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**SOCIAL
REPORT**

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ALFA-BANK OFFERS
CONVENIENT, HIGH-TECH,
AND SECURE SERVICES
TO THOSE WILLING
TO DONATE IN MERE
“THREE CLICKS”
WITHOUT LEAVING THE
CUSTOMARY INTERNET
BANK INTERFACE.

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OUR APPROACH
TO THE ORGANIZATION
OF TEAMWORK
FEATURES THE FOCUS
ON STRATEGIC TASKS
AND PROJECTS, SHARED
RESPONSIBILITY
AND COOPERATION
AND FORMS A STRONG
TEAM WHOSE NEW
“DIGITAL TALENTS”
ARE CAPABLE OF
ANTICIPATING AND
BRACING FOR FUTURE
CHALLENGES.

Introduction from CEO

Alfa-Bank, which celebrates its 30th anniversary in 2020, has been helping those who really need it throughout its history. Nowadays, our Bank can be described as an advanced fintech corporation by global and other standards. We rely on cutting-edge technologies and services that not only accommodate needs of our clients but also give them an opportunity to make charitable contributions using the best financial solutions. Alfa-Bank offers convenient, high-tech, and secure services to those willing to donate in mere “three clicks” without leaving the customary Internet bank interface.

Our approach to the organization of teamwork features the focus on strategic tasks and projects, shared responsibility and cooperation and forms a strong team whose new “digital talents” are capable of anticipating and bracing for future challenges. Our key competitive edge is the improbable corporate culture laid down by shareholders – this is the culture of innovations, responsibility, and cooperation, the “extra mile” culture, which we call “Alfa-DNA.” Our team is always ready to help – the number of charitable volunteer projects grows year upon year. We help our colleagues learn how to help others wisely.

Charity is not the only area of Alfa-Bank’s social policy. We annually hold numerous cultural events, ecological projects, volunteer campaigns, and corporate activities. Our goal is both financial success and support to regions of our business presence, investments in the future of country, and development of our employees. We accomplished much in those areas in 2019 and we are set to carry on our efforts.

1. Cooperation with Life Line Charity Foundation

Alfa-Bank was the organizer of the Life Line charity program aimed at financial support to seriously ill children, which developed into the all-Russian Charitable Foundation in 2007.

The Life Line Charity Foundation provides targeted support to children younger than 18 suffering from life-threatening diseases, funds procurement of medical equipment, and supports the development of high-tech medical technologies, which become accessible to Russian children through its work.

Alfa-Bank has been the Foundation's strategic partner since day one; it makes charitable contributions, enables its employees to make individual, targeted donations, and develops bank products that offer bank clients convenient tools for helping wards of the Foundation.

Alfa-Bank cares for convenience of its retail and corporate clients. If they are ready to donate for helping children, the bank provides them with simple and reliable methods to do so.

Retail clients can make contributions for saving children's lives via the Alfa-Click Internet bank, a regular transfer, or ATMs without paying the bank commission. In 2019, Alfa-Click Internet bank users transferred nearly 8.5 million rubles to the Life Line Foundation.

Businesses can use the Alfa-Cash Ultra card launched by Alfa-Bank in 2016, which instantly acquired the status of affinity card. Businessmen using the card in their daily life are also helping seriously ill children: Alfa-Bank donates own funds at the amount of 0.39% of each purchase to the Life Line Foundation. As a result of this product, the Foundation received 15 522 696 rubles and 03 kopecks in 2019, and was able to pay for surgeries on seven children and individual medical products (such as endo-prosthetics) for 12 children, as well as to buy medical equipment (a verticalization table) for the Scientific and Practical Center of Child Psychoneurology of the Moscow Health Department.

Clients can also "Donate to the Foundation" directly from the Alfa-Business Online Internet Bank. In 2017, Alfa-Bank organized the convenient, high-tech and secure service that allows businessmen to make charitable contributions directly from their transaction account without leaving the customary interface of the Internet bank. This is the way to make swift transfers to any of the trusted charitable foundations, such as Life Line, Rusfond, World Wildlife Fund, and others.

Alfa-Endo

The program of assistance to children with endocrine system diseases, Alfa-Endo, was initiated by the Alfa-Group consortium and is being implemented by the Charities Aid Foundation (CAF) together with the Endocrine Research Center federal state budgetary enterprise of the Russian Health Ministry.

The program aims to raise quality and accessibility of medical assistance to children suffering from endocrine system diseases.

The program has the following areas:

- molecular genetic and immunological diagnostics of childhood hereditary endocrinopathies;
- educational programs for healthcare managers, medical workers, and other specialists;
- implementation of computer technologies in the healthcare system;
- support to diabetic associations;
- prevention of child obesity and diabetes.

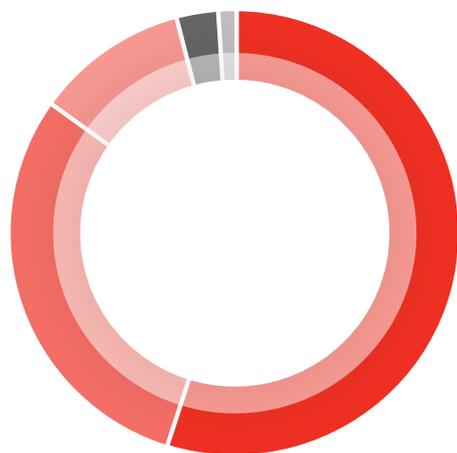
The child endocrinology program is a unique example of large private contributions in the development of a major sector of Russia's healthcare.

