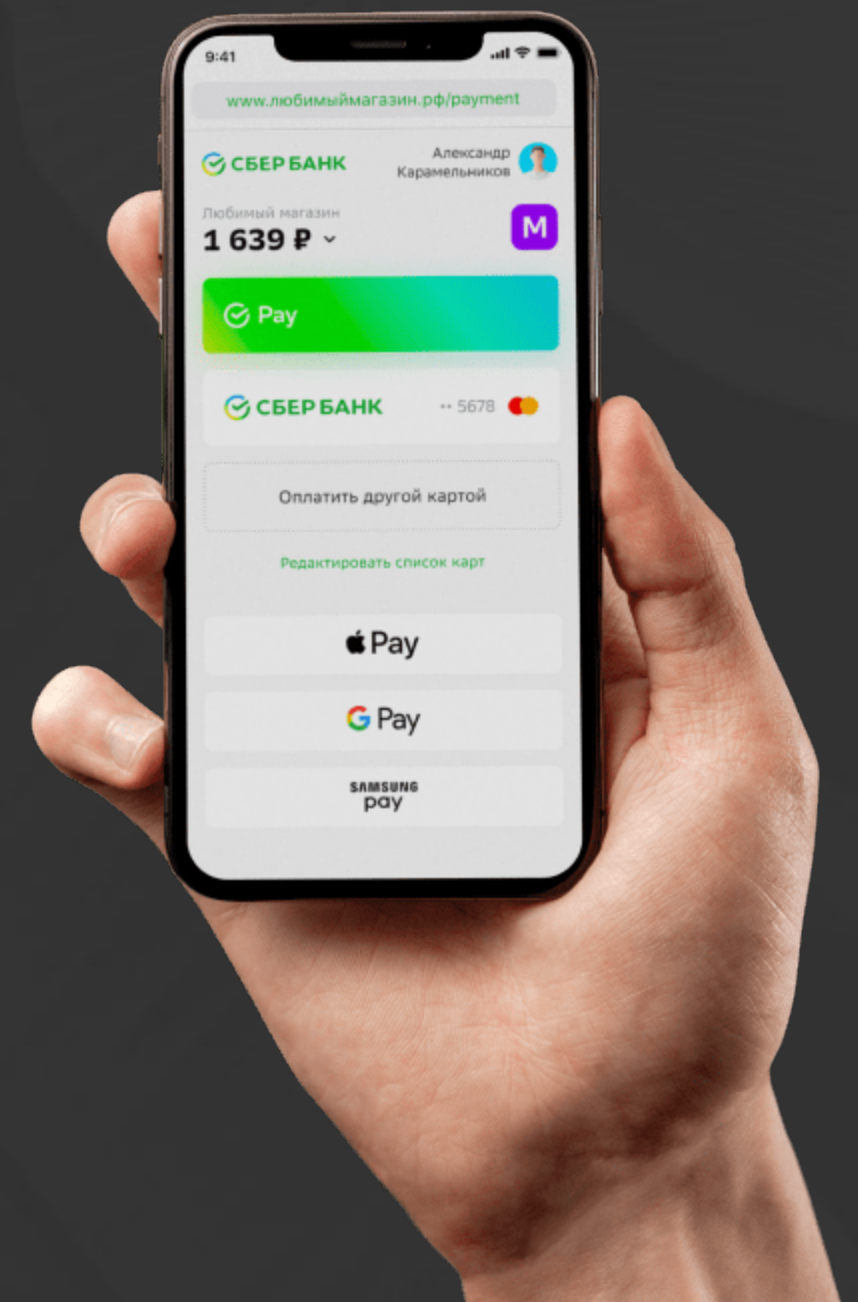
The ESG client meets the following criteria:



- Protects the environment/lead a responsible lifestyle
- Deliberately chooses responsible goods and services
- Cares about education, health and economic growth
- Takes action against poverty and hunger, supports vulnerable groups
- Committed to reducing inequalities, maintaining peace and building efficient institutions

Sber's ESG products

- Product analysis pilot based on the ESG profile
- NPV assessment for a number of products subject to the ESG profile effects
- Prioritizing the promotion of products with a strong ESG profile in distribution channels



Plans for ESG integrations in retail business

Personalized
ESG scenarios

Carbon footprint
calculator in Sberbank
Online

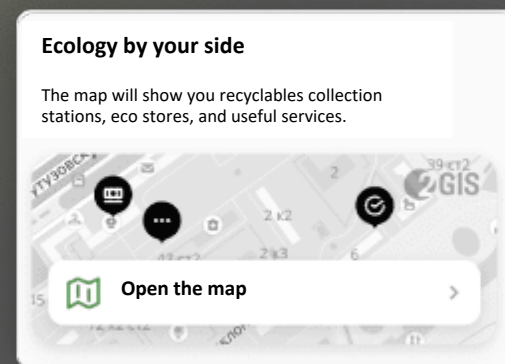
Eco-tasks

Green mortgage

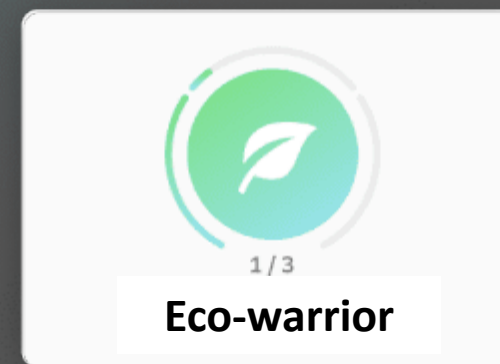
A new product for residential
purchases in green facilities (houses
construction using energy efficient
technologies)

