

**SUSTAINABLE  
DEVELOPMENT REPORT**

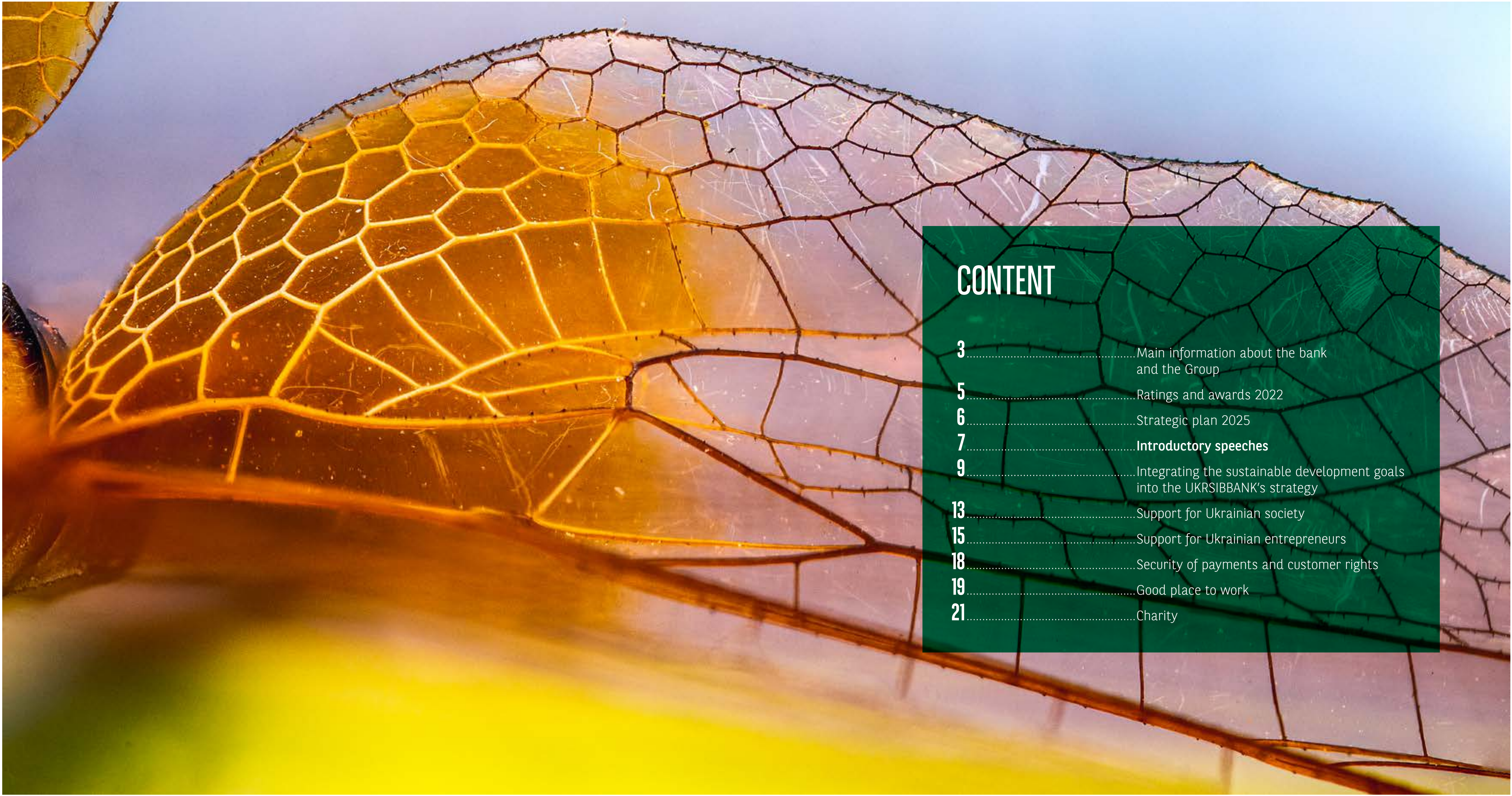
**2022**



**UKRSIBBANK**  
BNP PARIBAS GROUP

The bank for a changing world





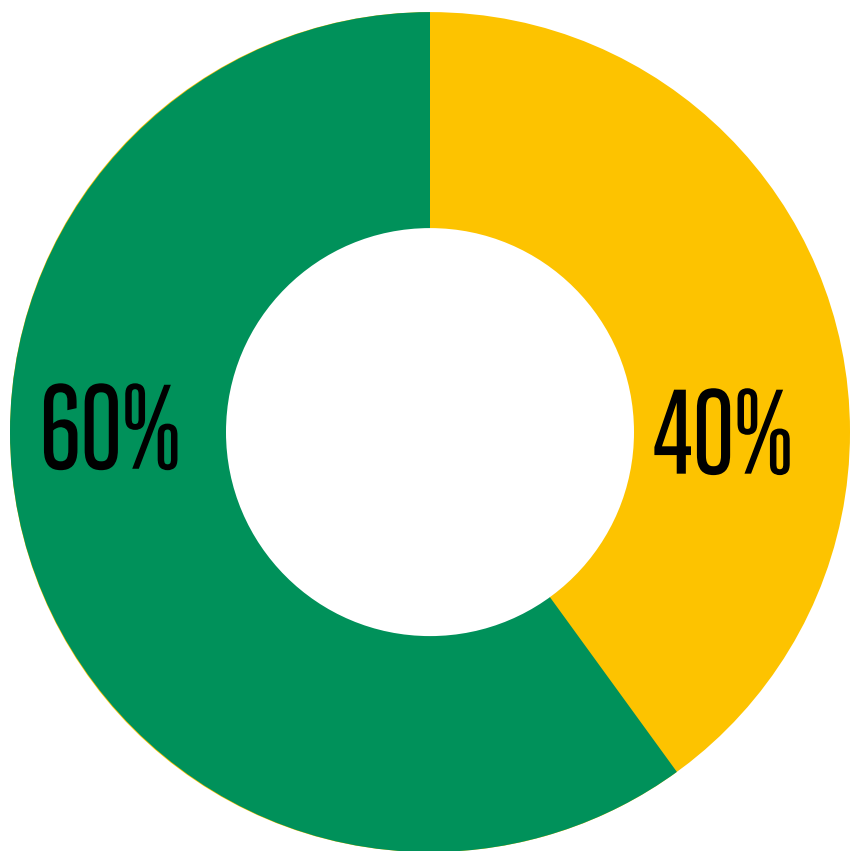
# CONTENT

3	.....	Main information about the bank and the Group
5	.....	Ratings and awards 2022
6	.....	Strategic plan 2025
7	.....	<b>Introductory speeches</b>
9	.....	Integrating the sustainable development goals into the UKRSIBBANK's strategy
13	.....	Support for Ukrainian society
15	.....	Support for Ukrainian entrepreneurs
18	.....	Security of payments and customer rights
19	.....	Good place to work
21	.....	Charity



# ABOUT THE BANK

UKRSIBBANK BNP Paribas Group is one of Ukrainian largest universal banks, in the market since 1990. BNP Paribas, one of the world’s largest financial groups, holds 60% of the bank shares, the European Bank for Reconstruction and Development — 40%.



- BNP Paribas
- European Bank for Reconstruction and Development

## OUR MISSION:

We are reliable partner making safe banking in agile way by caring about customers and employees, bringing positive impact and contributing to sound Ukrainian economy, leveraging the strength of the leading European banking Group.

## VISION:

We are striving to be an international bank that can boast the greatest credibility and contributes to sound Ukraine’s economy by adopting an agile, balanced and risk-based approach while remaining an attractive and predictable financial partner for responsible clients and good place to work.

Being the bank a changing world means constant adaptation to new realities, or rather, being a step ahead. Anticipating changes and turning them into new opportunities for both our clients and society. Innovations and sustainability is what allows us to meet the market needs, offer technological solutions to our clients and integrate into today’s world developments.

Since 2006, UKRSIBBANK has been a part of BNP Paribas, international financial group and the EU sustainable finance leader with 200-year history and ambitious policy towards corporate social responsibility.