The principled approach is to support the implementation of the best available global practices, as well as effective modern clinical practices and technologies in Russian healthcare



Read more about the program on the website

In the course of cooperation with the Life Line Foundation, the Bank holds regular campaigns to raise additional funds for children in dire need of assistance.



28,033,976 ₴
were raised

- Alfa-Cash Ultra
- Alfa-Click
- Alfa-Bank Summer Day
- Someone's Life is no Trifle
- Alfa-Bank contribution

“Someone’s Life is no Trifle” campaign

“Someone’s Life is no Trifle” is a joint campaign launched by the Life Line Foundation and Alfa-Bank in 2009 to invite anyone wishing to bring small change from home to Life Line stations from where coins are transported by cash-in-transit vehicles to the Bank’s settlement centers and counted. Volunteers take active part in the campaign.

The 20th “Someone’s Life is no Trifle” campaign raised 914,341 rubles and 60 kopecks, which funded rehabilitation of four children diagnosed with cerebral palsy.

Alfa-Bank Summer Day

Alfa-Bank holds Summer Days annual family holidays for employees stationed in Moscow and other Russian cities of its presence. The money paid for every ticket goes to the Life Line Foundation. As many as 3,096,939 rubles were collected in 2019 and spent on treating children with various diseases.

Charity Marathon 5275

On July 7, 2019, the Alfa-Bank team traditionally took part in the annual sport event, Charity Marathon 5275 organized by the Life Line Foundation. The first marathon of the kind took place on September 23, 2012, and the final, 8th stage was held in 2019: the runners covered a distance of 5,275 meters, 1/8 of the classic marathon distance, which enabled constant participants to complete the full marathon over eight years. The marathon aims to develop charity culture in society, to promote the active healthy life style, and to raise funds for charitable programs.

Alfa Business Forum

The Alfa Business Forum, a massive educational program for small business, has been making a palpable input in raising donations for sick children since 2017. The year 2019 was no exception: the forum featured charity auctions, whose winners received interesting prizes, among them a meeting with the forum’s chief headliner Irina Khakamada. The donations were directed to the Life Line Foundation.

Online donation through booking Alfa Future People tickets

The Life Line Foundation is a partner of the major music festival Alfa Future People, which organizes a great verity of charity events and/or receives some of ticket booking earnings. In 2019, users could make an online donation to the Foundation while booking their tickets or could donate onsite using QR-codes.

2. “If Not Us, Then Who?” contest of charity projects proposed by Alfa-Bank employees

The Bank holds the annual contest of charity initiatives aimed to involve employees in the process of deciding who will be receiving aid from the Bank this time. Any employee is welcome to present a project. The open corporate vote chooses three projects to enjoy financing from the Bank.

In 2019, the first prize and a grant of 300,000 rubles was received by a project of assistance to stray animals proposed together with the Ray Foundation. The Foundation was established a long time ago and helped a huge number of shelters, both private and municipal. The grant was spent on drugs and medicinal feed, as well as on sterilization of over 50 stray cats and dogs.

The second prize went to the project of social rehabilitation of autistic children supervised by the Ravliki autonomous non-profit organization of parents of children with emotional-volitional disorders. Sports and field trip equipment was purchased, and children were taken on a trip to the countryside in August 2019. They put up tents, rode a boat, and enjoyed communication and a change of scenery.

The third prize and a grant for opening a summer camp for rehabilitation of people with disabilities was received by the Spryatanny Mir (Hidden World) regional charitable civic organization. The camp deployed at a resort near Tomsk in 2019 gathered together a record number of 120 guests, and volunteers from various cities of Russia helped organize artistic, cultural, and sport events.

3. Traditional charity events aimed to help parentless children

Charity campaign dedicated to International Children's Day

More than 60 countries celebrate the International Children's Day on June 1. In Russia, this is the first day of the summer school break. Alfa-Bank volunteers continue the good tradition and organize celebrations for children from sponsored institutions. In 2019, the campaign was held in over 45 cities, where Bank volunteers organized educational events, master classes, and sightseeing tours.

“Help Prepare for School” charity campaign

It's a good tradition of Alfa-Bank volunteers to help children from sponsored institutions to prepare for a new school year. In 2019, assistance was received by children from 42 cities: they were provided with new backpacks, school uniforms, stationary, and everything they need for art classes. In addition to the material support, colleagues organized master classes and interesting tours for the children, and renovated the premises of School No. 20 for children with eye imparities in Siberia.

“Christmas Miracle” charity campaign

Each year Alfa-Bank volunteers take part in the “Christmas Miracle” corporate charity campaign; they visit sponsored children's institutions across the country to share affection and to bring Christmas spirit to hundreds of parentless children. In 2019, the traditional campaign was held in 44 cities of the Bank's presence and involved 50 institutions for children who found themselves in a difficult life situation – the volunteers give regular support to such children. Alfa-Bank employees organize visits of Father Frost and Snow Maiden, master classes, games, contests, and concerts. All children receive gifts of sweets and cheer up before the New Year. In addition, the Bank helps resolve daily problems of sponsored institutions.