Special mortgage conditions for green facilities

Geo-widget
"Ecology
by your side"



Achievements
and ratings



Inclusion

For people with special needs

29 k

60% of all self-service terminals

self-service terminals with solutions for visually impaired clients



consultations in the sign language are provided upon videocalls at Sberbank Online



Public guidance on adapting services for people with disabilities



"Guide for Foreigners" — tips on how to adapt



A resource related to products, services and adapted channels for non-natives

Sber is a number one in the Central Bank's ranking for quality of servicing people with visual and hearing impairments and muscle-skeleton disorders (**Source:** NAFI Center)



Bronze Stevie Winner in the Most Valuable Corporate Response category



Golden award at FinAward21 for adapting channels of the Bank for non-native clients

For foreign clients

>4 mn

active foreign clients

On self-service terminals, operations are available in 10 foreign languages



Wealth management and insurance

Trust management strategy
“Responsible Investments”
in Sberbank Online:

>13 K clients

RUB 1.42 bn AUM

ESG-C rating:

- Dobrynia Nikitich Equity Fund
- Sber Electric Power Fund

Our own range of ESG indices:

- SPB (Sber Private Banking) Green Transition Index
- Solactive SPB Foodtech Index
- SPB Women Impact Index Europe
- Solactive SPB Circular Economy

Enhancing financial literacy of retail customers:

SberClever

- a digital educational platform for financial literacy
- 265K unique users since start in September 2021

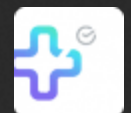
Range of insurance products for ESG-responsible clients:

- environmental insurance
- bundled products “Green Umbrella”

“How to become an investor”

personal financial management
programs for clients

ESG initiatives implemented in Sber's Ecosystem companies



Sber EApteka:

Eco-friendly packaging
for orders to be delivered

Recycling of recyclable
materials



2GIS:

Regular inventory of collection sites:
more than 22 thousand points with
indication of containers for waste
collection in Moscow

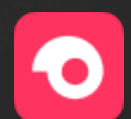
Information on clothing collection
points



SberMarket:

Reduced their average use
of packages in delivery in 2021:
from 7.5 to 4 packages per order

We buy packages produced with 25%
recyclable materials added



Samokat:

A separate category of products
packaged with recycled plastic

Free-of-charge insurance for
couriers



Citymobil CityDrive:

Recruiting partner for drivers with
hearing impairments.

COVID-19: supporting
doctors and donors (free rides, promo
codes for volunteers and donors)

“Good kilometers” — a charitable
project that allows users to transfer
a certain percentage of their checks



Soyuzmultfilm:

Launch of TV series with
an ecological and social
agenda: Luddville, Martyshkins,
8 Paws, Umka



Dzhangir Dzhangirov

Senior Vice President, CRO

Integrated approach to ESG risks

ESG risk on the Group Risks Map

Credit risks	Market risks	Operational risks	Liquidity risk	Business risks	Other risks
✓ Credit risk	Market risk of the trading book	○ Operational risk	○ Liquidity risk	✓ Regulatory change risk	✓ Reputational risk
Securitization risk	Interest rate risk of the banking book	✓ Behavioral risk		✓ Strategic risk	✓ Model risk
Country risk	Debt securities' liquidity risk	Legal risk		Risk of participation and forced support	✓ ESG risk
	Market credit spread risk	Technology risk			○ Investment risk
	Stock market risk of the banking book	Regulatory risk			Insurance risk
	Commodity risk of the banking book	Compliance risk			Taxation risk
	Currency risk of the banking book	Cybersecurity risk			Real estate risk
					Commercial credit risk

