

РАС “Doverie”

2013 COP

Statement of continued support for the Global Compact

It's been almost five years since PAC "Doverie" became a full-rights member of the UN Global Compact. Five years of commitment and intense action to respect, support and promote in all possible ways the world's largest voluntary corporate responsibility initiative.

Ever since that single moment, the entire activity and all the operations of the Company have been planned and performed in such a manner that would ensure our continuous and dedicated support of the set of core values synthesized in the ten principles of the GC.

Now, five years later, one of our strategic goals for the nearest future has become to keep on supporting and promoting not only those principles, but also all broader goals and initiatives of the UN worldwide.

Thus, to be each time a better example of the best and most responsible business practices will remain one of our key priorities for the forthcoming years.

Daniela Petkova

Chair of the Management board of PAC Doverie AD

A handwritten signature in black ink, appearing to read "Daniela Petkova".

Practical actions, taken during 2013, to implement the GC principles

I. *HUMAN RIGHTS*

- A more extensive additional health-care package for all the employees;
- Higher level of personal data protection has been guaranteed to the more than 250 employees and the nearly 1 250 000 members of the pension funds, managed by the Company, with the implementation of an Information security management system certified and audited to be in accordance with the requirements of the management system standard ISO 27001:2005.

II. *LABOUR*

- Continuous learning programs;
- A special adaptation training program for new employees.

III. *ENVIRONMENT*

- Sending electronic statements of the individual accounts to the fund members in order to cut down paper use;
- Start of using energy-saving bulbs;
- Encourage electronic storage of data instead of such on paper;
- Default 2-sided printing setting on the majority of printers;
- Entirely electronic ways of internal communications – no paper newsletters, etc.

IV. *ANTI-CORRUPTION*

- A special extensive training of the employees in the rules and principles of the Policy against Corruption and Related Practices of PAC “Doverie”;
- Implementing of a special procedure for dealing with complaints;
- 24-hours Call-center for questions, complaints and possible signals for corruption.

MISCELLANEOUS

During the year PAC Doverie organized numerous charity activities, aimed, above all, to help sick and deprived of parental care children, and sponsored various events, mainly in the economic, culture and sports area including:

- the special project for practical education of young managers "Next Generation";
- the 6th ceremony for the annual awards for transparency and partnership activities of regional and municipal administrations of the "Foundation for transparent regulations";
- the 5th edition of the Economic forum "The sound of money";
- the award ceremony "Bank of the Year" and others.

A special remark deserves the visit to Bulgaria and the lecture, organized and sponsored non-for profit exclusively by PAC Doverie, of the world-class economist Nouriel Roubini, who predicted the current financial crisis. Popularly known as Dr. Doom, he was chosen as number 4 on Foreign Policy's Top 100 Global Thinkers list and was named to Fortune Magazine's list of "10 new gurus you should know".

All the information and details on the Communication on Progress of PAC Doverie will be available on our internal site and our official internet site www.poc-doverie.bg

Contact persons:

Daniela Petkova – Chair of the MB

Miroslav Marinov – Executive Director

Asen Asenov – Corporate Communications Director

PAC Doverie JSC

13B Tintyava str.

Sofia 1113

Bulgaria

E-mail: head@poc-doverie.bg

Tel.: +359 2/ 46 46 196