In 2021, UKRSIBBANK joined the UN Global Compact. The bank demonstrated its compliance with the Ten Global Compact principles on human rights protection, labor relations, environmental protection and anti-corruption policy.

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# ABOUT THE GROUP

BNP Paribas is the European Union’s leading bank, leader of sustainable financing in Europe and a large international banking institution. The Group includes nearly 190 000 employees in 65 countries, with almost 145 000 of them in Europe.

BNP Paribas is the bank for a changing world, with the Group being committed to sustainable development and strongly supporting its clients in this area by providing services for a faster transition to a sustainable economy. This also proves the bank’s progressive approach to implementing the UN Sustainable Development Goals (SDG) in business.

In 2022, the leading international financial publication Euromoney named BNP Paribas, UKRSIBBANK’s major shareholder, “Best Bank” for a number of financial and non-financial nominations. Such recognition is a high evaluation of how BNP Paribas Group helps its clients and promotes sustainable economy.

As an integrated and diversified bank with 200-year experience and international reach, BNP Paribas supports its clients towards sustainable development. By leveraging corporate and investment banking solutions with retail banking experience, asset management, insurance, personal finance and real estate, BNP Paribas creates solutions that are good for various sectors, customer groups and strategies.

The bank prioritizes a scientific and reasonable transition to support clients on their way to sustainable development. Therefore, BNP Paribas integrates ESG approach into the finance DNA.



# RATINGS AND AWARDS IN 2022

Global accolades to BNP Paribas from Euromoney, leading international financing publication:

- ▶ World’s Best Bank for Markets
- ▶ World’s Best Bank for Corporates
- ▶ World’s Best Bank for Sustainable Finance
- ▶ World’s Best Bank for ESG, Data and Technologies

In 2022, **BNP Paribas was certified as a Top Employer for the ninth year in a row.** This certification was made possible thanks to BNP Paribas certification in the Group’s eight countries of presence, namely Belgium, France, Italy, Luxembourg, Poland, Turkey, Ukraine and Spain.

**BNP PARIBAS IS RANKED AS THE FIRST  
FRENCH BANK IN THE  
“GLOBAL 100 MOST SUSTAINABLE  
CORPORATIONS”  
RATING BY THE INTERNATIONAL MEDIA  
CORPORATE KNIGHTS.**



# UKRSIBBANK AWARDS

**LONG-TERM RATING AT uaAAA**

ON THE UKRAINIAN NATIONAL SCALE  
BY THE RATING AGENCY "EXPERT-RATING"

**RANKED NO.1  
IN THE FIRST HALF-YEAR 2022  
RESILIENT BANKS**

RATING ACCORDING TO THE LEADING  
ONLINE MEDIA MIND.UA

**TOP EMPLOYER 2022  
IN UKRAINE AND EUROPE**

AS PART OF BNP PARIBAS CERTIFICATION,  
TOP EMPLOYER INSTITUTE

**LISTED IN THE  
"50 BEST EMPLOYERS IN 2022"**

RATING BY FORBES UKRAINE

**RANKED NO.1  
AMONG OTHER BANKS**

IN FORBES' RATING OF "UKRAINE'S 30 SUSTAINABLE  
PRIVATE COMPANIES"

**RANKED NO.2 IN THE Q2 2022  
FINANCIALLY RELIABLE BANKS**

RATING ACCORDING TO YOUCONTROL STUDY

**LEADER OF DZWINNER — CONTACT CENTER  
AWARD FOR CONTRIBUTING TO THE  
INDUSTRY DEVELOPMENT:**

NO.1 "BEST SALES TEAM"  
NO.2 "CONSULTANT OF THE YEAR"  
NO.2 "MANAGER OF THE YEAR"  
NO.3 "BEST SERVICE TEAM"  
SPECIAL ACCOLADES: "MASTER" AND "CHAMPION"