ESG in corporate credit risks

Exposure review

Credit strategies
and policies

Portfolio markup
by ESG risk levels
and lending goals

Industry-specific guidelines

Physical risk models

Loan portfolio stress testing

Analysis of management practices

ESG scoring

External ESG ratings

Digital monitoring tools

Verification

Environmental/ESG
expert review

Loan portfolio
stress testing

Data collection pilot: 1200 questionnaires

1. The company has received a complex ecological permit (CEP) for facilities that have adverse environmental impacts (AEI) of Category 1	2. The company is engaged in investing activities related to projects implying natural resource use for which licensing documents required by Russian law must be received	3. The company has been fined for breaking environmental requirements of foreign countries or requirements of the company's own license (during the last 3 years)	4. The company is engaged in activities that require compliance with requirements of foreign countries or any other regulatory requirements of the company's environmental strategy	5. The company has designed corporate documents that govern its ecological strategy
6. The company modernizes NFI facilities to improve their energy and/or environmental efficiency	7. The company fulfills its voluntary obligations on environmental impact assessment	8. The company keeps track of its own carbon footprint	9. The company carries out/provides financing for carbon footprint compensation events	10. In the last 3 years, the company has carried out detailed evaluation of its ESG strategy
11. The company assesses risks and opportunities related to climate change under the TCFD methodology	12. The company implements the best available technologies under the information and technical reference book at its AEI facilities	13. The company implements the best available technologies under the information and technical reference book at its AEI facilities	14. Percentage of waste of the company's facilities that has been sent for recycling	15. Share of women in the company's managing bodies (wind turbines, etc.)
17. The company has established the environmental risk management system	18. The company has established the standard (OHSAS 18001 and/or ISO 45001)	21. Past-year turnover rate	22. The company had settled claims from its employees for breaking labor laws	23. Share of women in the company's managing bodies
24. The company has established the Human Rights Policy	25. There are final judgments against the company due to its non-compliance with regulatory requirements related to the impacts of its products and services on the customers' health and safety	26. The company has developed and implemented policies that regulate its privacy and data protection	27. The company has developed and implemented policies that regulate its interaction with indigenous minorities.	28. Describe the company's ownership structure
29. The Board of Directors is elected in the company	30. The company has established the Board of Directors Audit Committee headed by an independent member of the Board of Directors and the Nomination (HR) Committee and/or the Remuneration Committee	32. The company prepares consolidated financial statements under IFRS	33. The company discloses non-financial statements	34. The company has established separate structural units that coordinate its activities under the risk management and internal control system and ensure its operation
				35. The company has established the following corporate documents

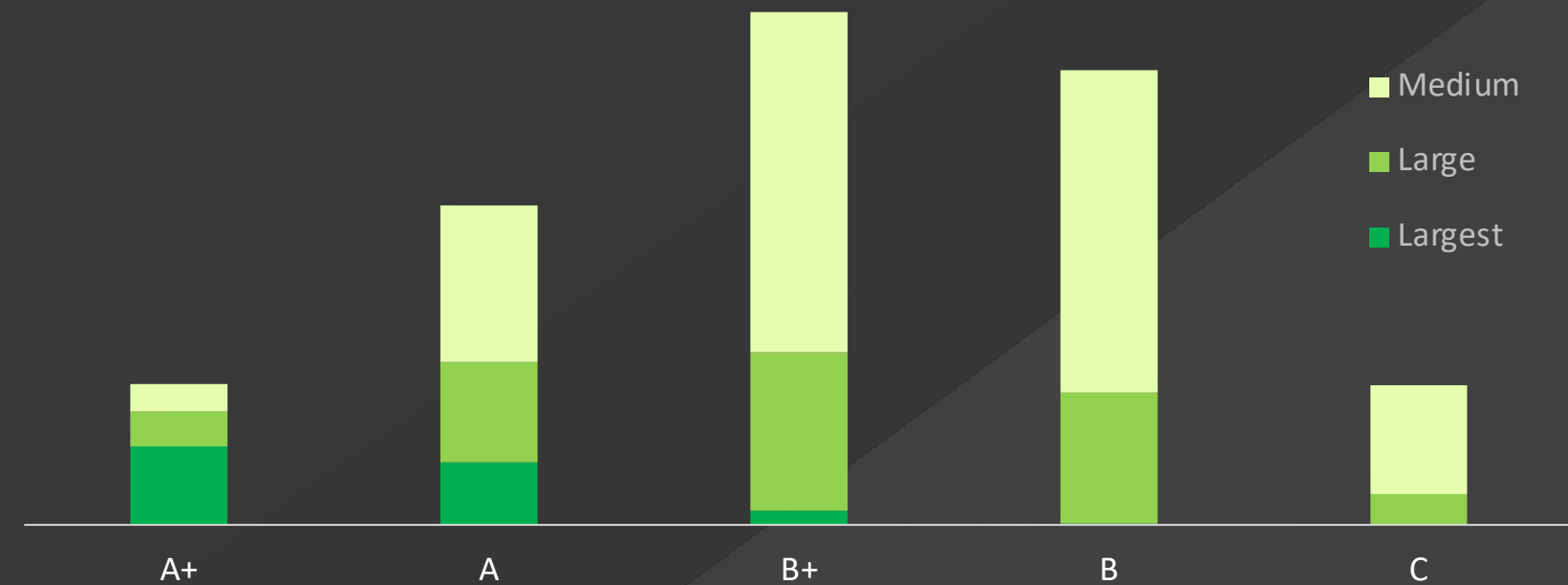
ESG scoring

The model is based on the best-in-class principles, comparing clients in regard to the maturity of their ESG agenda

The model includes:

- 30 ranking ESG factors
- Industry clusters
- Negative screening of ESG risk factors

Describe the level of development of the company's ESG practices



2021

- Data collected
- Model developed

Q1 2022

- Scoring is available to all corporate clients of the Bank
- Rating assignment allows for receiving a set of recommendations

Q2 2022

- Scoring is integrated into the lending process

2023

- Scoring is developed in collaboration with WEB.RF
- Scaling the tool as a guidance for planning and implementation of ESG practices

Industry lending strategies

100% of corporate loan portfolio:

- Marked according to the VEB.RF Taxonomy criteria – green and ESG loans
- Marked by level of exposure to ESG risks

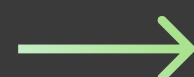
ESG risk assessment included in industry strategies for 100% of industries

Carbon Intensive Industries provided with ESG risk identification tools

Individual assessment of ESG exposure based on industry guidelines

ESG risk summits:

- Oil and gas industry
- Metals and coal
- Chemical industry
- Energy
- Agriculture



Purpose of application:

- assessment of counterparty exposure to ESG risks
- mitigation of significant ESG risks using covenants to increase client resilience

Instrument structure:

