



ACRONYMS

A.Ş. — Anonim Sirketi (Turkish)

ACRA — analytical credit rating agency

ADR — American depositary receipt

AFS — available for sale

AG — joint stock company (German — Aktiengesellschaft)

AGM — annual general meeting of shareholders

AHML — Agency for Housing Mortgage Lending

API — Application programming interface

AR — augmented reality

AS — automated system

BA — Bachelor of Arts

Bank of Russia — the Central Bank of the Russian Federation

BDSP 18+ — Business development support platform (18+)

BS — Bachelor of Science

CEE — Central and European Europe

CIB — corporate investment block that operates under the brand Sberbank CIB since October 8, 2012

CIR — Cost-to-Income

CJSC — closed joint stock company

COR — cost of risk

CRM — client relationship management

CSA — Credit Assistance Agreement

CSC — corporate solutions center

CSI — client satisfaction index

CSR — corporate social responsibility

D&O — directors and officers

DAU — daily active users in digital channels

DAU/MAU — the ratio of the number of daily active users to monthly active users in digital channels

DCM — debt capital market

DDoS — distributed denial of service

DevOps — development and operations

DPC — data processing center

ECM — equity capital market

EMBI — emerging market bond index

EPS — earnings per ordinary share

ESIA — Russian information system that allows users (individual applicants and government officials) authorized access to information contained in government information systems and other information systems.

ESG — environment, social, corporate governance

ETF — exchange-traded fund

EU — European Union

FCR — First Contact Resolution

FTS — federal tax service

G20 — the Group of Twenty

GDP — gross domestic product

GDPR — EU General Data Protection Regulation

GDR — global depositary receipt

GRI — Global Reporting Initiative

HNWI — high-net-worth individual

HR — human resources

HSE — Higher School of Economics

ICA — International Compliance Association

ICC — international cybersecurity congress

ICO — initial coin offering

IDA — Independent Directors Association

IFRS — International Financial Reporting Standard

IIA — individual investment account

IMF — International Monetary Fund

IMS — intelligent management system

IoT — internet of things

IPO — initial public offering

IRB — internal-ratings-based approach

ISD — internal structural divisions

ISO 26000 — International standard "Guidance on social responsibility"

ISO 37001 — International standard "Anti-bribery management system"

ISO/IEC 27001 — International standard "Information security management"

IT — Information technologies

IVR — interactive voice response system

JCB — Japan Credit Bureau

JSC — joint stock company

LEED — Leadership in Energy and Environmental Design

LLC — limited liability company

M&A — mergers and acquisitions

M.Sc — Master of Science

MAU — monthly active users in digital channels

MBA — Master of Business Administration

MIF — mutual investment fund

MOEX — Moscow exchange

MTN — medium-term note issue program

MVNO — mobile virtual network operator

NAFI — National Agency for financial information

NAUFOR — National Association of Securities Market Participants

NCGR — national corporate governance rating

NFA — National Stock Association

NFC — near field communication

NGO — non governmental organization

NIM — net interest margin

NPL — non-performing loans

NPS — net promoter score

OECD — Organization for Economic Cooperation and Development

OFZs — federal loan bonds

OJSC — open joint stock company

PhD — Doctor of Philosophy

PJSC — public joint stock company

POCI — purchased or originated credit-impaired

POS — point of sale

PPF — private pension fund

Repo — security purchase transaction with an obligation to sell it back after a certain period at a price fixed in this agreement

RPA — robotic process automation

ROA — return on assets

ROE — return on equity

RWA — risk weighted assets

SB — subsidiary bank

SBE — Sberbank Europe

SCC — standard contractual clauses

SOC — security operations center

SPA — shareholder personal account

SST — self-service terminals

UFS — unified front-end system

UN — the United Nations

URCCP — unified retail and corporate client profile

UPSP — unified public service portal

VaR — value at risk

VAT — value added tax

VHI — voluntary health insurance

VR — virtual reality

WEF — World Economic Forum