**RANKED NO.3 IN THE RESILIENT BANK**

RATING AT FINAWARDS BY THE MINFIN.COM.UA

**ONE OF THE WINNERS  
OF THE "WARTIME HR"**

HR-BRAND AWARD FOR "PEOPLE FIRST" PROGRAM

**TOP-3 IN THE "ASSISTANCE  
TO UKRAINE'S ARMED FORCES" AWARDS  
IN THE "UKRAINE'S 25 LEADING BANKS  
IN THE WARTIME"**

RATING BY BUSINESS ONLINE MEDIA "FINANCIAL CLUB"

# STRATEGIC PLAN GTS 2025: GROWTH. TECHNOLOGY. SUSTAINABILITY.

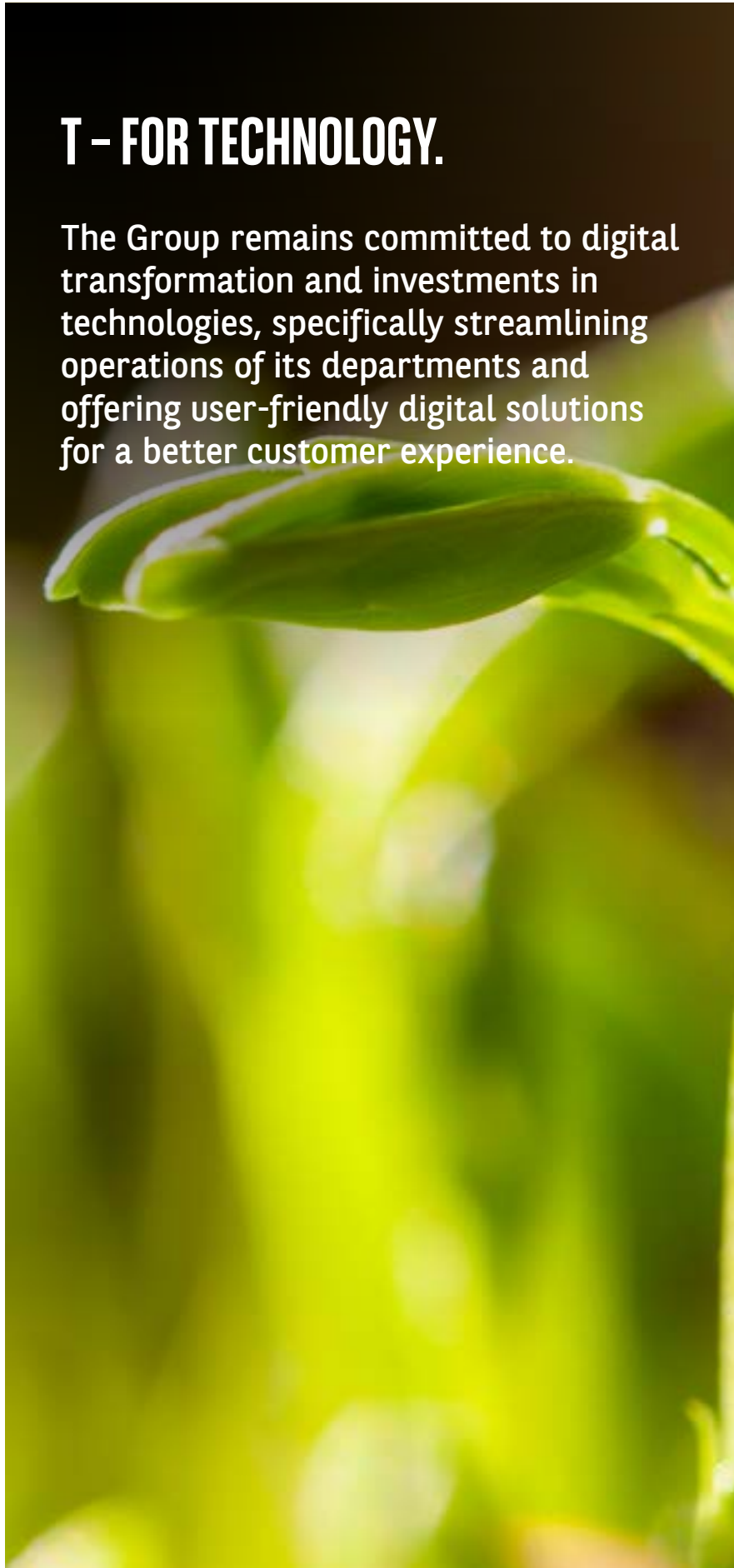


In February 2022, BNP Paribas, UKRSIBBANK's major shareholder, unveiled the strategic growth plan to be implemented by 2025 and aimed to strengthen the Group leadership in Europe to speed up the customer transition to sustainable economy. The 2025 GTS Strategy includes three main areas:



