

# Abbreviations

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**A.Ş.** – joint stock company (Turkish – Anonim Şirketi)

**ADR** – American depositary receipt

**AG** – joint stock company (German – Aktiengesellschaft)

**ALM** – asset and liability management

**ANO** – autonomous noncommercial organization

**AS** – analytical system

**BA** – bachelor's degree in humanities (Bachelor of Arts)

**Bank of Russia** – the Central Bank of the Russian Federation

**BS** – bachelor's degree in natural sciences (Bachelor of Science)

**CIB** – the Corporate and Investment Block, which has been operating under the Sberbank CIB brand

**CJSC** – closed joint stock company

**CRM** – client relationship management

**CSI** – customer satisfaction index

**CSR** – corporate social responsibility

**CSU** – centrally subordinated units

**CTF** – commodity trade finance

**DCM** – primary offering of debt securities (debt capital market)

**DPC** – data processing center

**D&O** – directors and officers liability insurance

**ECA** – export and credit agencies

**ECM** – lines for primary offering of shares (equity capital market)

**ECP** – the eurocommercial paper issuance program

**EXIAR** – Export Insurance Agency of Russia

**FCCM** – Oracle-based monitoring system of client operations (Financial Crime and Compliance Management)

**GDP** – gross domestic product

**GRI** – social reporting standards (Global Reporting Initiative)

**HUF** – housing and utility facilities

**IC** – insurance company

**ICS** – intelligent control system

**IFRS** – International Financial Reporting Standards

**IMF** – International Monetary Fund

**ISO 26000** – the international standard for Social Responsibility

**ISU** – internal structural units

**IT** – information technology

**JSC** – joint stock company

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**LC RF** – Labor Code of Russia

**LDR** – loan-deposit ratio

**LLC** – limited liability company

**MSc** – master's degree in natural sciences (Master of Science)

**MA** – master's degree in humanities (Master of Arts)

**MBA** – master's degree in business administration (Master of Business Administration)

**MIA of Russia** – Ministry of Interior Affairs of the Russian Federation

**MICEX** – Moscow International Currency Exchange

**MM** – mass media

**MTN** – medium term note program

**NCGR** – national corporate governance rating

**NCI** – nonbank credit institution

**NPF** – nongovernment pension fund

**NPS** – an index that shows the client's willingness to recommend Sberbank to its friends and acquaintances. It has been adopted in global practice as the key client loyalty indicator (Net Promoter Score)

**NSD** – National Settlement Depository

**OCP** – open currency position

**OJSC** – open joint stock company

**PBSD 18+** – platform for business support and

development

**PhD** – doctoral degree in philosophy (Doctor of Philosophy)

**PJSC** – public joint stock company

**Plc.** – private limited company

**POS** – point of sale

**PPE** – postgraduate professional education

**PS** – payment system

**RAS** – Russian Accounting Standards

**ROSINCAS** – Russian Cash Collecting Association

**SB** – subsidiary bank

**SC** – state corporation

**SLR** – short-term liquidity ratio

**TRIM** – measuring, management, monitoring.

**UAH** – Ukrainian hryvnias

**UFS** – unified front-end system

**VaR** – Value at Risk

**VHI** – voluntary health insurance