

Stakeholders	Way and subject of communication														
	Annual report, flash reports	Sustainability report	Website, sustainability microsite	Analyses	Intranet, internal communication	Customer service (branch, call centre, internet)	Customer satisfaction surveys, market research	Employee satisfaction measurement	Media news	Advertisements	Notices, information documents	Information on services (e.g. account statement)	Cooperation with subsidiaries	Membership in advocacy and other organisations	Personal meetings, background discussions
Shareholders and investors (including analysts)	X	X	X	X					X						X
	Topic: Operations and the operating environment of the Group, the Group's financial results and changes in the relevant external and internal factors, expected outlook; ESG (environmental, social and governance) performance														
Clients		X	X			X	X		X	X	X	X			
	Topic: Information on services, service quality (service, access, costs, product characteristics, complaints handling), corporate image														
Employees	X	X	X		X			X	X				X		
	Topic: Working environment, information relating to the performance of work, relationship with managers, motivation, work/life balance, performance assessment, cooperation between organisational units and subsidiaries														
Local governments*		X	X						X						X
	Topic: Ensuring access to financial services, compliance with local requirements														
Non-governmental organisations*		X	X						X	X	X			X	X
	Topic: Ensuring access to financial services, equal opportunities, method of service provision, environmental and social impacts, compliance with statutory regulations and domestic/international standards														
Government, regulatory bodies and authorities*	X	X	X	X		X			X	X	X	X		X	X
	Topic: Method of service provision, fair market competition, ensuring access to financial services, equal opportunities, employer's role, economic intermediary role, supporting the achievement of social goals, legal compliance, green finance, compliance with ESG requirements														
Competitors	X	X	X	X			X		X	X				X	
	Topic: Joint enforcement of interests, interpretation of legal regulations														
Media	X	X	X	X			X		X	X					X
	Topic: Financial performance and market share, new services, compliance with statutory regulations and meeting national and international standards, fair market competition, equality of opportunities, environmental and social impacts														
Supported organisations		X	X						X						X
	Topic: Contribution to social and environmental objectives														
Education and research institutions	X	X	X	X					X	X					X
	Topic: Conditions and developments in services and service provision, financial performance, sustainability performance														
Residents	X	X	X	X			X		X	X	X				
	Topic: Development of financial literacy, education, fair and ethical business conduct, service quality, sustainability requirements														
Suppliers	X	X							X				X		X
	Topic: Conditions related to suppliers and orders, ethical business conduct														

* they represent various groups within society and those without other representation: environment, future generations (non-client)