

# Developing Risk Culture in Sberbank

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Risk culture is a part of Sberbank's corporate culture. These are established standards of employee behavior aimed at identifying and managing risks. Risk culture supplements the formal procedures and mechanisms existing in Sberbank and forms an integral part of the risk management system.

## Five main principles followed by the Bank to improve risk culture

- 1** By reporting mistakes, I show care not only for myself, but also for my colleagues, as they are something we can all learn from 
- 2** I am convinced that constructive criticism makes both my work and the work of my colleagues better 
- 3** The Bank's, as well as everyone else's income, depends on a responsible attitude towards risks 
- 4** Together we can achieve more for everyone 
- 5** I apply rules so everyone can see my commitment to the interests of the Bank 

Currently, Sberbank is implementing a large-scale project to develop a risk culture that combines communication, educational, organizational and methodological components.

» [Read more about risk management in Sberbank on page 174](#)

