

Company Employees

General Provisions of HR Management

The main goal of the Bank's HR policy is to build a team of workers possessing the necessary professional competences and expertise, capable of adapting to changes in the external and internal environment and to use them efficiently.

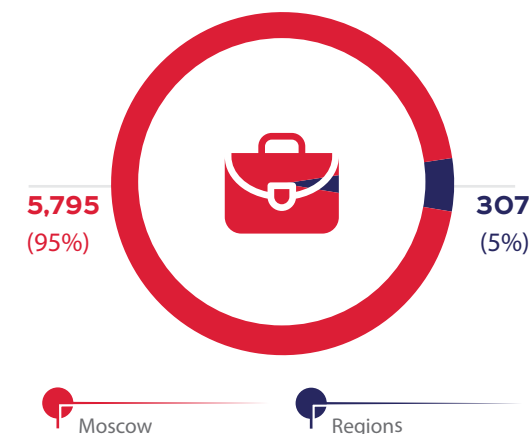
The MKB's HR policy rests upon building an efficient management structure, developing talents, working not for the process but for the result. The Bank uses the model of general bank competences, which are important for employment apart from professional knowledge and work experience. We distinguish four competencies that we would like to see in every employee: **efficiency, customer-centricity, teamwork, and innovation**. Since MKB is focused on its customers, it is important for the employees of the company to demonstrate such qualities as responsiveness, willingness to help, and friendliness in their work.

In 2019, the Bank strengthened its team both in the traditional areas (corporate, retail) and in the field of innovation business, which is new for the Bank. Apart from the optimization and enhancement of process efficiency, MKB is extending its business actively.

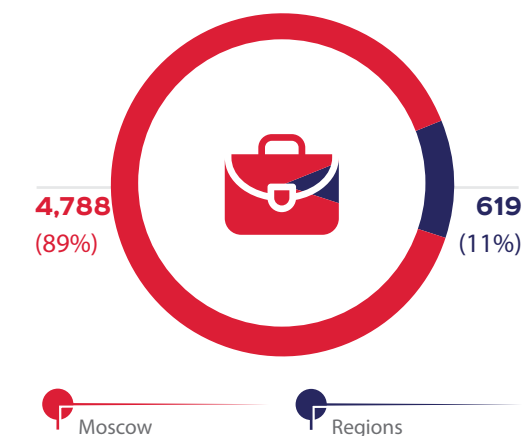
Personnel Structure

As of the end of 2019, the number of Bank employees declined by 11% as compared with 2018. It is primarily due to the transfer of a cash handling function to INKAKHRAN Nonprofit Organization (JSC), optimization of business processes, and change in the functional and organizational structure of the company.

Staff size, 2018.



Staff size, 2019

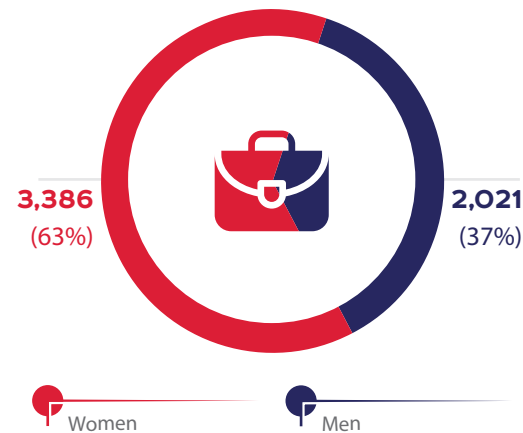


In 2019, the Bank hired 2,215 new employees. However, because of the withdrawal of the cash handling function from the Bank, optimization of business processes, and transfer of part of operational functions to the regions, the staff leakage rate increased. In 2020, this indicator is expected to settle down:

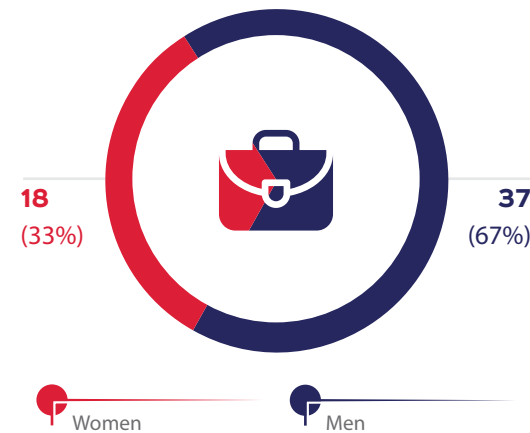
With the development of the network of regional offices, the Bank increases its contribution to the sustainable development of regions. The Bank's development strategy provides for further extension of the regional network.