**G – FOR GROWTH.**

As Europe's sustainable finance leader, the Group intends to continue its growth and expansion, as well as bringing in new clients.



**T – FOR TECHNOLOGY.**

The Group remains committed to digital transformation and investments in technologies, specifically streamlining operations of its departments and offering user-friendly digital solutions for a better customer experience.



**S – FOR SUSTAINABILITY.**

As the Group strives to make a positive impact on the future sustainable world, BNP Paribas integrates ESG-solutions in both its own operations and services for its clients and partners. The Group also supports projects with a positive social and environmental impact.



Thanks to its solid positions and 2025 Strategic Plan, BNP Paribas intends to speed up the transformation trend and strengthen its positions for a further growth, initiation of a new leadership stage in Europe and customer transition to a sustainable economy.

Based on the Group's 2025 Strategic Plan, UKRSIBBANK has also reviewed and updated its growth strategy, plan for the upcoming three years, by focusing on ESG-principles.

Teaming up with our partners and clients, we can contribute to a more sustainable and inclusive economy while making a sustainable financing a basis for a long-term partnership. In addition, UKRSIBBANK has been actively engaging the team to sustainable development solutions such as positive impact on the Ukrainian economy, society and environment.



# INTRODUCTORY SPEECH



Dear Partners and Customers!

2022 has become the most difficult year in the history of Ukraine. However, despite the extraordinary challenges, thanks to the team's dedicated and united work and the customers' trust, UKRSIBBANK continued to support partners, employees and society, following sustainable development goals.

As a member of the international financial Group BNP Paribas — the leader of sustainable financing in Europe, we see how positive banking contributes to the sustainable development of the economy, reducing the impact on the environment and, at the same time, ensuring compliance with global values of society and high standards of corporate governance. Today, such solutions are especially relevant for future developing and recovering Ukraine's economy and encouraging people with various knowledge to create and develop businesses.

Contributing to creating favourable conditions for the sustainable recovery of Ukraine's economy, UKRSIBBANK developed numerous proposals for small and medium-sized businesses; with our partner, we opened consultation areas in Diiia.Business centres in various Ukrainian cities, supported different initiatives for developing the IT industry - one crucial for the country's economy, and continued the program to develop women's entrepreneurship — "Women in Business".

During the year, we also focused on ensuring the safety of our employees and supporting socially essential projects that could help Ukrainians cope with the effects of russian aggression.

In 2022, UKRSIBBANK received several awards confirming the bank's sustainable development. In particular, the bank was listed in the "30 resilient private companies of Ukraine", recognized as the most resilient bank of Ukraine, entered the rating of the best employers and became one of the winners of the nomination "HR of wartime".

All these recognitions are the result of bank employees' dedicated work and full shareholders' support. I am grateful to everyone who shares sustainable development goals and makes a positive contribution. I also thank the defenders of Ukraine — because all our achievements are possible thanks to you.

**Laurent Dupuch,**  
Chairman of the Management Board  
UKRSIBBANK BNP Paribas Group



# INTRODUCTORY SPEECH

Dear Customers and Partners!

Corporate social responsibility has always been an essential component of UKRSIBBANK's activities. In 2022, by financing and serving large and small companies, entrepreneurs and private individuals, the bank daily positively contributed to the support and future sustainable development of the Ukrainian economy. For this, the bank followed the responsible social and environmental financing policy and business ethics, supported diversity and inclusiveness, as well as involved the team and partners in socially significant projects.

At the same time, people became the key focus of 2022: bank employees, clients, local communities, and society.

