**Glossary**

**Accelerator**
A program aiming to support startups and new technologies through mentoring, training, financial and expert assistance.

**Blockchain**
A distributed database that contains information about all transactions made by system participants. Information is stored in the form of a chain of blocks, or blockchain.

**Employee involvement**
An emotional and intellectual state of the employee that makes him or her strive to do his or her job in the most efficient way and causes the desire to contribute to the development and success of the company.

**UN Global Compact**
An international business initiative on corporate social responsibility and sustainable development. Integrating the UN Global Compact principles into commercial and business strategies and public confirmation of commitment thereto are recognized indicators of responsible corporate practices and good business reputation, as well as crucial elements of long-term business sustainability.

**Compliance control**
Internal control over compliance of the credit institution's activities in financial markets with the legislation on financial markets. Is part of the credit institution's internal control system.

**Corporate social responsibility**
A set of principles and obligations that guide the Bank in the following activities:
- management of stakeholder relations;
- assessment and management of the impact on the national economy, social sphere and the environment.

**Community**
One or more individuals or entities and their associations interested in the area where the service is provided.

**Cloud technologies**
Technologies that enable protected online storage of data arrays.

**Option**
The right to sell or purchase an exchange commodity, currency or securities in a fixed amount by a certain date at the exercise price.

**Responsible financing**
A policy of a financial institution, which involves taking into account the ESG requirements and risks when making decisions on financing projects and companies, as well as monitoring compliance with these requirements.

**Stakeholders**
Private and corporate clients or groups of persons who influence the Bank and its activities and (or) are influenced by the Bank: clients, employees, shareholders, government bodies, public organizations, etc.

**Sustainable development**
A global concept of the development of states and all mankind in order to preserve the planet resources for future generations. The UN Sustainable Development Goals adopted in 2015 form a strategy for solving global environmental, economic and social problems.

**Ecosystem**
A network of companies built around the platform and using its services to generate the best offers for customers (legal entities and individuals), reach them and meet all types of their needs.

**Data Science**
A set of different disciplines related to analyzing digital data and finding optimal solutions based on it. Data Scientist—a practice-based researcher in this field.

**ESG (Environmental, Social and Governance)**
A management approach that seeks to integrate environmental, social and governance factors into the decision-making process with a view to better risk management and sustainable development of the Group.