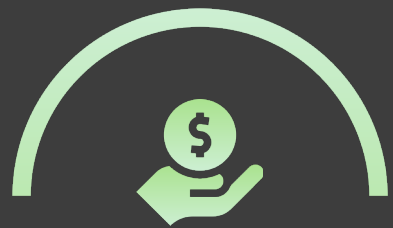
Significant industry risks

- A shortlist of key industry ESG risk factors
- A quick reference for each factor

Risk exposure assessment

- 10 questions on selected parameters of key risk factors
- Completion results: a list of typical ESG conditions for mitigating the corresponding identified risks

ESG in Retail Risks



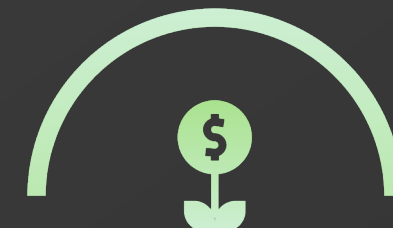
Responsible lending

- 100% of the portfolio has been marked up using debt load metrics



Inclusive lending

- “Youth” pilot
- Foreigners



Credit policy with ESG risk

- Updated Credit Policy for retail loans taking into account ESG factors



Stress Testing Tools

Transient risks

3 stress tests at the level of the economy, industries and portfolio completed

Assumptions

Base-case scenario:

MЭA Net Zero 2050 – reaching global neutrality by the world economy by 2050, replacing hydrocarbons in energy balances, developing renewable energy and electric transport

Addition to the base-case scenario: Green Deal EU

- Zero Pollution Plan и Chemical strategy - reduction of toxic pollution to zero in the EU, -50% inorganic fertilizers, transparency and ecological footprint of supplies
- From farm to fork – avoiding carbon-intensive imports of agricultural products

Physical risks

2 stress tests until the end of 2021:

Impact on the retail portfolio, Impact on CIB corporate clients

Assumptions

Base-case scenario:

NGFS scenarios, the impact of physical climate risks on industry, infrastructure and macroeconomic parameters

Addition to the base-case scenario:

macroeconomic and regional effects for the Russian Federation. Stress Test horizon by 2035

A global scenario for stress testing of transient climate risks for the economy and industries has been developed:

- Taken into account in stress tests at the level of SberBank
- Taken into account in the low-carbon development strategy of the Russian Federation until 2050
- Used in stress tests of the VEB.RF portfolio in 2021



Tatyana Zavyalova

Senior Vice-President for ESG

ESG transformation management system



ESG agenda management structure

ESG curators in the
Supervisory Board
and Executive Board

2020

ESG Directorate

2020

ESG Committee

2020

ESG function in Blocks

2021

ESG function in RBs

2021

ESG function in
Ecosystem companies

2021



Fundamental codes and policies

New

ESG Policy

Corporate Ethics Code of Sberbank

New

Sberbank Group Policy of Corporate
Governance Standards and Principles

New

ESG risk management policy

Remuneration policy

Personal data processing policy

New

Corporate Social Responsibility
Code for Procurement Activities

New

Climate strategy

ESG Policy Implementation Action Plan: decomposition example

Expanding the capabilities of clients

A task set out in the ESG Policy:

Development of a barrier-free environment

1.1. Ensuring the accessibility of Sber for all clients

PROGRAMS

- 1.1.1. Adaptation of offices for people with limited mobility
- 1.1.2. Making online services digitally accessible for clients with disabilities
- 1.1.3. Adaptation of ATMs for people with visual impairments
- 1.1.4. Development of online video consultation in sign language for people with hearing impairment online
- 1.1.5. Adapting service processes for clients with mental disabilities

KPI of the
program for 2022:
46%
of departments
are equipped for
people with
special needs

Events under
the Program

122

programs

340

events

1.2. Training of bank employees in servicing people with disabilities and assistive technologies

Create conditions for effective work and human capacity development

78% (+3 p.p.) — employee engagement index forecast for 2021

Inclusive employment

+43%

growth of the number of employees with disabilities – a platform with open positions for people with disabilities was launched

Opportunities for women

30% women

holding executive positions

Retraining programs

>13.7 K people

retraining programs for mass occupations

>10 positions

retraining programs for IT jobs in high demand

Self-realization

>20 K employees

used the service in 2021

Volunteers

>15 K volunteers

at the volunteer platform

>100 K employees

of Sber and its Ecosystem are involved in eco activities

152 participant 17 winners

of the 5th Social Projects Contest

Flexible formats

73% employees

enjoy flexible working schedules

Support of local communities

Examples of initiatives implemented by Sber's regional banks



You Can Do It

Support and career guidance for orphanage leavers and young people with developmental disorders



