

Basic principles of remuneration policy (2013)

Remuneration policy of bank's personnel who are subject to these policies are based on the following principles,

1. Based on results of the bank's general performance
2. Based on results of risk-based income-generating activities
1. Based on efficiency of governance
3. Based on obtaining satisfactory results on current activities
4. Based on quantity and quality of income-generating activities
5. Based on quantity and quality of general performance

The decision of rewarding annual remuneration and its quantity for bank's management are taken by shareholders at general meeting and decision of rewarding remuneration for bank's employee's of other categories are confirmed by Supervisory Board