

## Retail clients

### Key achievements by Sberbank in 2017

Number of active individual clients in Russia

**86.2** ▲ 2.9 million  
million

Share of salaries paid through Sberbank

**56.1%** ▲ 4.0 p. p.

Number of participants in the "Spasibo from Sberbank" loyalty program

**31.6** ▲ 6.9 million  
million

Net Promoter Score of private clients (NPS)

**58%** 0 p. p.

Loans issued to individuals (Sberbank and Cetelem Bank)

**2.2**  
RUB trillion ▲ 37.8%

Share in the home loans market

**55.6%** ▲ 1.0 p. p.

Share of pensioners receiving pensions through Sberbank<sup>1</sup>

**61.3%**

Share of noncash turnover in retail operations

**59.7%** ▲ 8.9 p. p.

Customer satisfaction Index (CSI)

**9.4** ▲ 0.1 points  
points

Share in the credit card market by outstanding balances

**42.7%** ▲ 3.6 p. p.

Number of unique active clients using remote channels<sup>2</sup>

**56.8** ▲ 9.4 million  
million

Share of noncash payments by individuals

**81.6%** ▲ 4.2 p. p.

Number of products per customer

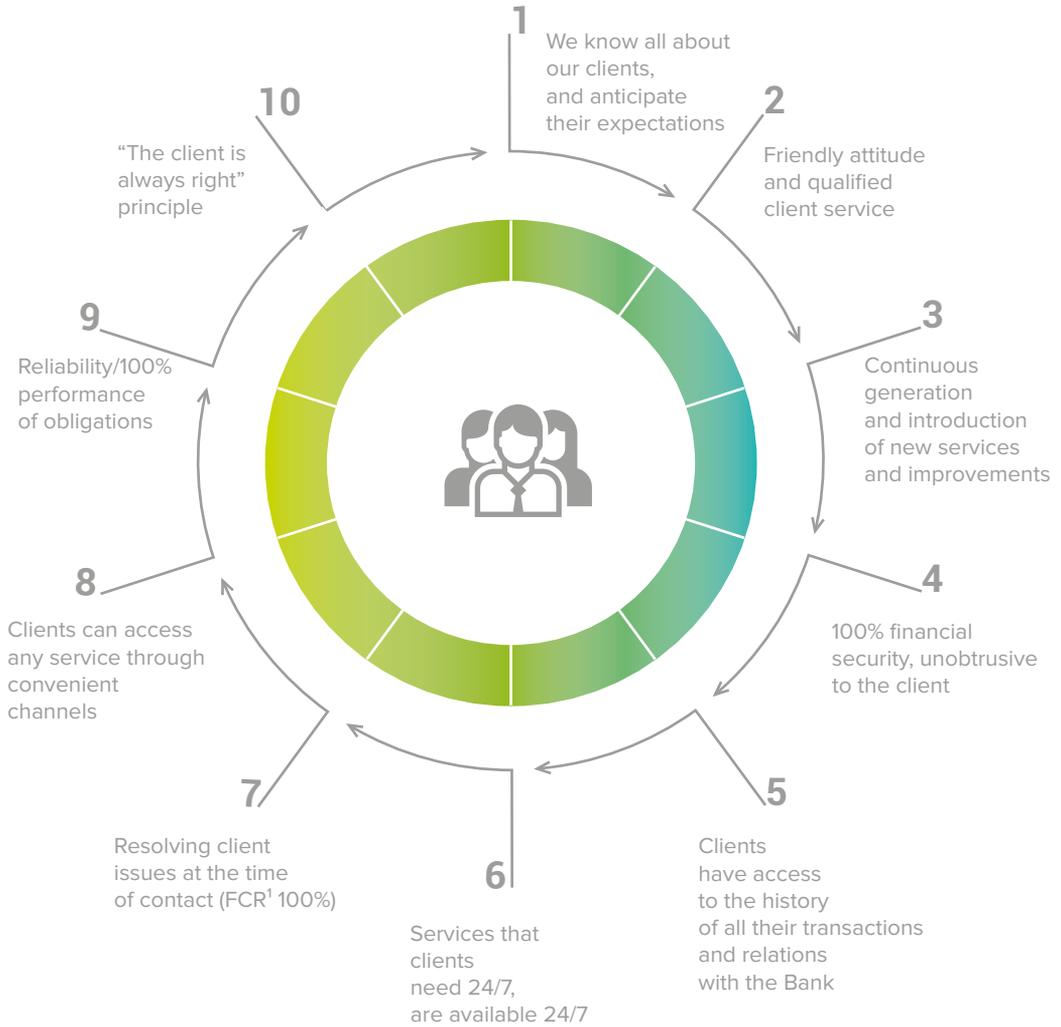
**3.12** ▲ 0.19 units  
units

<sup>1</sup> In 2018 we improved our methodology for calculating Sberbank's share in the social pension market of the Pension Fund of Russia. The increment in market share for 2017 under comparable methodology equaled 1.37 percentage points.

<sup>2</sup> online banking and text service

Sberbank pays a great deal of attention to ensuring a high level of service for retail clients, and also the creation of a positive customer experience. We regularly request feedback from clients and use the information to study client satisfaction and further improve service quality. We regularly track the key metrics for the customer experience – the Net Promoter Score (NPS) and Customer Satisfaction Index (CSI).

### Client centric service model and customer experience



<sup>1</sup> FCR - First Contact Resolution

Sberbank received the Russian National Award for Customer Service Management CX Awards in the category Best Client-Oriented Financial Organization

About 113 million text messages were sent during 2017 to inquire about customer satisfaction, to which about 9 million responses were received