Development of “Bring Kindness” volunteer project

“Bring Kindness” is a volunteer project implemented by employees with the centralized support from Alfa-Bank. This is not a substitute for the Bank's traditional charity campaigns, but a way to give caring colleagues an opportunity to combine their efforts and make the world a better place. The main idea of the project is “informed volunteer activity” – volunteers not only bring gifts and toys to orphanages but also help children socialize and arrange practical events for the development of their daily skills, creative master classes, and sport training.

In 2019, participants in the “Bring Kindness” volunteer project paid over 20 visits to sponsored orphanages. The main goal of visits to the children is personal communication and teaching of useful skills, which brighten up the children's day and teach them to be more independent.

4. Other charity initiatives

Results of the “Memory Watch” patriotic campaign and assistance to WWII veterans

Alfa-Bank holds the annual countrywide charity campaign, “Memory Watch,” to pay tribute to the victory in the Great Patriotic War of 1941-1945. In 2019, the campaign took place in 54 cities of the Bank's presence. By doing so, the Bank commemorated those whom we owe our freedom and the peaceful skies above. The campaign was joined by over 1,000 people across the country. Wreaths of fresh flowers were laid to main city monuments, and a moment of silence commemorated the fallen heroes. Bank employees annually lay wreaths of fresh flowers to main monuments and memorials of the Great Patriotic War and congratulate war heroes, whose number has unfortunately become miniscule. Alfa-Bank's volunteer Alexander Lavrenyuk said: *“My family and I have visited a living legend of military aviation – Hero of the Soviet Union N.Ye. Olovyannikov. Three hours flew so fast; we were happy with our meeting and grateful to Alfa-Bank for the opportunity to get to know and congratulate this great man. We wish robust health and incorrigible optimism to Nikolay Yefimovich! The heroes were touched by the traditional gifts and attention of Alfa-Bank volunteers. And we were glad to meet with the heroic generation that protected and rebuilt the country after the war.”*

On the eve of the Victory Day, employees of the Orenburgsky bank office delivered new equipment to the Orenburg Regional Veterans' Psycho-neurological Clinical Hospital. This year, the hospital's clinical diagnostics laboratory grew with a modern optic-mechanic coagulometer.

Orenburg Mayor Dmitry Kulagin thanked the Bank for assistance. “In fact, Alfa-Bank helps save and prolong lives of Great Patriotic War veterans with the purchase of new equipment. We support this initiative. I thank Alfa-Bank for helping develop the hospital!”

The Bank has been providing material support to the Orenburg Veterans Hospital for seven years. Doctors decide over the year which tools they might need, and Alfa-Bank assists in their procurement every year before May 9. The long-standing sustainable assistance from the Bank has helped the hospital modernize its clinical diagnostics laboratory.

“Cosmonaut Leonov Cup 2019” children’s sailing regatta

The “Cosmonaut Leonov Cup 2019” annual children’s regatta was founded by Honorary Citizen of Kaliningrad and the Kaliningrad region, cosmonaut-pilot, and twice Hero of the Soviet Union Alexey Leonov with the organizational support from the Kaliningrad city district administration and with the assistance from Alfa-Bank. The competition aims to popularize a healthy life style among children and teenagers and to develop children’s sailing sport in the Kaliningrad region.

In 2019, the regatta was timed to coincide with the Kaliningrad City Day. Children aged from 7 to 18, students of sailing courses and schools of Baltiysk, Kaliningrad, Pionersky, and Yantarny, took part in the event. In order to emphasize the connection to the regatta founder, the Kaliningrad branch of Alfa-Bank purchased real space food in tubes to make children feel like real cosmonauts.

Sailing sport makes children physically stronger, tempers their spirit, and teaches them to think and to assume responsibility, which inspires confidence in the future and helps children cope with any task. This is a good school of life. Alfa-Bank cares for health and education of the younger generation in every region of its presence.

Assistance to medical institutions

Alfa-Bank takes active part in the social life of regions of its presence and puts emphasis on projects improving quality and accessibility of medical assistance in regions.

The building of a children’s polyclinic of the Central District Hospital opened after renovations in Severomorsk in March 2019. On that occasion, Alfa-Bank presented the polyclinic with important medical equipment – eardrum pneumomassage devices.

Severomorsk Central District Hospital Chief Physician Dmitry Panycvhev expressed his appreciation. “We are grateful to Alfa-Bank for its contribution to the equipment of our polyclinic. The devices will help doctors restore mobility of the tympanic membrane in the chain of auditory ossicles in children who had suffered from tubo-otitis and other forms of hearing loss. The provision of the Central District Hospital with modern equipment and instruments will also bring in new personnel, which is our priority task,” he said.

On the occasion of the International Children’s Day, Alfa Bank presented Murmansk City Children’s Polyclinic No. 5 with a medical spiograph - a device for measuring and graphically recording respiratory parameters.