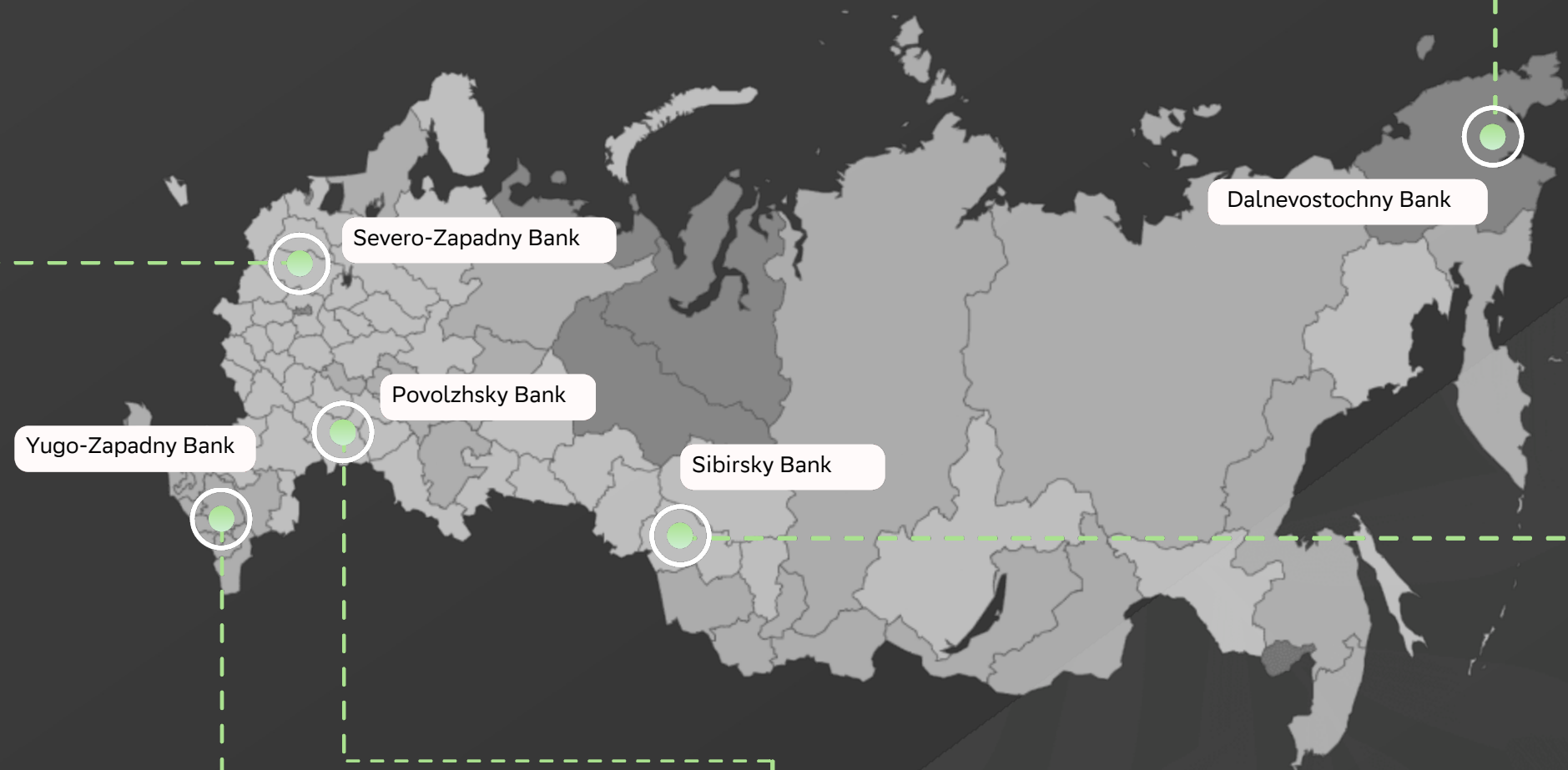
We Are Better Together

Supporting children with cancer in cooperation with Darina Fund



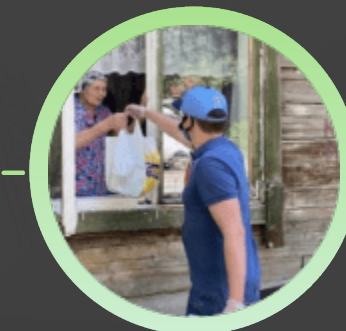
Inclusive ball

In cooperation with the Samara Inclusion Center, the Bank organizes the annual ball for young people with disorders



Native window

Indigenous minorities of Chukotka speaking only the indigenous language can use any service in their native language



Cart of Good

Weekly support for single retirees in need and single parents with large families suffered from COVID-19

Sber's participation in the national and international ESG agenda

Flagship events



Save the Planet

An umbrella program which unites different ESG initiatives and communications of Sber under the same brand. sberegiplanetu.ru and the program were launched in August 2021.

Over 100 events in regional banks

150 mn people – media coverage



AI Journey 2021

Integration of the ESG agenda and events into the AI Journey conference program:

- 125 countries of the world
- 250+ speakers
- 52,000 participants

8,6 mn people have watched the broadcast of Sber's ESG sessions



COP26

Sber's flagship sessions:

- #1: Climate agenda and green finance market
- #2: Russian sustainable and green finance market
- #3: Decarbonization and energy transition in Russia
- #4: ESG risks and ratings regarding funding for environmental and sustainability projects

64.8 mn people – media coverage

Supporting global ESG initiatives

● **2020:** Sber joined global initiatives



PRINCIPLES FOR
RESPONSIBLE
BANKING

● **2021:** Sber ESG Report within the Annual Report 2020 complies with the requirements and recommendations set out in the international non-financial reporting standards



● **2022:** Sber is planning to disclose the ESG Report in accordance with the TCFD recommendations