The bank has provided various employee protection and security opportunities, relocation, and remote work as a responsible employer. The bank also delivered high-quality, uninterrupted customer service by implementing leading IT solutions.

Thanks to the support of the BNP Paribas Group, UKRSIBBANK joined the fundraising for Medical Aid, donating UAH 28,8 million for the purchase of high-tech equipment ambulances through the United24

fundraising platform. The bank also supported the "Mental Help" initiative of the UN Global Compact in Ukraine to help Ukrainians overcome the psychological consequences of war.

During the year, the bank joined a lot of initiatives with a practical positive impact. For instance, UKRSIBBANK supported the International Charitable Foundation "Promoting the Development of Medicine", provided assistance for repairing and renovating the hospital's surgical unit in the Chernihiv region, and allocated funds to purchase prostheses for defenders of Ukraine.

I am grateful to all partners, clients and employees of the bank who share sustainable development goals and have devotedly joined the positive initiatives of UKRSIBBANK BNP Paribas Group during the year.

**Yanina Olkhovska,**  
Director of Communications, CSR and Engagement  
UKRSIBBANK BNP Paribas Group





# INTEGRATING THE SUSTAINABLE DEVELOPMENT GOALS INTO THE UKRSIBBANK'S STRATEGY

In 2022, the leading international financial publication Euromoney named BNP Paribas, UKRSIBBANK's major shareholder:

- ▶ **World's Best Bank for Sustainable Finance**
- ▶ **World's Best Bank for ESG, Data and Technologies.**

This recognition reflects the Group's comprehensive approach to enhancing sustainable finance:

- ▶ Including ambitious sector policies for sensitive economy sectors and goals to reduce CO<sub>2</sub> in its daily operations;
- ▶ Creating expert sustainable development teams to support the bank's clients;
- ▶ Deep transformation of corporate governance, operations and staff skills.

The Group has been long working on the development of products and services that have contributed for years to sustainable changes, as well as of ratios and methodology to assess how operations impact the society and environment.

Sustainable development in banking means dynamic combination of corporate social responsibility culture and ESG principles integration – environmental, social and corporate risk management in operations.

In its activities, UKRSIBBANK highlights the importance of the UN Global Compact's 17 Sustainable Development Goals and 10 Principles and builds professional community that shares these values and includes both the bank clients and partners and all its employees.

In early 2022, BNP Paribas, UKRSIBBANK's major shareholder, unveiled the 2025 GTS (Growth, Technology, Sustainability) Strategic Plan implementation, aimed to strengthen the Group leadership in Europe and speed up the customer's transition to sustainable economy.

As part of the Group, UKRSIBBANK also follows the global strategy by actively integrating the sustainable development goals into its business model and by constantly highlighting the importance of social and environmental aspects at all operational stages. At the same time, the bank as a reliable financial partner

promotes sustainable development transition of its partners and clients' operating in Ukraine while encouraging retail clients as well, sharing best practices of modern banking and the Group's expertise.

As an active promoter of sustainable finance, UKRSIBBANK fully supports the 2025 sustainable finance policy implemented by the NBU in 2021. This document involves ESG criteria to be integrated in the financing area.

**UKRSIBBANK defined ambitious steps to be made by 2025 to increase the share of sustainable finance in the overall portfolio:**

- ▶ Enhancing collaboration with clients and partners who adopt sustainable development goals in their daily operations;
- ▶ Individual approach to financing of projects having a positive impact on the society or environment;
- ▶ Raising internal and external ESG and sustainable development awareness;
- ▶ Developing products and services helping clients speed up their transition to a sustainable economy.

In 2022, UKRSIBBANK started creating and shaping ESG criteria as initiated by the Group and as part of the 2025 strategy that includes 15 initiatives to support clients and meet their needs in their transition to sustainable business. Specifically, energy transition, biodiversity, inclusiveness and circular economy.

This ESG structure intends to further strengthen the bank's already existing corporate social responsibility framework by enabling a more detailed analysis of clients' operations in terms of their environmental, social and corporate governance impact.

