



Message on Progress in Implementing the Principles
of Socially Responsible Business
of JSC "MTBank" for the Years 2013 – 2014

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Address of the Chairman of
the Management Board of
JSC "MTBank" Mr. Andrey
Zhishevich



Implementation of JSC "MTBank" principles of corporate social responsibility in all directions is the main aim of our company's participation in the project of the UN GLOBAL COMPACT.

First of all, this is proved by the fact that MTBank is one of the leading financial institutions in the Republic of Belarus, the activity of which is reflected in sustainable development of the country's citizens.

We pay attention to the interests of society by taking into account that our activities influence customers, suppliers, employees, shareholders, local communities and other interested parties in the public sphere. We initiate new projects and take additional measures for improving the level and the quality of life of the Belarusian people and representatives of other countries, who are directly or indirectly related to the activity of MTBank.

Educational, sponsorship and charity projects, implemented by MTBank, are aimed at providing each Belarusian person with the opportunity to know, be able to use, raise the level of life and reach new horizons with the help of all financial benefits and tools of the modern world.

We provide financial services to the citizens regardless of the size of their assets, liabilities as well as their social class. The key factor here is the desire to help the representatives of small and micro-sized businesses to gain confidence and to feel support of the Bank. The development of small and micro-sized businesses directly affects the national economy. With reference to the Bank's employees the philosophy of labour motivates each member of our team to develop and to be anxious to personal and collective success. Providing employees with comfortable, modern and safe working conditions is essential. Each employee equally has the right to social security and knows that the Bank will never leave him in difficult life situations.

During the reporting period we have done a lot of work on implementation of the basic principles of the UN Global Compact. The activity of the Bank and everything we create is a visible result, the positive effect of which can be felt by everyone. The positive success of our company states that society trusts us and is ready for open dialogue, the result of which will bring new public benefits.



Nowadays JSC "MTBank" is the Bank of fresh solutions, providing full variety of services to corporate and individual clients.

The Bank is one of the fastest growing and effective commercial financial institutions. The activities of the Bank are lending to individuals and legal entities, settlement and cash services, foreign exchange transactions and deposit transactions.

Customer banking services are provided in the Headquarters, 6 branches and in more than 50 banking services centres, located in Minsk, Brest, Gomel, Grodno, Vitebsk, Mogilev, Molodechno, Zhodino, Bobruisk, Lida, Soligorsk and Baranovichy. The banking network also includes more than 98 remote points of banking services. Today the number of employees is more than 1,600.

MTBank is the twice winner in "Brand Leader Social Networks" nomination. For 6 years in succession MTBank has got Deutsche Bank's 2013 Straight-Through Processing (STP) Excellence Award for high quality of transfers in US dollars.

Since 2006 MTBank is the only commercial bank in the Republic of Belarus that participates in the UN GLOBAL COMPACT, the initiative of the United Nations in the field of corporate social responsibility.

Since March 2007 MTBank has been a member of the Coordination Council of the local network of the UN Global Compact in Belarus.

The most initiative members of the local network of the UN Global Compact including MTBank were again elected in 2009. For 20 years of its activity MTBank has been successfully working on implementing various social oriented projects.

Priority positions of MTBank's social responsibility are the quality of provided banking services, internal social responsibility and responsibility to society on the whole.

MTBank has determined its mission as to provide each citizen of Belarus with the opportunity to use all blessings of modern financial civilization and to fulfill his or her own dreams.

Responsibility to Society is one of the priority aspects of MTBank's activity. The projects financed by the company reflect the main values of the Brand.



• MTBank Supports Sports Organizations

Financial support of MTBank has contributed to high achievements of wide range of sport organizations of the Republic of Belarus: public institution "Specialized Children and Youth Water Sports School of the Olympic Reserve", public institution of physical training and sports "Basketball Club "Minsk 2006", public institution "City Center of Tennis Olympic Reserve of Physical Training, Sports and Tourism Management of Minsk Executive Committee", football club "Minsk".

