In its activities, Sber is guided by the UN Sustainable Development Goals (UN SDGs), taking these into account when setting strategic goals and objectives. Despite having identified 13 most prioritized targets, the Group strives to contribute to the achievement of any and all UN SDGs.

**SDG 1**
**END POVERTY IN ALL ITS FORMS EVERYWHERE**

**Sber's contribution**
- Expanding access to financial services for vulnerable groups
- Financial literacy enhancement
- Training clients in digital services and personal finance management
- Development of service channels in rural and remote areas
- Increasing inclusion across the supply chain and among clients

**Disclosure in the Report**
- Respect for human rights and financial inclusion

**SDG 2**
**END HUNGER, ACHIEVE FOOD SECURITY AND IMPROVED NUTRITION AND PROMOTE SUSTAINABLE AGRICULTURE**

**Sber's contribution**
- Expanding access to financial services for vulnerable group
- Development of service channels in rural and remote areas

**SDG 3**
**ENSURE HEALTHY LIVES AND PROMOTE WELL-BEING FOR ALL AT ALL AGES**

**Sber’s contribution**
- Promotion of health and dissemination of healthy lifestyles among employees and their families
- Providing the population with life insurance services
- Implementing the voluntary health insurance program for employees
- Developing and implementing technologies to expand access to healthcare services
- Implementing charitable and socially oriented programs and projects

**Disclosure in the Report**
- Social responsibility and supporting the population of the regions of presence
- Care for employees
4. Quality Education

SDG 4

ENSURE INCLUSIVE AND EQUITABLE QUALITY EDUCATION AND PROMOTE LIFELONG LEARNING OPPORTUNITIES FOR ALL

Sber’s contribution
- Providing employees with wide opportunities for both professional and personal growth
- Developing technology to expand access to education for all
- Collaboration with universities
- Implementing charitable programs aimed at education promotion
- Creating educational projects and supporting partnering educational initiatives

Disclosure in the Report
- Social responsibility and supporting the population of the regions of presence
- Care for employees

5. Gender Equality

SDG 5

ACHIEVE GENDER EQUALITY AND EMPOWER ALL WOMEN AND GIRLS

Sber’s contribution
- Providing equal working conditions and career opportunities
- Ensuring an equitable system for hiring, performance assessment and remuneration.
- Supporting employees on parental leave and their re-adaptation after the parental leave end.
- Providing employees on parental leave with additional income sources

Disclosure in the Report
- Care for employees
- Respect for human rights and financial inclusion

6. Clean Water and Sanitation

SDG 6

ENSURE AVAILABILITY AND SUSTAINABLE MANAGEMENT OF WATER AND SANITATION FOR ALL

Sber’s contribution
- Efficient use of water resources in operations
- Funding for infrastructure development projects

Disclosure in the Report
- Environmental aspects

7. Affordable and Clean Energy

SDG 7

ENSURE ACCESS TO AFFORDABLE, RELIABLE, SUSTAINABLE AND MODERN ENERGY FOR ALL

Sber’s contribution
- Increasing own energy efficiency
- Funding for renewables development projects
- Increasing green energy purchases for own needs and green certificates

Disclosure in the Report
- Climate agenda
- Environmental aspects
- Responsible finance and non-financial ESG products

8. Decent Work and Economic Growth

SDG 8

PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL

Sber’s contribution
- Creation of jobs
- Maintaining decent working conditions and providing employees with opportunities for development
- Providing financial and non-financial services to promote economic development of large, medium-sized, small, and microbusinesses, as well as self-employed persons
- Engaging in the regional and local economic development

Disclosure in the Report
- Care for employees
- Responsible business practices
- Social responsibility and supporting the population of the regions of presence
### SDG 9
**Build Resilient Infrastructure, Promote Inclusive and Sustainable Industrialization and Foster Innovation**

**Sber’s contribution**
- Promotion and support of recent R&Ds, including those in artificial intelligence, to solve significant problems in sustainable development
- Development of green and adaptation financing
- Promote transport and technical infrastructure

**Disclosure in the Report**
- Respect for human rights and financial inclusion

### SDG 10
**Reduce Inequality Within and Among Countries**

**Sber’s contribution**
- Expanding access to finance
- Creation of socially significant financial products and services
- Implementing social and charity projects
- Fostering the inclusive environment for Sber’s employees, clients and partners

**Disclosure in the Report**
- Respect for human rights and financial inclusion

### SDG 11
**Make Cities and Human Settlements Inclusive, Safe, Resilient and Sustainable**

**Sber’s contribution**
- Upgrading the infrastructure in the regions of presence
- Expanding access to clean energy for the population

**Disclosure in the Report**
- Responsible finance and non-financial ESG products
- Social responsibility and supporting the population of the regions of presence

### SDG 12
**Ensure Sustainable Consumption and Production Patterns**

**Sber’s contribution**
- Implementing programs for increasing the efficiency of using materials, energy and water, as well as responsible waste treatment programs
- Provision of funding to clients in order to reduce environmental impacts

**Disclosure in the Report**
- Environmental aspects
- Responsible finance and non-financial ESG products
- Responsible business practices

### SDG 13
**Take Urgent Action to Combat Climate Change and Its Impacts**

**Sber’s contribution**
- Developing and implementing own Climate Strategy
- Defining, assessing and management of climate risks and opportunities
- Calculation of carbon footprint
- Taking actions to reduce and compensate for carbon footprint
- Funding for low-carbon economy transition projects
- Contributing to the creation of the national climate risk management system and to the climate change adaptation

**Disclosure in the Report**
- Climate agenda
- Responsible finance and non-financial ESG products
SDG 14
**CONSERVE AND SUSTAINABLY USE THE OCEANS, SEAS AND MARINE RESOURCES FOR SUSTAINABLE DEVELOPMENT**

*Sber’s contribution*
- Fostering the fishing sector

**Disclosure in the Report**
- Environmental aspects

SDG 15
**PROTECT, RESTORE AND PROMOTE SUSTAINABLE USE OF TERRESTRIAL ECOSYSTEMS, SUSTAINABLY MANAGE FORESTS, COMBAT DEFORESTATION, AND HALT AND REVERSE LAND DEGRADATION AND HALT BIODIVERSITY LOSS**

*Sber’s contribution*
- Implementing environmental measures in order to reduce the environmental impacts of operations of Sber and its clients
- Development of green and adaptational financing

**Disclosure in the Report**
- Environmental aspects

SDG 16
**PROMOTE PEACEFUL AND INCLUSIVE SOCIETIES FOR SUSTAINABLE DEVELOPMENT, PROVIDE ACCESS TO JUSTICE FOR ALL AND BUILD EFFECTIVE, ACCOUNTABLE AND INCLUSIVE INSTITUTIONS AT ALL LEVELS**

*Sber’s contribution*
- Compliance with the requirements of the applicable law and international rules
- Implementing corporate governance and business ethics standards
- Anti-corruption and countering financial crimes
- Strengthening cybersecurity and data protection
- Contributing to the improvement of financial regulation

**Disclosure in the Report**
- ESG transformation strategy and management system
- Responsible business practices

SDG 17
**STRENGTHEN THE MEANS OF IMPLEMENTATION AND REVITALIZE THE GLOBAL PARTNERSHIP FOR SUSTAINABLE DEVELOPMENT**

*Sber’s contribution*
- Open stakeholder engagement
- Enhancing collection and provision of non-financial information
- Interaction with public authorities, businesses and international organizations on ESG-related issues

**Disclosure in the Report**
- ESG transformation strategy and management system
- Responsible finance and non-financial ESG products