Sustainable Development (ESG) Report



TCFD | TASK FORCE ON
CLIMATE-RELATED
FINANCIAL
DISCLOSURES

Positions in ESG ratings

ESG evaluation and ratings		2020	2021
 S&P Global Ratings	S&P ESG Evaluation	65	↑ 67
	 S&P Global CSA	41	↑ 53
 SUSTAINALYTICS	Sustainalytics ESG Risk Rating	24.0	↓ 21.7 Medium Risk
 MSCI ESG RATINGS	MSCI ESG Ratings	BB	Under revision
 CDP	CDP	F	Under revision



Stanislav Kuznetsov

Deputy Chairman of the Board

Cybersecurity at Sber



2021 Indicators

4.2

cybersecurity maturity
*Fortune500 average is 4.0

0

minutes
services downtime
due to cyberattacks

0.13

fbp
fraud basis points
Best globally

0

RUB
thefts from
the bank's account

ISO / IEC 27001

PCI DSS

SWIFT CSCF

PA-DSS

* Maximum maturity level of cybersecurity— 5

24/7 protection for

clients

infrastructure

>100

mn
of retail and business
customers

85

RUB bn
of customers' money saved

600

business products protected

1.9

mn
active acquiring terminals

>1

mn
messages with offers to sell personal data
and other criminal services are analyzed daily

150

bn
events are analyzed per day

150

K
protection tools

150

cyberthreats
analyzed daily

50

protection systems and technologies

100

cyberattacks
on infrastructure and services
repelled daily

Protecting customers from fraud



94%

share of social engineering
via phone fraud

1.7 RUB bn

worth of prevented fraud against elderly
customers in 2021

Protection indicators	Sber	World
Efficiency	99%	70%
Fraud Basis Points*	0.13	6.5

Increased monitoring over vulnerable population groups

- Additional fraud monitoring algorithms and enhanced monitoring of transactions made in SberBank Online and our branches
- Special verification procedures for suspicious transactions
- Close Ones By Your Side service



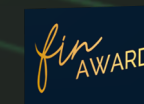
VISA Global Service Quality
Award «Lowest Gross
Fraud»



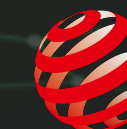
IPMA Large- & Mega-Sized
projects Golden award



Global Finance: The Best Information
Security and Fraud Management Solution



FINAWARD'21



RedDot Awards



SOC certified by BSI
according to ISO / IEC
27001:2013



Acquiring services certified
according to PCI DSS



Cybersecurity Data
Mining Competition
2020



Global infosec awards
In Fraud Prevention







Cyber security Global Excellence
Awards Fraud Prevention category

* Ratio of fraud transactions to total turnover – share of dollar losses in \$10 000



Cybersecurity services that protect from fraud and improve cyber literacy



Cybersecurity Services

-  Incoming calls checks
-  Checking whether a phone number and email were leaked
-  Blocking access to cards and deposits
-  Customers can share information on scammers with the Bank

Raising cyber literacy among our customers

-  Educational comics and videos on the latest fraud schemes
-  Cyber literacy testing for customers









+119%

growth of audience, YTD

28 mn

users

Cybersecurity settings

-  Product availability settings
-  Online payment limits
-  Settings for trusted devices
-  Cash withdrawal limits
-  Daily limits
-  SberBank Online access method settings

