Glossary

**Bootcamp**
a technical training program on the parts of programming which are most relevant to current market requirements. Students are trained by implementing real projects, and are taught by the people who successfully work.

**Compliance Control**
an internal control over the compliance of operations in the financial markets with the financial markets laws in a credit institution. It is a part of the internal control system of a credit institution.

**Corporate social responsibility**
a set of principles and liabilities the bank complies with in the course of its activity with regard to:

- management of stakeholder relations;
- assessment and management of impact on the national economy, social sphere and environment.

**Dividend**
a part of the income earned by a business entity which is distributed among its shareholders.

**Ecosystem**
a network of companies that is being created around the platform and that will use its services to generate the best offers for clients and provide access to them to satisfy all types of client needs, both of individuals and entities.

**Employee engagement**
an employee's emotional and intellectual state in which he/she tries to perform his/her work in the best possible way and is willing to contribute to the company's development and success.

**ESG (Environmental, Social and Corporate Governance)**
a management approach that seeks to incorporate environmental, social and governance factors into the decision-making process with a view to better risk management and sustainable development of the Company. ESG is a set of sustainable development topics to be disclosed at the corporate level. 2015 form the strategy to resolve any global environmental, economic and social issues.

**ESG-topics**
covers sustainability issues on the Group level.

**“Golden share”**
a conventional designation of the corporate right of the Russian Federation, a government or municipal entity that is a shareholder of a joint-stock company. The right serves to execute control over the joint-stock company on the part of the state.

**Stakeholders (Interested Parties)**
are private or corporate clients or groups of persons that affect the Bank and its activities and/or are affected by the Bank (clients, employees, shareholders, governmental authorities, public organizations, etc.).

**Sustainable Development**
a global concept of development of nations and the humankind with a view to preserving the planet's resources for future generations. The UN Sustainable Development Goals adopted in 2015 form the strategy to resolve any global environmental, economic and social issues.