

## MISSION

**WE HELP  
PEOPLE MAKE  
THEIR PLANS  
A REALITY  
BY CREATING  
THE BEST  
FINANCIAL  
SOLUTIONS.**

**WE ARE A TEAM  
OF PROFESSIONALS,  
WORKING  
FOR THE BENEFIT  
OF OUR CLIENTS  
AND THE COUNTRY  
AS A WHOLE.**

## VISION

**UNIVERSAL FINANCIAL GROUP THAT  
IS DEVELOPING BOTH DYNAMICALLY  
AND SUSTAINABLY, ONE THAT  
IS FOCUSED ON BEING THE FIRST-CHOICE  
FINANCIAL PARTNER FOR ITS CUSTOMERS  
AND WHICH PROVIDES THE MOST  
CONVENIENT AND CUTTING-EDGE  
SOLUTIONS TO THEIR NEEDS.**

- ✓ **Universal financial group**
- ✓ **Financial partner of first choice**
- ✓ **More than a bank**
- ✓ **An agile bank**
- ✓ **Convenient, cutting-edge solutions**

# STRATEGY

## Directions for a new Sustainability Strategy

Strategic priorities for implementing the vision

1

IMPROVING CUSTOMER FOCUS

2

DIGITALISING THE BUSINESS

3

DEVELOPING IN THE DIGITAL ECONOMY

4

CREATING A CUTTING-EDGE OPERATING PLATFORM

5

CREATING A HIGH-PERFORMANCE OPERATING CULTURE

Financing social and environmental projects

Development of ESG funds

Providing financial products that promote green lifestyles

Engaging customers in an ESG-oriented product line

Customer stimulation to improve their sustainability performance

Deductions from credit and debit cards for environmental and social projects

Accessibility of digital services for entrepreneurs

Support in the development of superservices for public services

Accessibility and security of digital technologies for the Bank's customers

Reducing our own ecological footprint

Improving the structure and reducing energy consumption, switching to paperless document flow