Improving personal data management skills



Nothing Personal, an information channel in SberBank Online

> **40** training materials

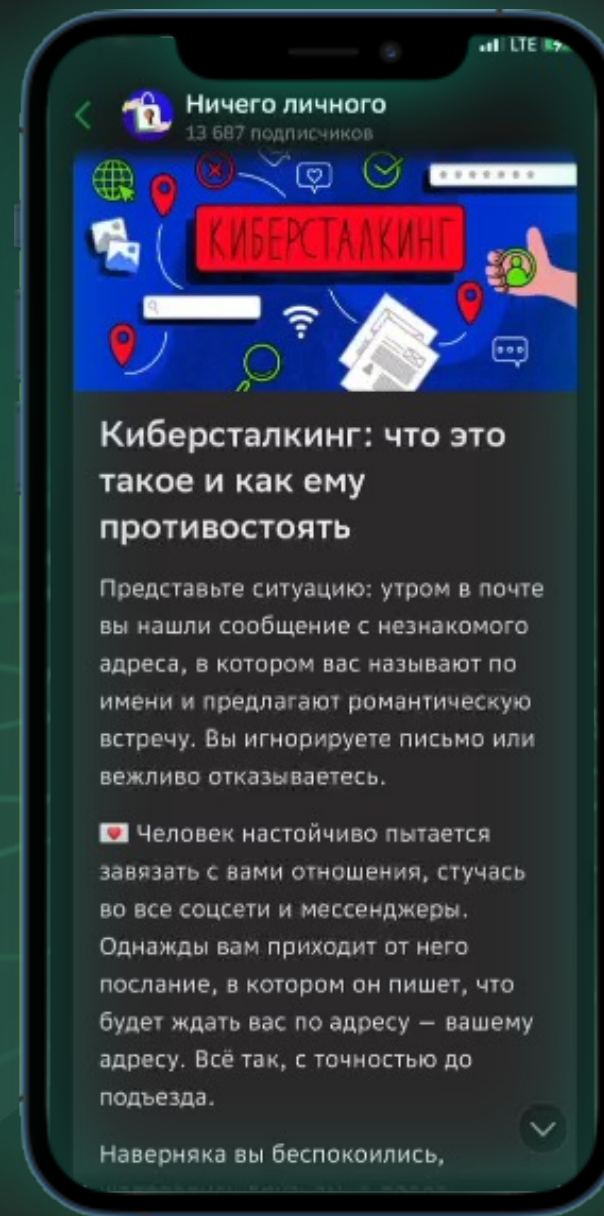
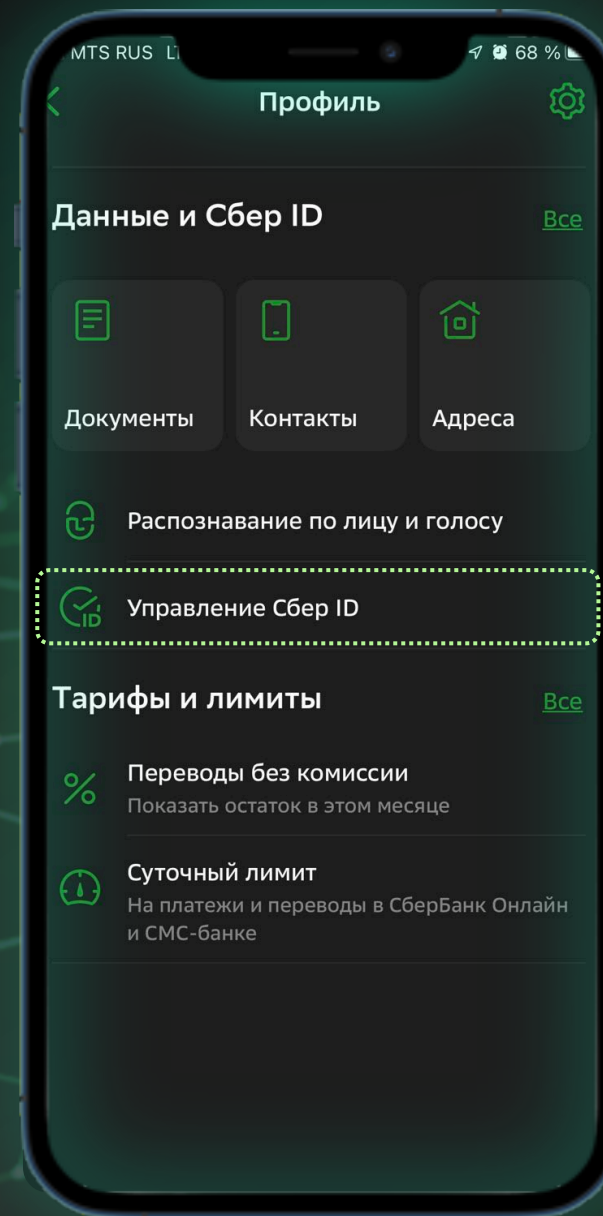
Categories:

- Youth
- Children
- Disabled
- Elderly

> **9** mn people

> **200** universities


> **5** K schools




АВ SberBankActive platform


 National financial literacy week

National festival 'Big Break'

 Central Bank, Financial Literacy Development Association, Ministry of Finance, universities

 Projects for orphanage graduates and students

 Horoshkola

 International Sirius Sochi Cup on financial literacy

Global cooperation



Founding Partner of the **World Economic Forum**
Cybersecurity Center



Strategic partner of **Interpol** in cybercrime investigation



ICRC

Cybersecurity Advisor to the **International Committee**
of the Red Cross



The BI.ZONE-CERT Response Team is a full member
of Incident Response and Cybersecurity Centers (**FIRST**)



Accredited member of the international
organization **CREST**



Partner of the **Geneva Dialogue** international initiative
to strengthen the security of the digital environment



Cyber Polygon

Unique international event BI.ZONE and
Sberbank, which is held annually with the
support of the **Cybersecurity Center** of the
World Economic Forum and Interpol



Cyber Polygon



Children protection in cyberspace



Children and students

>14_{mn}

- Lectures at schools and universities
- Special projects in social media with participation of popular bloggers
- Workshops and contests for teenagers



150_K

Unique participants in the project Be a Parent, Be a Cyber Protector



37_{mn}

Viewers of the cybersecurity videos in teen blogs



5.6_{mn}

Teenagers learn the rules of cybersecurity in TikTok



Special section for children and parents on the Sber website

Raising user cyber literacy among our customers



Middle-aged audience

150^{mn}

people - TV coverage

Coverage

> 32^{mn}

- Financial and digital literacy projects
- Videos about fraud schemes
- Your Security section on Sber's website
- Blogs on popular platforms



60+ audience

Coverage

> 7^{mn}

users of in-SBOL cybersecurity services

- Media publications and TV appearances
- Consultation in branches
- Information campaigns on the Active Age website



SBER – secure territory



Vaccinated

87% / 192^K
employees



Guaranteed uninterrupted
customer service at
branches and online



Organized vaccination
sites for employees
at Sber premises

Herd immunity

92% / 222^K
employees



Created all the necessary
conditions for safe
communications with
clients



Introduced direct
support measures
for sick employees
and their families




IPMA[®]

Sber created app, AntiCovid, awarded with
a golden medal IPMA Global Project Excellence Awards