At the same time, UKRSIBBANK focuses on ESG-compliant banking. This includes investments in renewable energy, green infrastructure, affordable housing, etc. It's a brand new area for UKRSIBBANK that is currently in the pipeline as per the BNP Paribas approaches and Ukrainian legislation. Note that BNP Paribas included ESG criteria in its credit policy as early as in 2014.





**UKRSIBBANK as part of the Group abides by the ten policies, strategic approaches, governing the bank’s financial and investment activities for a sustainable business development.** These policies cover how the bank interacts with such sensitive economy sectors as palm oil, wood pulp, tobacco industry, defense and security, nuclear energy, agriculture, mining, coal-fired power generation, unconventional oil and gas, and the Group’s position on the ocean protection.

In addition, legislative, technological, scientific developments, environment, social demands and needs are shaping how often and whether or not the said policies need to be updated. Indeed, in 2022, UKRSIBBANK updated the Unconventional Oil and Gas Policy and Tobacco Industry Memorandum.

**NUCLEAR  
ENERGY**

According to the International Atomic Energy Agency, in 2020 nuclear energy accounted for 10% of global energy. Besides, all Intergovernmental Panel on Climate Change “net zero emission” scenarios include nuclear energy in the projected energy balance. With this policy BNP Paribas intends to guarantee that projects financed by the bank comply with global monitoring principles and, hence, helps reduce environmental and social nuclear energy consequences.

[More details >>>](#)

**DEFENSE  
AND SECURITY POLICY**

Published in 2010 and updated in 2019, BNP Paribas defense policy involves strict exclusion goals, notably for weapons governed by major international treaties, such as anti-personnel mines or cluster bombs. The policy also includes a special human rights protection mechanism by refusing to finance arms exports to countries where the UN has identified serious violations of children’s rights during armed conflicts.

[More details >>>](#)

**AGRICULTURE**

Agriculture is a key global economy sector. Still, without due governance, this sector developments can cause numerous adverse consequences for local communities, ecosystems and climate change. In February 2021, BNP Paribas included new criteria to its agriculture policy to fight deforestation in Amazonia and Cerrado. BNP Paribas commits to encourage clients producing or buying beef or soya in Brazil’s Amazonia and Cerrado to put in place the zero deforestation strategy by 2025 while showing a transparent progress.

[More details >>>](#)

**PALM OIL**

While palm oil activities have been a source of income for millions of people for emerging economies, uncontrolled development of palm plantations can have adverse consequences for local communities, climate change and ecosystems. Since 2017, BNP Paribas palm oil policy has involved assessment of plantations by calculating the carbon. The policy aims to protect forests with high carbon stock, being one of the most advanced financial sectoral policies.

[More details >>>](#)

**TOBACCO  
INDUSTRY**

Y 2017, BNP Paribas Group announced the termination of its financial and investment activities with both tobacco producers and traders that generate income mainly from tobacco-related activities. The updated procedure lists clear steps and practices both the Group and UKRSIBBANK expect from their prospects working in the industry defined by the World Health Organization as the number one cause of all avoidable deaths.

[More details >>>](#)







WOOD PULP

While being the important source of income for thousands of people, wood pulp production can also affect the environment, including deforestation. BNP Paribas Wood Pulp Policy is mainly based on the Forest Stewardship Council (FSC) standards and the Program for the Endorsement of Forest Certification (PEFC) to ensure forest sustainability.

[More details >>>](#)

OIL AND GAS

In parallel with the Global Paris Agreement adopted in December 2015, BNP Paribas Group, longstanding energy sector partner, joined international efforts to keep global warming below 2°C compared to pre-industrial levels. Since 2016, BNP Paribas has not financed any new oil field development projects. The Group, hence the bank, increases its support for alternative energy. BNP Paribas has also strengthened its restrictions on financing Amazonia and Arctic’s most sensitive ecosystems. UKRSIBBANK updated its sector policy.

[More details >>>](#)

MINING  
INDUSTRY

The mining industry has contributed to GDP for many countries while delivering essential elements for most economic sectors. Many ores are also key to the energy transition, for example playing a dominant role in the production of electric vehicles or wind and solar energy. The finance and investment policy governs BNP Paribas mining activities in the mining industry, including as part of the Group’s strategy, to exit the energy value chain.