The Bank is a constant partner of Belarusian physical training and sports society "Dynamo". Within the framework of this partnership the unique joint programme "Dynamo – MTBank" has been worked out. According to the programme each participant of physical training and sports society "Dynamo" has got the opportunity to use the money provided by MTBank within one month grace period through personalized universal banking card.

The Interagency Billiard Tournament Cup of the Chairman of the Central Board of the Belarusian physical training and sports society "Dynamo" has been held for the 4th time with assistance of MTBank.

MTBank encourages the employees and society in general to lead healthy lifestyle, actively demonstrates willingness to support sports organizations.

In MTBank there is programme of financial support "Doctors and teachers", specially developed for public sector employees. Pensioners may use the financial programme "Being older is advantageous!".



• MTBank Develops Intellectual Potential

The principle of the programme designed to support intelligent youth is as follows: today MTBank invests into intelligence, tomorrow intelligence is working for the whole Republic of Belarus. MTBank forms human resources of economics by developing business thinking and disclosing creativity of students.

In September 2013 MTBank together with the business support community for women Start-upByWomen held the contest of creative essays "Business Sketch". The main purpose of the competition was to identify motivation and degree of involvement into business idea of first-time women-entrepreneurs. The competition was held among women, who wanted to start up and develop their businesses. The winner of the competition was provided with support in implementing business idea and, particularly, business consulting services in financing, marketing and promotion, legal and other aspects.

Within the framework of Global Entrepreneurship Week 2013 MTBank participated in the round table discussing the topic "Business-woman, being mother of many children, is a reality", organized by business support community for women StartupByWomen together with web-portal Diva.by. During the round table the winner of the contest "Business Sketch" was announced.



MTBank within the frames of its mission has supported the initiatives of the Belarusian business support community for women for several years.

At the beginning of 2014 MTBank supported student initiative by becoming the general partner of Case-club in the Belarusian State Economic University, which is the leading economic higher education institution in the Republic of Belarus. Within the framework of this project, the case-championship was held. The winners of the championship undertook a unique internship in MTBank. The programmes of internship were worked out individually for each student according to his or her preferences and skills.

In the years 2013-2014 MTBank was continuing its tradition of supporting intelligence development in the Republic of Belarus. Therefore, JSC "MTBank" is a permanent partner of the popular intellectual TV program "What? Where? When?", which unites thousands of schoolchildren, students and the whole intellectual elite of Belarus.



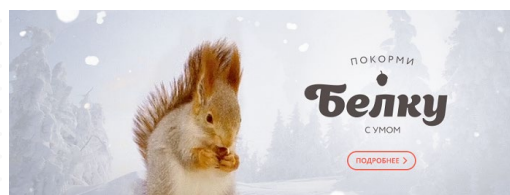
• MTBank Develops Financial Literacy

The Bank actively maintains the projects on enhancing financial literacy among the population. In the regions of Belarus special seminars are organized for clients of the Bank and all the entrepreneurs, who would like to attend the events. These seminars are devoted to raise awareness of banking products and opportunities, which, for example, can increase business efficiency, reduce the cost of attracted financial resources. In 2013 MTBank launched new Internet portal 'mycreditcard.by' to disclose all the truth about credit cards and to teach the Belarusian people credit cards usage rules, their characteristics and peculiarities, criteria of selection of "own" card in accordance with a style of financial behavior of a person in the interactive entertaining form.



In September 2013 the educational project for corporate clients, including a series of trainings "Business in FLEX style", was started. It is based on the principle of flexible learning, which is the innovative form of learning for participants, providing them with the opportunity to see how the business of the most successful and advanced companies is built.