In 2017 Sberbank significantly expanded the list of service channels in which text-message surveys on Sberbank customer satisfaction are conducted. The number of events that are assessed rose from 26 to 108. Sberbank clients can now assess the quality of the work of ATMs, direct sales specialists serving clients outside of branches, banking product consultants, mobile bank transactions, and also personal offers sent to clients.

Sberbank pays special attention to ensure that not a single response should go unmarked. Instances of low ratings are forwarded to the appropriate departments of Sberbank. We make sure that cases of systematic discrepancies are processed and root causes of client dissatisfaction are eliminated. An established system for working with complaints in which clients can report to Sberbank that they consider their issue was left unresolved makes it possible to track and return to working on all such cases. Thanks to the measures taken to eliminate the root causes of problems, CSI shows a positive trend.

In 2017 the process of working with client communications on all key topics was substantially revised. Several solutions were developed and implemented for identifying and eliminating problems with credit and debit cards, even before the client contacts the Bank. Achievements in 2017 included the automation of complaints processing and implementing a workflow for top topics.

Thanks to the improvement measures taken, we were able to increase the share of complaints that are resolved wholly or partially automatically from 2% at the start of 2017 to 33% by the end of December 2017, and also to increase productivity by 47%. It is important to note that client satisfaction with the process of handling complaints rose from 6.4 points in January to 6.7 points in December 2017 (CSI, on a 10-point scale).

**The average time for considering complaints decreased from 14 days at the start of 2017 to 5 days in December 2017**

**The number of complaints addressed within 10 days rose from 63% to 88% over the same period, while the share of complaints closed within 5 days rose from 42% to 70%**

**As part of the work with root causes of clients' complaints regarding issues with the Bank's processes, we implemented 104 initiatives**