As Volgograd Boarding School No. 7 for Children with Hearing Impairities celebrated its 110th anniversary, Alfa-Bank purchased special musical equipment for the Raduga Zvukov (Sound Rainbow) center: it will help fix hearing imparities of the youngest students.

The Stavropolsky branch of Alfa-Bank bought equipment and toys for the “Korobka Khrabrosti” (Box of Courage) center of the sponsored Children’s Oncology and Hematology Department of the Stavropol Territorial Clinical Hospital. After each medical procedure, children receive a small prize from the magic box for their courage, resilience, and strong spirit.

Charitable football match in Novosibirsk

The 5th Charitable Mini-Football Tournament took place in Novosibirsk in 2019. Alfa-Bank and another 15 corporate teams from various spheres of business fought for the cup. More than 200 fans came to support their colleagues. The grand prix, 900,000 rubles, were spent on assisting children from orphanages.

“Warm Aid” to needy people from Idel lending and cash services office in Kazan

Employees of the Bank’s Idel lending and cash services office collected warm clothes and essentials on January 17, 2019, to help a shelter for the needy in the Kazan center that was opened by an initiative group for people in a difficult life situation.

The shelter is not funded; it only receives contributions and donations from caring people.

Assistance to pets

Employees of the Kazansky office annually visit a dog shelter in Stolbishche. Before the winter season, colleagues brought warm blankets, mats, feed, medicines, and cash to the shelter.

Volunteers from the central office support the Zoorassvet animal shelter in Moscow with money, feed, and medicines.

5. Support to Culture and Art

An important area of Alfa-Bank's social activity is support to cultural and educational projects in regions. The Bank contributes to the development of regional economic and social infrastructure.

Midnight Opera and Midnight Rock projects

Cooperation between Alfa-Bank and the Midnight Opera project has been on for over six years. Over that period, Bank clients in many cities have had an opportunity to enjoy high art first hand. Mariinsky Theater soloists visited Vladivostok, Yekaterinburg, Irkutsk, Nizhny Novgorod, Novosibirsk, Omsk, Samara, and Tyumen in 2019.

Midnight Rock is a new unique program offering informal performances of world and Russian rock by opera divas and divos.

As part of the jubilee project in Vladivostok, Alfa-Bank organized a performance of Midnight Opera for visitors of the Ocean all-Russian Children's Center.

12th International Film Festival “East & West. Classic and Avant-Garde” in Orenburg

In 2019, Alfa-Bank served as an official partner of the International Film Festival “East & West. Classic and Avant-Garde” – a major event in the cultural life of the Orenburg region – for the third time. The festival was dedicated to the Theater Year and was hosted by Russian celebrated actors and actresses Yegor Beroyev, Ksenia Alferova, Denis Kosyakov, and Maria Gorban. The audience attended screenings of films from various parts of the world ranging from Australia to Canada.

As acting Orenburg Region Governor Denis Pasler said, *“The International Film Festival ‘East & West. Classic and Avant-Garde’ is the most remarkable cinema event of the year. It is traditionally held on the land of Orenburg, the heart of the Eurasian continent combining traditions and culture of 126 nationalities. Over these years, the Orenburg region has presented projects of cinematographers from over 60 states, and the ‘Golden Sarmatsky Lion’ award has gone to over 56 countries. The festival is very popular and enjoys recognition of the world cinematographic community. Most importantly, this is a key event for Orenburg viewers. This film festival serves as a dialogue between the East and the West and signifies the unity and mutual enrichment of cultures. Interesting programs and meetings with film directors, actors and cinema experts form a special creative environment and promote interest in regional films. In the period from 2008 to 2018, the festival was attended by cinematographers from over 50 countries, screened over 1,000 films by foreign and Russian directors, and presented about 100 premieres. The festival award, ‘Golden Sarmatsky Lion’, was won by representatives of 42 countries of the world.”*

“Summer. Music. Victory” in Novosibirsk

Alfa-Bank is a partner of the “Summer. Music. Victory” music festival, which traditionally takes place on the summer terrace of the Premiere cinema café and brings together fans of various music genres ranging from jazz to good Russian pop music. In 2019, residents and guests of the Siberian capital enjoyed a performance by the legendary band Chizh & Co.

Cycle of charity concerts “Hearts Open to Music” in Nizhny Novgorod

“Hearts Open to Music” is a charity project of the Higher School of Economics – Nizhny Novgorod and Alfa-Bank supported by the Nizhny Novgorod administration and the Culture District venture aimed to bring cultural events outside the city center.

Director of the Nizhny Novgorod administration's culture department Roman Beagon opened the “Hearts Open to Music” cycle of five concerts and said that landmark cultural events had rarely taken place outside the center of Nizhny Novgorod before but recently became quite common thanks to the Culture District project.

Alfa-Bank believes it is very important to participate in social and cultural projects, so it supports large-scale youth music festivals, art exhibitions, and chamber concerts of classic music. The project implemented together with the Higher School of Economics gave residents of the Avtozavodsky district of Nizhny Novgorod a chance to listen to the wonderful music performed by a leading Russian chamber orchestras.