By the New Year 2013 MTBank has implemented the first interactive project "Feed squirrel wisely!" (the web site is: www.pokormi-belku.by), aimed at enhancing the financial literacy of the population, and at the same time this project has got the environmental focus. Thanks to the project each participant could use his knowledge and could help squirrels to survive winter. As a result of the campaign, the website "pokormi-belku.by" was visited by more than 25 thousand people. It is important to note that the web-site visitors enjoyed the project. This is evident through the low percentage of users, who closed the website after getting on it, and through a long time spent on the website as well as in written feedbacks in social networks.



Regularly experts from MTBank give professional comments on the most important financial topics on the First national channel and the Second national channel. MTBank actively supports projects, aimed at enhancing financial literacy among the population on the Internet resources of Infobank.by and Telegraf.by.

- **Charity**

The employees of JSC “MTBank” provide help to educational institution “Mogilev state special closed type school” and educational institution “Preschool institution No.303”. Bank employees gathered funds to help Smal Elena, who needed rehabilitation abroad after a severe accident. Besides, MTBank Team took part in the campaign “Let’s Build a New Hospice.”

A new charity section “Let’s help together!” was created on corporate blog of MTBank (blog.mtbank.by), where the information about charity actions and people, who need help, is provided. The main purpose of the section is to expand informing channels for employees of the Bank in order to give them the opportunity to help those, who need support.





Arranging of regular corporate events is also one of the tools for implementing the principles of socially responsible business. One of the examples is the organization and carrying out of the family holiday "KnaB.TM". The event was attended by all the employees of friendly MTBank Team, as well as their children. Annually the Bank holds events devoted to February 14th, February 23rd and March 8th. The event "Iyunka", New Year and Birthday celebrations have become a good tradition.

Within the framework of the Bank's social policy special kitchen room, equipped with everything necessary for a useful and pleasant pastime during lunch break, is open for the employees.

MTBank cares about the employees as well as their families. Every year MTBank provides the children of employees with Christmas presents. Besides, this year New Year celebration was organized for the children of employees.

The programs for implementation of social responsibility among employees of the Bank also include: employee benefits (social benefits paid for the birth of a child, death of a close relative, anniversary, marriage), the opportunity to use the services of fitness and sports centers with 50% discount, participation in cultural events, corporate discounts from Bank's partners).

MTBank also implements the principles of corporate social responsibility into work with employees. No child labour is used in MTBank. MTBank adheres to strict principles of social policy in its activity. They are as follows:

the principle "for everybody": events within the framework of MTBank social policy are arranged for all employees without exception, and each employee has equal rights and opportunities for getting additional bonuses;

the principle "taking care about the employee is taking care of MTBank": events of social policy are aimed at enhancing employees' professional effectiveness and loyalty to the Bank;

the principle "protection": the employee, who found himself in difficult life situation, which is not related to violation of the legislation, can count on the material assistance and competent advice from the Bank.

MTBank social policy is represented by the events, connected with providing employees with additional bonuses, services and social benefits paid. We intent not only to enhance the efficiency of our employees, but also to develop their potential. The Bank cooperates with Belarusian universities, and therefore, every year students intern at the Bank. Many of such students become members of MTBank Team afterwards. The working conditions are provided for students so that they can successfully combine study and work.

During the reporting period significant role in development of the Bank's personnel was devoted to training. This includes internal corporate training, external and distant training. There are also online courses "Welcome to MTBank", "Lending course", "Algorithm of retail products and services sales" course. Electronic library has been created on the basis of portal WebTutor, which contains a huge amount of literature, needed for work and for self-development of employees of the Bank.

Unfortunately, every year the environmental problems in the world are getting worse. MTBank Team are intended to do their best to save natural resources, not to do any harm to the environment and to reserve for MTBank the status as a truly “green” brand. Environmental protection is an important task for each socially responsible company.

For many years JSC “MTBank” has provided financing to clients’ projects under energy efficiency Programs of European Bank for Reconstruction and Development (EBRD) and International Finance Corporation (IFC). Under the energy efficiency Programs of EBRD and IFC companies acquire energy efficiency manufacturing lines and modernization of heat supply systems. Thanks to cooperation with MTBank some companies have switched to alternative fuels: they use the energy of sun, wind and water.