## Top Five Topics of Customer Complaints in 2017

Topic	Measures to eliminate the reasons for complaints
<b>1</b> Disputed transaction	<p>Implementation of an improvement that made it possible to protect card holders from incorrect withdrawals in the networks of other banks.</p>
<b>2</b> Problem entering the system	<ul style="list-style-type: none"> <li>• Change in scenarios for entering Sberbank Online web and mobile apps;</li> <li>• Optimization of the process for entering Sberbank Online on the Android platform.</li> </ul>
<b>3</b> Text message not going through	<ul style="list-style-type: none"> <li>• Implementation of Push notifications in the Sberbank Online mobile app (notification of entry and of transactions in Sberbank Online);</li> <li>• Increase in the accuracy of algorithms to protect clients against fraud in online channels.</li> </ul>
<b>4</b> Attachment of funds	<p>Implementation of a fully automated technology for working with registry-based transfers of funds with an algorithm for calculating the amount available for attachment/collection for the purposes of enforcement proceedings pursuant to the requirements of Articles 99 and 101 of Federal Law No. 229 dated October 2, 2007 “On Enforcement Proceedings”. This decision makes it possible to better protect the funds of debtors and makes enforcement proceedings more transparent for all parties concerned.</p>
<b>5</b> Unsuccessful deposit of cash	<ul style="list-style-type: none"> <li>• Notification of the client of an unsuccessful “Cash Deposit” transaction and timeframe for the recovery of funds;</li> <li>• Introduction of an online tool for resolving unsuccessful transactions arising due to incidents with centralized automated systems;</li> <li>• Increase in the operating efficiency of the Reconciliation automated system tool for pre-claims resolution.</li> </ul>

In 2018, with the aim of improving service quality and the quality of work with customer complaints, we plan to introduce a new customer survey tool – an expanded web-questionnaire in text message/e-mail/push. Our plans also include a further expansion of the list of events on which customers are surveyed.

We developed our Communications Policy to ensure that retail clients can have an easy, stress-free dialog with the Bank. All service communications are gradually being delivered in a single manner and tone based on its underlying principles and rules. For example, the approach to drafting responses to client comments introduced in early 2017 allowed us to reduce the share of low CSI scores due to “Response not clear to the client” from 22% in December 2016 to 14% in December 2017. In addition, a computerized module for

aligning communications with the uniform communications rules and delivery of all types of communications (service communications and personal suggestions) is being created as part of the technological transformation projects.

Sberbank makes active use of special projects to incentivize employees and raise the level of their engagement with the clientcentric model. The "I Like Sberbank" incentive program unites the Brand Advocate teams – Sberbank employees who actively use the Bank's products and services, understand them well, and recommend them to their friends and acquaintances. More than 25 thousand new participants registered in the program in 2017, with the total number of Brand Advocates now exceeding 83 thousand.

In order to foster a culture of clientcentricity, each month Sberbank holds a federal "Creating the Best Customer Experience" contest of client stories. In 2017 our employees posted almost 33 thousand stories about a caring relationship with clients, and received more than 1.6 million likes for them from their colleagues. We are proud that in April 2017 the client story contest received an award as Best Social Project in Russia in the category Corporate Projects.

More than 1.8 thousand employees of the head office, central subdivisions and regional head offices participated in a training that had the format of a Dialogue with an expert on the topic of "Everything for the client or what is a clientcentric model".

In order to support and promote clientcentric service, Sberbank has a program for non-material incentives for front-office<sup>1</sup>, employees whose work receives positive reviews on social networks for service that goes beyond expectations. Over the course of 2017, 274 letters of commendation were given to front-office employees who provided an exceptionally high level of service to clients.

### Ensuring accessibility of financial services

Sberbank values the time of its clients and cares about making it convenient for them to use the Bank's services. We offer our clients a wide range of service channels:

- customer service points: service offices, the services of direct sales specialists, and the zones Sberbank First and Sberbank Premier;
- self-service terminals: ATMs with cash depositing function, cash withdrawal function, depositing and withdrawal function;
- remote channels: the Sberbank Online Internet bank, the Mobile Bank text message service.

<sup>1</sup>The departments responsible for direct interaction with clients.

<sup>2</sup>One client may use several remote channels: web and mobile Sberbank Online app as well as Mobile bank text service.