Children’s drawing contest marks Mikhail Kalashnikov’s birth centenary in Izhevsk

The Udmurtia Republic's Fine Art Museum supported by Alfa-Bank organized a contest and exhibition of works by Izhevsk and Udmurtia children's art schools dedicated to the birth centenary of Russian firearms designer Mikhail Kalashnikov (1919-2013). The contestants from art schools of Izhevsk and Udmurtia were aged between 8 and 17. The event aimed to promote patriotism in the younger generation and to preserve the cultural and historical memory of the remarkable designer.

6. Support to talented youth

“Alfa-Chance” scholarship program

Support to talented youngsters is an integral part of Alfa-Bank's social policy. Since 1995, the Bank has been implementing a special program, “Alfa-Chance,” which assigns personal scholarships to best students of leading Russian higher educational establishments in the first two years of studies. The aim of the program is to support talented youngsters and their intellectual development, as well as to assist in the professional orientation and further education. The main condition of the scholarship is good academic performance of “A” and “B” students.

The “Alfa-Chance” program participants are freshmen from the budget-funded bachelor's programs of 18 leading Russian higher educational establishments in 14 cities of Russia: Moscow, St. Petersburg, Vladivostok, Yekaterinburg, Irkutsk, Kazan, Krasnodar, Nizhny Novgorod, Novosibirsk, Samara, Tyumen, Ulyanovsk, Ufa, and Barnaul. There are three stages in the contest: first, a questionnaire is filled, then an essay is written, and an in-person interviews with the contest commission comprising representatives of the relevant higher educational establishment and Alfa-Bank complete the process. Scholarship holders are general education school graduates with an active life position, winners of the final stage of national school contests, students who scored 100 points in uniform state exams, sports, culture and literature achievers, and enthusiastic participants in social charitable and volunteer projects. Over 25 years of the program, more than 2,000 talented students received Alfa-Bank support over the first two most difficult years of their studies in higher educational establishments.

“Try to be inquisitive, learn how to ask questions, be free in your choices, and never stop learning in order to be a leader and to build your career. Those who own knowledge own the world,” Alfa-Bank President and First Deputy Chairman of the Board of Directors Oleg Sysuyev said.

Public talks with students

Public talks, a new format of open dialogue with students, develop inquisitiveness and easy communication skills. This year, Alfa-Bank top managers and regional heads held a series of meetings with university students and spoke about career, life choice, and main qualities of a leader. The meetings were held in the dialogue format in Vladivostok, Kazan, Nizhny Novgorod, Samara, and Ufa.

Secrets of leadership and important factors of success topped the agenda of meetings with students. Alfa-Bank President and First Deputy Chairman of the Board of Directors Oleg Sysuyev and Kazan Federal University Pro-Rector for Education Dmitry Tayursky were the headliners of the meeting hosted by the Kazan Federal University. Sysuyev started dialogue with students by sharing his career experience and presenting memorable gifts to “Alfa-Chance” program graduates. The very format of the

meeting was so exiting that the room was filled to capacity. The teaching staff and administrators of higher educational establishments appreciated the topical meeting format and subjects.

Samara State Aerospace University Rector Yevgeny Shakhmatov greeted the students and said, *"It is very important that you have this chance – to receive support and to get involved in projects and programs that offer a development opportunity."*

All-Russian School Economic Contest 2019 of Higher School of Economics

Alfa-Bank has been supporting talented youngsters over years and focusing on the creation of a proper setting for intellectual development of university and school students. Alfa-Bank supported the all-Russian School Economic Contest again in 2019.

The contest aims to develop creativity, to evoke interest in scientific activity, and popularize science among talented schoolchildren and teenagers. The contest also helps high school students choose their future occupation and life trajectory. The contest popularity is growing year after year thanks to the increasing number of subjects. For instance, there were 25 subjects in the contest in 2019 (the general school curriculum was supplemented with financial awareness, Oriental studies, and electronics). In 2019, 283 schoolchildren from 61 Russian constituent territories passed qualifications and took part in the contest. All contest winners are admitted to Russian higher educational establishments without exams. In 2019, 276 winners and laureates of the all-Russian School Contest were admitted to the Higher School of Economics, which was the all-time high admission rate, as against 260 in 2018.

"Conquer Vorobyovy Hills" contest

In April, Alfa-Bank held the award ceremony of the "Conquer Vorobyovy Hills" contest for holders of Diplomas of the 1st Degree. It was the first time Alfa-Bank was a partner of the annual multidisciplinary contest held by Lomonosov Moscow State University and the Moskovsky Komsomolets Publishing House. The project aims to identify and support talented students of the fifth to eleventh forms from the remotest parts of the country.

"Participation in such intellectual contests is a great honor and high responsibility for every student representing one's school and region," Alfa-Bank President and First Deputy Chairman of the Board of Directors Oleg Sysuyev said. *"We contribute to the future of our country by investing in talented youths with diverse interests."*

The winners were also addressed by Lomonosov Moscow State University Rector Viktor Sadovnichy. *"Dear guys, thank you for taking part in the contest! This project is one of the many, but I take a particular pride in it. After all, the 'Conquer Vorobyovy Hills' contest gives schoolchildren from remote regions of our country an opportunity to join the contest movement. Time is the best proof. Some winners of the contest's first seasons have become doctors of science in a variety of fields,"* he said.