MTBank saves the environment by reducing the usage of natural resources. The employees of the Bank care about the natural environment both locally and globally. Landscape gardening, planting of trees and flowers near the branches of the Bank have become a good tradition. Moreover, the employees in all the offices of MTBank try to use draft paper and install energy-saving equipment. Printer cartridges are repeatedly refilled, which reduces the amount of non-biodegradable waste. The Bank encourages potential clients for taking measures aimed at reducing energy intensity and improving energy efficiency.

For example, in 2013 MTBank in partnership with IFC organized a session in the form of discussion on the topic “Investments into energy efficiency: relevance, opportunities, potential” to consider possibilities for realization of investments and the potential of their direction in general.



**European Bank
for Reconstruction and Development**



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MTBank builds up relationships with business partners based on trust, transparency and mutual respect. These principles are compulsory for achievement of common strategic goals.

MTBank publishes financial statements quarterly in the media and annually on the Bank's website. All the information about actions, products and work of offices immediately appears on the Bank's website and on social networks. While achieving aims MTBank draws on cooperation with its largest shareholder, the International automobile holding "Atlant-M". MTBank cooperates with many international financial institutions: European Bank for Reconstruction and Development (EBRD), International Finance Corporation (IFC), the Dutch financial development company (FMO), the Nordic Environment Finance Corporation (NEFCO). MTBank also takes active steps to develop business relations with the Eurasian Development Bank (EDB) and other international funds and financial institutions.

Following the results of work in 2014, MTBank won the prestigious banking award "Deutsche Bank's 2014 Straight-Through Processing (STP) Excellence Award" of the largest German Bank Deutsche Bank AG for the high quality of transfers in US dollars. MTBank has received this award for 7 years in succession since 2007. In 2014 MTBank became the owner of Commerzbank AG banking award "STP Award 2013" for the second time for the high quality of transfers.

In 2014 international company Visa, providing payment transactions services in more than 200 countries of the world, awarded MTBank for the most dynamic growth of VISA cards portfolio.



2014 the whole MTBank top management worked as ordinary employees of the Bank in customer service area. During the whole working day the customers, who came to open account or make a deposit, were served by the Chairman of the Management Board, his Deputies and heads of key departments. Managers call this event vertical job rotation. MTBank was the pioneer in this area and adapted advanced foreign experience to local realities. The action is called "Going to the people".

MTBank aims to improve the level of providing services of high quality to its Customers and to give the opportunity for consumers to monitor and evaluate the quality of services provided. The main aim of the Bank is maximum customer-oriented approach.

At the end of 2013 MTBank developed automated points of the EFB (Electronic Feedback Book) to improve processes of receiving feedback from customers. While being at any branch of MTBank, a customer can assess the quality of service provided, to give recommendations on how to improve our business processes or to share an idea.

MTBank together with the students of leading Universities of Belarus presented a gold banking card for students Visa Gold Student. Visa Gold Student is a banking card issued on technology "4 in 1". Clients can make payments in Belarus and abroad using this card. Besides, while making payments clients can get discounts under special business partner programme. At the same time the card can be used as a savings card, and clients can save money at favorable interest rate. Moreover, the higher interest rate is, the better student's performance is.

In April MTBank brought a new banking product, which has no analogs in Belarus, to market. New banking card "Halva" on the basis of Visa allows clients to make purchases by installments and without overpayment at business partner networks of the Bank. The scheme of card usage is as follows: a client makes payments for purchases with banking card "Halva" in partner-shop. The partner-shop receives full cost for the purchase from MTBank. Besides, the client does not need to issue any additional loan agreements, and installment agreements.

We believe that direct contact of the company's management with clients gives momentum into creative ideas and stimulates to making new management decisions. On the 5th June

VISA GOLD STUDENT CREATED FOR STUDENTS BY STUDENTS