Responsible procurement



 Supporting SME businesses


> 55% Procurement payments

carried out by SME businesses

 Supporting local communities

95% Procurement budget

suppliers registered in the Russian Federation

 Adopted corporate Social Responsibility Code in procurement activities

96% procurement

carried out in accordance with ESG principles

 Emphasis on ESG in outlining procurement requirements

Priority for 2022 in responsible procurement

 DONE

 IN PROGRESS

Environment and responsible waste management



30%

of waste is recycled
In 2023 the amount should exceed 40%

Organized separate waste and plastic sorting

1 230

offices

137

centers

6.3

mn plastic cards

Conduct waste separation

Collected for recycling

180 K
trees



Planted during the Green
Marathon 2021

1 887 mn
sheets



Reduced paper consumption
since 2019, saving 160K trees



Efficient use of energy



3400

facilities are equipped with
remote control systems

TELEMETRY AND REMOTE
MANAGEMENT OF ENERGY
RESOURCES

Energy consumption

-15%

Reduced electricity consumption by means
of remote management

Upgraded lighting systems

90% facilities

Equipped with energy efficient
LED lighting

Electricity costs

230 mn RUB per year

Saved on electricity costs thanks
to remote management

Green standards in
construction

>160 K sq m

Certified by eco-standards



In 2023, at Sber green energy will account for 30%



Green energy from renewable sources

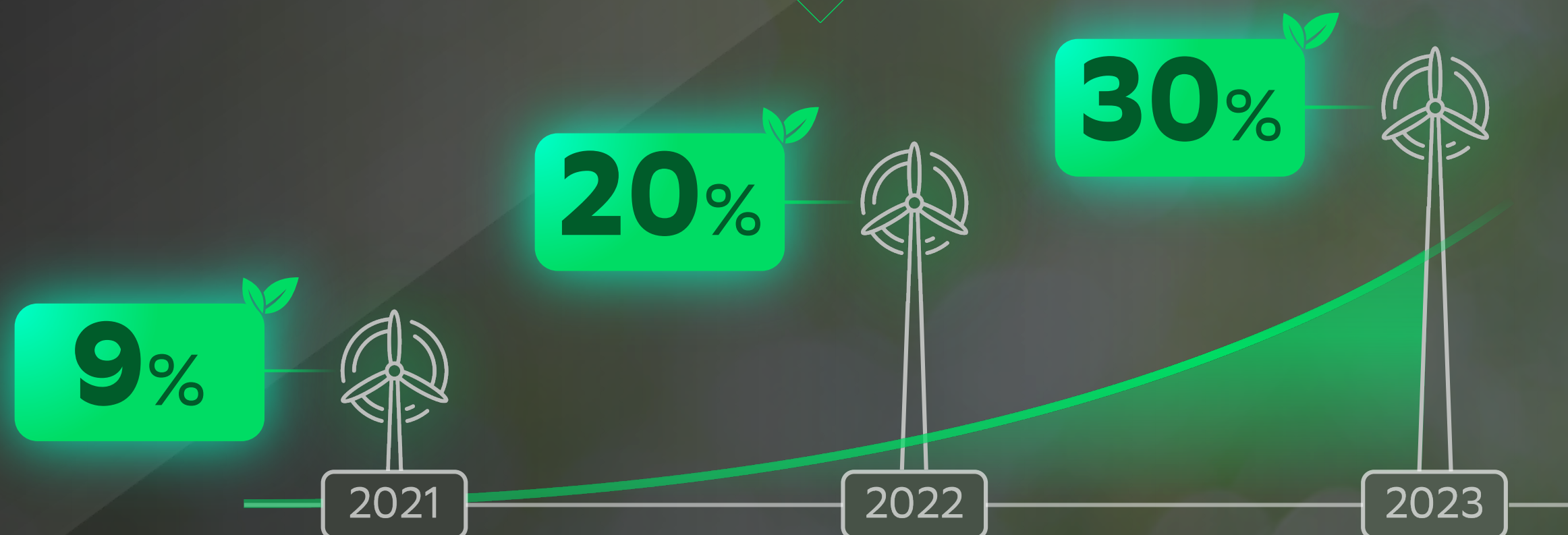
In 2021, energy supplied from renewable sources exceeded 87 mn kWh

Green certificates I-REC

The volume of consumption covered by green certificates I-REC will amount to 160 mn kWh in 2022

Energy generation projects

Pilot projects in two regional banks, Yugo-Zapadny and Povolzhsky, to equip branches with solar panels



The total electricity consumption today is 900 mn kWh per year at Sber.

Green Sber

HQ in Moscow, Vavilova 19



SberCiti
Moscow, Kutuzovskiy prospect 32



Sber's ESG goals 2023



Sber's strategic ESG goals by 2023

Climate

by 5%

reduction in Scope 1 emissions*

by 15%

reduction in Scope 2 emissions*

Scope 1 and Scope 2 carbon
neutrality by 2030

* Relative to the base year of 2019

Reduction of our own footprint

40%

share of recycled waste

30%

share of green energy in the
overall consumption

66%

share of digital sales to clients (individuals)

Clients

99%

effectiveness of anti-fraud protection
of client funds

81%

CSI of customers (individuals)

74%

CSI of customers (legal entities)

Responsible financing

RUB 500 bn

green and ESG loan portfolio

100%

of SME loan portfolio is labelled
under the ESG criteria

Employees

75%

employee engagement
index

30%

employees work in
flexible formats



KPIs of the Executive Board



KPIs of the top management
(Board -1)