7. Alfa Fellowship international program

Since 2004 Alfa-Bank has been developing its own international program Alfa Fellowship, which fosters cooperation between Russia and leading countries of the world. The program allows young specialists from the United States, the United Kingdom, and Germany to do an internship in Russia. About 190 specialists have done their internships since the moment Alfa Fellowship was founded. The program has established itself as a powerful tool for broadening professional interaction between Russia and the West, strengthening the cultural dialogue, and furthering Russia's relations with the United States, the United Kingdom, and Germany.

8. "Big Book" literary award

Alfa-Bank supports cultural projects with emphasis on Russian literature. The Center for Support to Russian Literature founded the "Big Book" national literary award in 2005, seeking to support talented modern writers and to draw readers' and public attention to their works. The Bank co-founded the award, which has been the biggest literary award of the nation for years. The prize amounts to 5.5 million rubles.

The award ceremony traditionally takes place at the Pashkov House. In 2019, the first prize of 3 million rubles was received by Oleg Lekmanov, Mikhail Sverdlov and Ilya Simanovsky, the authors of the book entitled "Venedikt Yerofeyev: a Stranger."

The second prize of 1.5 million rubles was awarded to Grigory Sluzhittel for his debut book, "Savely's Days." The third prize of 1 million rubles went to the "My Children" book by Guzel Yakhina. Her book also won the people's choice award as a result of the online vote, which ended on December 3. The "Savely's Days" book by Grigory Sluzhittel was the first runner-up, and the "Brisbane" book by Yevgeny Vodolazkin ranked third. Alfa-Bank President and First Deputy Chairman of the Board of Directors Oleg Sysuyev presented the award for "Contribution to Literature" to St. Petersburg writer Valery Popov.

Tver literary critic Maria Lebedeva was named the best book blogger and winner of the Litblog award.

The winners were named by the jury comprising over 100 writers, publishers, critics, editors, journalists, businessmen, public figures, and statesmen. As many as 343 books from Russia and other countries competed for the award in 2019. There were 12 books on the short list.

9. Financial awareness

Alfa-Bank is doing one of the most important jobs in modern society: it is raising financial awareness of its clients. According to the research conducted by the NAFI analytical center, Russia's financial awareness index stood at 12.12 out of 21 points, and 44% of respondents wished to raise their financial awareness. The Bank is interested in increasing the number of financially aware people and their prosperity, as the quality of life depends on one's attitude to money and the ability to manage one's finances correctly. Alfa-Bank builds long-term partnerships with its clients and serves as their guide in the world of finance. Clients are coached in two ways: in the offline format in Bank offices all over Russia and in the online format on the social media and the Bank's YouTube channel.

Alfa-Bank takes part in 6th all-Russian Savings Week in Barnaul

Alfa-Bank traditionally took part in the "Financial Awareness in Digital Reality" project on the sidelines of the 6th all-Russian Savings Week in Barnaul.

Employees of the Altaisky office gave a tour to Barnaul schoolchildren, who could see cash and banking equipment at work and were told about ways of saving money and planning one's budget, as well as learned interesting facts about the world of finance.

Alfa-Bank highlights the development of products and services for small and medium business, as this segment makes a substantial input in the economic development of all regions of our country.

In 2019, Alfa-Bank concluded cooperation agreements with a number of Russian regions (the Altai Territory, Bashkortostan, the Kaliningrad region, the Republic of Mordovia, the Primorye Territory, the Pskov region, and the Samara region) to implement investment programs and projects focusing on the socioeconomic development of the region, as well as public-private partnership projects, support to small and medium business, better lending programs, and the provision of a broad range of quality banking services to corporate and retail clients.

"Over the years, Alfa-Bank has become an inseparable part of the financial landscape of every region. Many service and technological solutions of ours give a start to new areas in the development of the entire financial sector. I have no doubt that cooperation with the regional authorities will contribute to the more efficient infrastructural development and flourishing of the regions," Sysuyev said.

The Opora of Russia business association is working together with Alfa-Bank to help develop financial and lending instruments, which will bolster of small and medium business in the Irkutsk and Sverdlovsk regions. Alfa-Bank and regional branches of the business association signed cooperation agreements in 2019. Opora of Russia aims to deal with pressing problems encountered by Russian entrepreneurs. Modern technologies and platforms of the Bank, as well as non-financial services, such as coaching seminars and forums, enable businessmen to accomplish the full range of business tasks.

10. Alfa Future People

Alfa-Bank has been the general partner of the grandiose music and technology festival, Alfa Future People, since 2014; the world-class event has been gathering crowds of electronic music lovers in the vicinity of Nizhny Novgorod for four years now. The project combined performances by the best world and Russian DJs, cutting-edge technologies, and progressive young people from all over the world.

In 2019, 50,000 electronic music fans had three days of fun as 450 DJs were performing on six stages. The Alfa Main Stage headliners were the world's most popular DJs: Don Diablo, Ferry Corsten, Carnage, Dash Berlin, Knife Party, Apashe, and Laidback Luke.