Year	2015	2016	2017	2018	2019
Staff leakage rate, %	24.3%	20.2%	21.6%	25.0%	58.8%

Employees

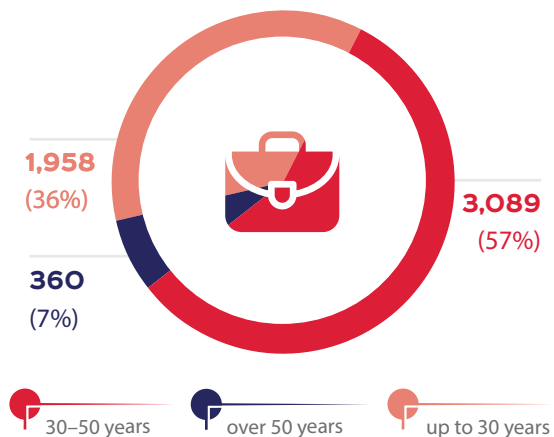


Management Board, senior management

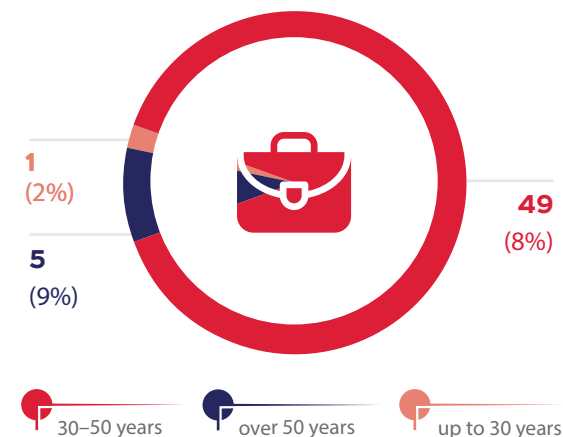


There are employees of all age groups in MKB, inter alia, in the Management Board and among senior management.

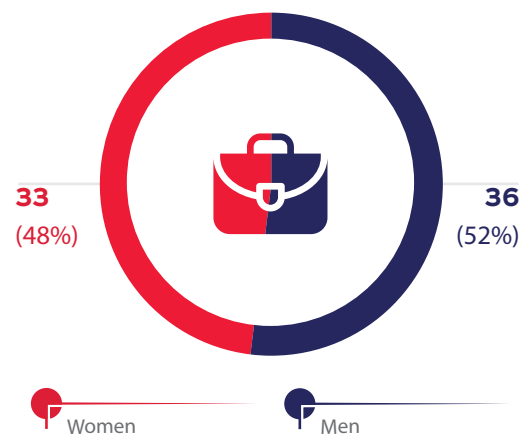
Employees



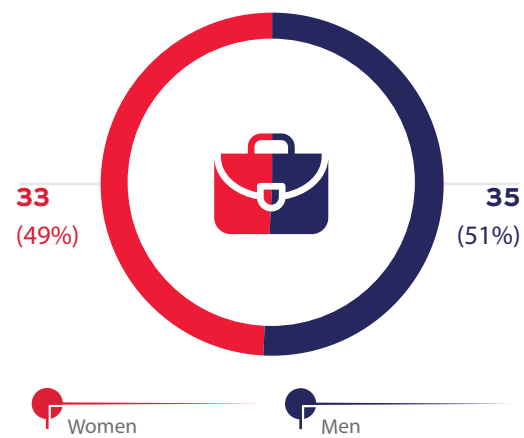
Management Board, senior management



Average age of employees, 2018



Average age of employees, 2019



Number of children born

