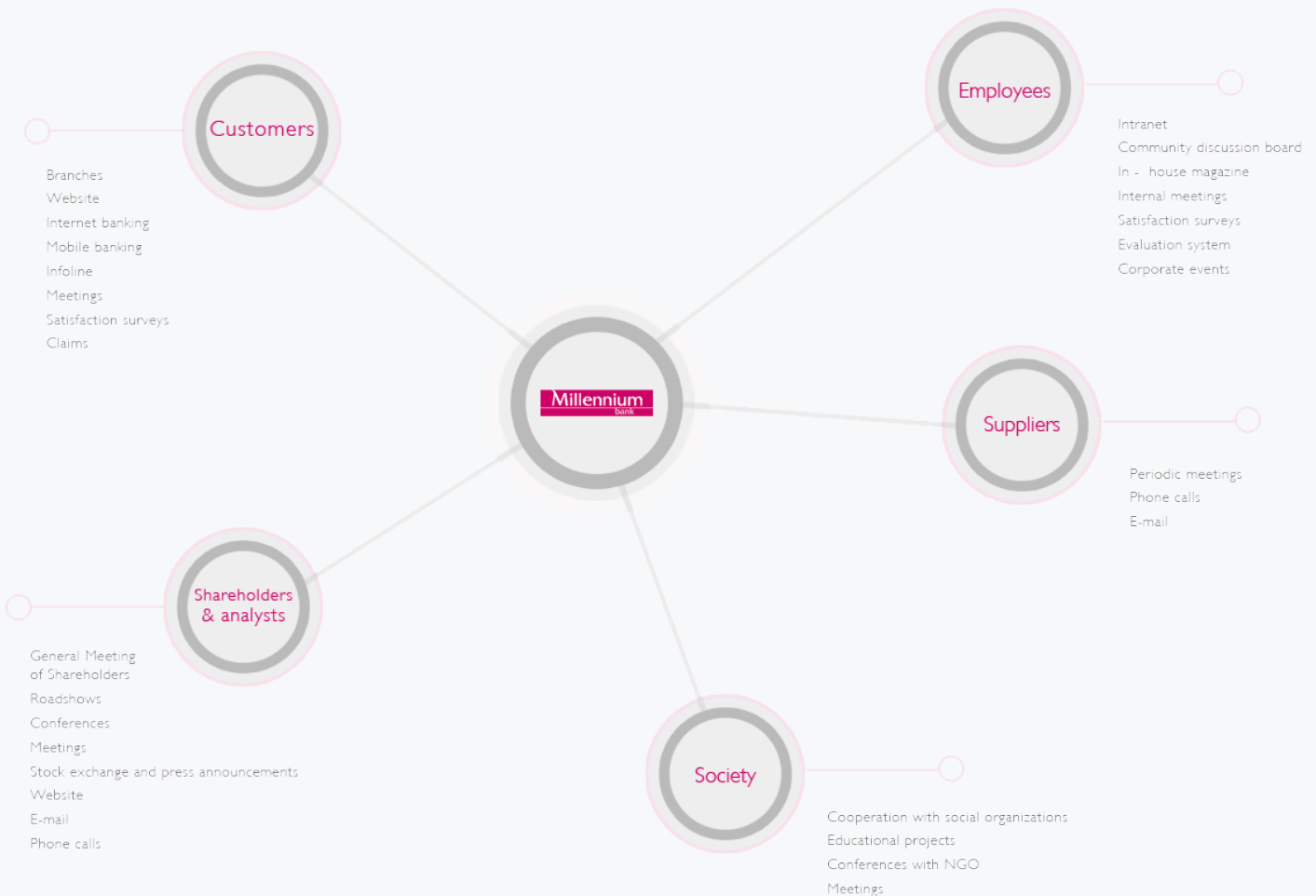


Dialogue with Stakeholders

The Company carries out a documented dialogue with key Stakeholder groups, aimed at learning their opinions and expectations from their cooperation with the Bank.

The feedback from Stakeholders is received from the following sources:

Communication channels with Stakeholders



Stakeholder	Communication channels	Frequency of dialogue	Topics raised	Bank's actions	Details
Investors and Analysts	Shareholder Meeting	Once a year	Transparent activity, quick and easy access to information about the Bank.	Observance of external standards for listed companies, Compliance Policy, ensuring transparency and security of operations, quick exchange of information through multiple communication channels with Shareholders.	Investors
	Roadshows and conferences	Several times a year			
	Meetings	Several hundred times a year			
	Stock exchange communication and press releases	Ongoing			
	Contact through Internet, e-mail, phone	Ongoing			
Clients	Branches, Internet and mobile banking, Internet (www, YouTube) Hotline Complaints	Ongoing	High quality of products and services offered, ethical marketing and selling practices, fair consumer practices, safety of deposited funds, ease of communication with the Bank, improvement in the operation of products and processes.	Running quality improvement projects, introducing solutions in response to client needs, application of ethical selling procedures, ensuring safety of client funds and ability to contact the Bank quickly.	Clients
	Product and service satisfaction surveys and customer service quality surveys	Monthly/quarterly/yearly and ad hoc			
	Meetings with clients	More than ten times a year			
	Intranet, social site for employees, other internal publications	Ongoing	Stability of employment and professional development opportunities, fair	Regular monitoring of goals included in the HR policy, surveying the needs, motivation and satisfaction of	
	Corporate meeting with the participation of	Once a year			

Employees	the Management Board Employee evaluation system Satisfaction and motivation surveys	Once a quarter Once a year	salary and rewards, responding to requests submitted by employees.	employees, allowing employees to express their opinion through different communication tools.	Employees
Suppliers	Periodic meetings Telephone, e-mail	Several hundred times a year Ongoing	Fair rules for selecting and cooperating with Suppliers.	Use of objective procedures for selecting Suppliers; timely performance of agreements.	Suppliers
Social environment	Offers of cooperation Contests and training for students Conferences with representatives of the social side and NGOs Cooperation with Universities	Several hundred times a year Several dozens a year Several dozens a year A few times a year	Supporting social projects by the company and employees.	Merit-based and financial support for social projects; encouraging employees to take part in social and volunteering campaigns.	Society
Environment	Environmental rankings Environmental reports for state administration authorities.	Several dozens a year More than ten a year	Reducing the negative impact on the environment, environmental education of clients and employees.	Monitoring and lowering impact on the environment, environmental education programs.	Environment