The festival looked astonishing – pavilions turned into lit art objects after dark and Alfa-Bank's illuminated swing was one of the most impressive photo session zones. Numerous lounges were very popular with visitors chilling out, eating, chatting, or watching movies and TV series.

The Alfa Future People festival won the "Event of the Year" award in 2019. The award was founded in 2011 as a Russian event marketing and entertainment project contest.

As Kristina Vdovina, Alfa-Bank brand department head, noted, "We are very pleased that the event industry has highly appreciated our primary image event. Every year Alfa Future People tries to outdo itself in terms of technical equipment and visual and sound effects. I have no doubt that the next festival will make its guests happy with the wonderful ambience, good music, quality sound, and the best world DJs – we will do everything we can to achieve that. Please come and join the chief music event of the summer!"



Read more about the festival on the website

11. Internal communications

Whenever we speak about corporate internal communications, we often forget that they occur between people, company employees whose daily efforts enable the Bank to make profit every day, to improve processes, and to see happy faces of its clients. These are the people who personify the brand and determine its strength and reputation day after day.

Everything that people do sincerely and willingly matters. They decide to work in our Bank, and to invest their time, effort, energy, competences and knowledge to the benefit of our business on a daily basis. It is our task to give them food for thought and discussion, to tell them about reasons to be proud, and to do so that people gladly come to work and realize how cool it is work in our Bank.

We focused on three major priorities when we built the system of internal communications in 2019:

- Strengthening of the Bank's image and promotion of the Bank's strategy;
- Formation of open and constructive Bank environment;
- Development of digital channels of communication with our employees.

Strengthening of the Bank's image and promotion of the Bank's strategy

We held a series of events in the beginning of the year in order to elaborate a strategy; teams from our business divisions presented and discussed strategic initiatives, and members of the Bank management board developed a unique unified strategy. The year 2019 showed that our strategy really worked.

The new strategy made a premiere at the main event of the year, Alfa Forum in Moscow. Top 600 Bank managers from every part of the country gathered together to discuss the new strategy in an open debate and to draft detailed plans of its implementation.

We actively used online formats to promote the strategy. There was a series of online business dialogues in regions, which covered over 40 cities of Alfa-Bank's presence.

It was followed by a series of video interviews with heads of business lines regarding first steps towards the implementation of the strategy.

A session of regional managers was organized in a brand new format. It was a direct dialogue between teams from business divisions and regional heads on the most pressing issues. The session yielded a list of tasks with specific deadlines and divided responsibilities. The status was weekly monitored at videoconferences, and all matters were rapidly resolved.

All main businesses and departments held strategic sessions in the second half of the year to discuss the status of the implementation of strategic plans and to adjust plans for the remaining part of the year.

We rebranded our traditional contest, "Best of the Best," and made it even more remarkable.

This is a contest of projects implemented by cross-function teams over the year at their own initiative and outside their job duties. There were 134 interesting and lucrative projects in the 2019 contest. We released a series of screen-live video interviews with seven victorious teams.

We reached the "news every day" level in the notification of our employees and put emphasis on the life and performance results of regions.

We said a lot about Bank awards:

International awards:

- Global Finance (Innovators 2019, Payments и Best Trade Finance Providers 2019 nomination)
- Euromoney (CEE's Best Bank for SME's 2019)
- Global Banking and Finance Review (Best Private Bank Russia 2019 nomination)

Russian awards:

- Frank Premium Banking Award 2019 (first place for premium service)
- Banki.ru's Bank of the Year (Mortgage Loan of the Year)
- BEST.RU (Bank of the Year)
- Digital Communications AWARDS (Mobile Application)
- FinAward (Bank Insurance Innovations, Customer Service Product Rollout, Blockchain Pilot)
- 5th Russian Mortgage Congress (Breakthrough of the Year)
- Crystal Headset (Best Debt Collection Team, Best Personnel Training and Development Program, Best Personnel Motivation and Involvement Program, and Best Sales and Telemarketing Team)
- BEMA (Best Experience Marketing Award) (Best Ambient Activation, Best Sponsor Integration).

We provided communication support to key Bank projects: we said how a network management model is developed and implemented and how algorithms of new customer service formats are tested, we openly discussed with our employees the need to implement the SAP global accounting and spending management automation system and to take first steps in this area, we dealt with every problem together and courageously searched for joint reasonable solutions, we studied the internal environment and held eNPS polls measuring the level of satisfaction with the Bank as an employer, we engaged employees as volunteers in Bank's charity projects, and we told employees about marketing campaigns, new corporate merchandize, the update of the Bank's mobile application and website, our efforts to shift from paper workflow to online technologies, and lots of other things.

We made sure that each of our employees received the most important, relevant, and up-to-date information about the Bank throughout the year.

Formation of open and constructive Bank environment

While preserving the most efficient formats of direct dialogue between the Bank management and employees, such as business breakfasts with department directors and regional heads, we launched a system of regular open events. We held quarterly open meetings with the HR director and organized monthly open meetings of business division heads and members of the Bank management board with employees in regions. Any employee could come to a meeting and ask the most pressing questions either personally or anonymously. Similar meetings were held in business lines.

