

## Sustainable Development Principles

Strategic sustainability principles play an important role among the key principles and business areas of MKB. They are conditionally divided into three groups:

- Environmental—those based on the aspiration to enhance a positive socioeconomic impact and reduce or mitigate an adverse impact on people and environment and related risks arising as a result of human vital activity, products, and services.
- Social—those aimed at improving the socioeconomic welfare of the population in the regions of presence and providing for responsible interaction and respect of interests of the relevant stakeholders for the purpose of achieving sustainable development goals.
- Corporate social responsibility principles—those aimed at providing for transparency and information openness of the Bank's activities and implementing the sustainability principles in the business processes.

## MKB Stakeholders

MKB's competitive advantages include its ability to satisfy the growing demands of the existing customers, attract new customers, and build up the transparent and long-term relationships both among coworkers and with external stakeholders.

Bank management and shareholders find it particularly important to disclose to the stakeholders their performance results affecting the society at large. The transparency, openness, and accuracy of information promote the formation of trust-based relations with all stakeholders. MKB also strives to promote the principles of sustainable development among its customers, partners, and counterparties, resting upon the best national and international practice.

According to the results of the first Russian study on the application of responsible financing in the Russian banking sector presented by WWF-Russia, the European University at Saint Petersburg and the Analytical Center of the National Rating Agency MKB is among

## Top-5

**Russian banks in implementing sustainable development principles** in terms of information disclosure on the website.



The Bank distinguishes the following main categories of stakeholders.

MKB Stakeholders	Interaction format
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Customer service, including development of the network of branch offices</li> <li>• Receiving queries</li> <li>• Remote banking service (mobile banking, contact center, internet banking)</li> <li>• Information about bank products, reporting, availability of branch offices of the Bank, environmental plans and actions, and other important information as published on the MKB website (Russian or English version)</li> <li>• Analysis of customer satisfaction</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>• Advanced training</li> <li>• Benefits package</li> <li>• Support and assistance in developing internal corporate sports clubs and events for the company employees</li> <li>• Participation in sports events, charitable, and other public and environmental events</li> <li>• Corporate portal</li> <li>• The hotline that allows sending complaints and queries to the members of the Audit and Risk Committee under the MKB Supervisory Board</li> </ul>
<b>Society</b>	<ul style="list-style-type: none"> <li>• Participation in social and environmental projects of the Russian Government, other governmental bodies, and development of its own projects</li> <li>• Development of financial products for different categories of people</li> <li>• Support of small and medium business entities</li> <li>• Development of a regional network of offices and creation of additional jobs in the regions</li> <li>• Interaction with higher educational institutions, probation programs, training</li> </ul>
<b>Shareholders and investors</b>	<ul style="list-style-type: none"> <li>• Meetings of shareholders</li> <li>• Communication using different channels (including conference calls, meetings, correspondence via email, webcasts)</li> <li>• Disclosure of information important for shareholders and investors on the electronic page for investors (in Russian and English)</li> <li>• Publication of financial and nonfinancial reports</li> </ul>
<b>Counterparties and partners</b>	<ul style="list-style-type: none"> <li>• A transparent competitive procurement system</li> </ul>
<b>Governmental bodies and regulators</b>	<ul style="list-style-type: none"> <li>• Information disclosure and compliance with all legislative requirements in the field of banking activities</li> <li>• Participation in projects and work meetings on the improvement of laws in different areas (expert councils, work groups, round-table discussions, and other forms of communications)</li> <li>• Contribution to the development of regions with the extension of the regional network of presence</li> </ul>
<b>Mass media</b>	<ul style="list-style-type: none"> <li>• Regular communications with the key media, prompt response to incoming questions</li> <li>• A high level of content mobility on the MKB website, in social networks, and other sources of communication</li> </ul>