We started the Public Talks educational project for employees. Open meetings with interesting people were streamed in every city of Alfa-Bank's presence. The project enabled every employee to speak with experts about art, relations, healthy food and even event management. All lectures and meetings are always available to employees on the Bank's corporate portal.

We actively developed channels of feedback and support to employees in 2019. Besides the customary IT support, Alfa presented the Human Help center of support to employees that operates 24/7. In the second half of the year, we implemented the Human Help chatbot on the corporate portal and in the mobile application for employees, who lovingly called it Wall-E. It is a quick learner able to answer most current HR questions.

We continued the active development of the Summer Day program in Moscow and in regions. These are summer outdoor events for employees and families. The event was held in 32 cities in 2019.

We have a new program, Alfa Children, for the next generation of bankers. Now employees' children can visit a bank office on particular days and go an amazing journey into the world of banking. So far, the program has been available only in Moscow, but it will spread into regions in 2020.

One of the polls showed that many employees were concerned about a deficit of physical activity. So we invented and organized a federal online fitness marathon, Alfa Energy, which drew about 2,500 people from 56 cities of Russia. Every day, a special web platform published an assignment consistent with the participant's training level, and every finished assignment was rewarded with additional points and corporate prizes. Anyone could join the competition individually or team up with colleagues. Two coaches and a nutrition specialist were constantly online. The program had amazing results: employees said they not just increased their energy but also saw substantial dynamics in business results.

Again, we'd like to say a few words about our traditional event, merry New Year holidays in Moscow and 50 regions. Certain departments presented new interesting online formats of New Year greetings. Besides, there were inter-regional New Year videoconferences featuring season greetings from regions.

We longed to live in the New Year miracle as long as possible and to draw in as many employees as we could. So, the Secret Santa federal program kicked off in December. All of us know what a classic Secret Santa is: it's a group of people exchanging New Year presents in a way that no one could guess whom exactly the present comes from.

We developed a new function of the mobile application for employees, and everyone had a chance to create a unique group to exchange their gifts. Once that was done, an automatic algorithm randomly designated presents to employees, and relevant notifications were received via the mobile application.

People were so excited when we told them about the opportunity. They formed three to four groups together with various participants from various cities and offices, posted photos of received presents on the social media and on the corporate website, and wrote letters of thanks to the secret givers. In all, presents were exchanged between 4,500 people. It was a truly miraculous December.

Development of digital channels of communication with our employees

We accomplished a pilot corporate television project in Moscow in 2019. Employees felt very positive about the video content.

Yet we realized by the end of the year that the future belonged to online technologies and abandoned the project in favor of streaming meetings and events and publishing videos in the mobile application for employees.

We actively involved employees in the generation of content of their interest on the Alfa-Mir corporate portal. We also offered an opportunity of hosting thematic blogs, which added vast social content to the corporate portal. People teamed up for good deeds and assistance to employees in difficult life situations.

We also launched corporate Instagram, the Human Help chatbot, and the Secret Santa project. Additionally, the corporate portal launched the Event Calendar section, where it was possible to sign up for events or to view them online. Some of the regular events evolved into the online format, which saved funds and increased audiences.

The Air mobile application won the first Digital Communications Awards 2019 as the best mobile application for employees. The Alfa-Mir corporate portal won Best Intranet Russia Awards 2019 for its relevance and functionality. The news system of the corporate portal won the all-Russian award "The Union of Word and Kindness" in the Best Corporate Media 2019 nomination.

Alfa-Bank's corporate volunteers

In July 2019, Alfa-Bank connected to the ProCharity intellectual volunteer platform so that its employees could go beyond traditional volunteer formats and share their knowledge and competences pro bono, i.e. for free.

A team from the Friends Foundation led by co-founder Gor Nakhapetyan visited Alfa-Bank later that month to tell Bank employees about intellectual volunteer programs: why people become intellectual volunteers, how to assist charity foundations with one's competences, and why foundations should be taught how to make money instead of asking for funds.

Assistance to employees in distress

The blog entitled “Colleagues, Your Help Needed” has been operating on the Alfa-Mir corporate portal for years to publish appeals from employees in difficult life situations. Employees can always count on the assistance of caring colleagues whenever a tragedy happens. Reports on raised funds and their proper spending are quarterly published on the corporate portal. The blog received 22 applications in 2019, and employees raised a total of 2,299,857 rubles.

Contribution to common cause, WWF

Alfa-Bank cares for bio-diversity in our country, which is why it has been cooperating with the World Wildlife Fund conserving and restoring flora and fauna for 17 years. The Bank not only supports the Fund’s initiatives itself but also gives its clients a chance to financially contribute to nature conservancy programs.

The World Wildlife Fund (WWF) is one of the biggest independent international nature conservancy organizations uniting about 5 million staunch supporters and operating in more than 100 countries. The WWF mission is to contain increasing environmental degradation and to achieve harmony between people and nature. Its principal objective is to preserve bio-diversity on the Earth.

WWF Russia has been working since 1994. It became a national organization in 2004. Over quarter of a century, the Fund has successfully accomplished over 1,000 field projects to preserve and multiply natural resources in 47 regions of Russia.