[More details >>>](#)

COAL-FIRED  
POWER GENERATION

As the largest source of carbon dioxide emissions, coal-fired power generation is a key driver of climate change. BNP Paribas sectoral coal-fired power generation policy was first published in 2011, as amended from time to time. The Group’s latest statement in May 2020 contains the commitment to fully give up power generating coal in the EU and OECD countries by 2030, and in other countries by 2040.

[More details >>>](#)

OCEAN  
PROTECTION POSITION

The ocean is critically important for our planet, as it accounts for 70% of its total surface. The ocean is a source of extraordinary and valuable biodiversity for the balance of life on earth. Finally, the ocean is a resource and a vector of the globalized economy, creating direct and indirect jobs, including through its role for science and new technologies. The state of the ocean has been rapidly deteriorating. In this context, BNP Paribas intends to be an active player to protect the ocean and its resources while committing to responsibly finance activities that can affect the state of the ocean.

[More details >>>](#)



# ENHANCING SUSTAINABILITY IN UKRAINE

In 2022, UKRSIBBANK became a partner of the International Sustainable Development Forum in Ukraine for the second time organised by the Association of Sustainable Development Experts (ASDE). The forum presented solutions for green economy transition amid global challenges.

The forum united representatives from business and local authorities, international investors and contributors, public officials, state regulators and change-makers who, together with the speakers, worked to create a sustainable business ecosystem for the recovery and development of the economy based on the sustainability principles.

The panel discussions involved speakers deciding how state regulators can ensure recovery, what corporate governance should be to overcome global threats, how Ukrainian business can turn war-related environmental and social risks into financing opportunities, and are there any chances for a green economy transition through sustainable recovery in the new geopolitical reality.

The forum speakers included representatives of BNP Paribas and specifically UKRSIBBANK, the Cabinet of Ministers of Ukraine, the Ministry of Ecology of Ukraine, the National Bank of Ukraine, UNDP, UNIDO, IFC, EBRD, FMO, NEFCO, GIZ, the Covenant of Mayors, international investors and contributors, as well as representatives of private and state companies.

On top of interaction with the business to promote Ukraine’s sustainable economy development, in 2022 UKRSIBBANK strengthened its own sustainability and energy efficiency culture.

In 2022, the bank updated its paper policy for responsible paper usage by employees and set up targets by 2025:

- ▶ reduce paper consumption at the bank;
- ▶ increase sorting and recycling of paper waste;
- ▶ use environmentally-friendly paper.

However, given the military and political circumstances in Ukraine, the last commitment is currently not mandatory and depends on the availability of this type of paper on the Ukrainian market. Usage of environmentally-friendly paper will be considered after the end of martial law in Ukraine.

Meanwhile, in UKRSIBBANK’s offices and branches keep implementing the most important step to protect the environment and preserve natural resources, specifically by recycling paper. In 2022, nearly 2,5-3 tons of paper waste were disposed, which helped save 37 trees, according to experts.

In addition, in 2022 the bank updated its disposable plastic items usage policy to reduce or stop using disposable plastic items in the working environment. This covers material and technical support of the office, bank catering facilities, printing of promotional and advertising products, waste sorting, responsible electricity, water, paper usage, usage of environmentally-friendly household products, promotion of an ecological lifestyle, etc.

Note that in 2022 UKRSIBBANK provided 10 kg of plastic for disposal following waste sorting.

As responsible employer, UKRSIBBANK commits to promoting sustainable awareness of its employees. In particular, UKRSIBBANK staff joined Climate Ambition Accelerator and have studied for six months how to make a clear path towards net zero transition by 2050 and reduce emissions.

At the joint sessions, the bank team shared its environmental protection and climate change experience with peers from other companies, adopted the leading companies’ best practices towards achieving ambitious climate goals, worked together to set science-based goals for reducing emissions and thus achieve “net zero” by 2050.

In 2022, the Corporate Social Responsibility team also developed a dedicated training for the bank staff, representing 11 modules about the sectoral corporate social responsibility policies, their practical usage and

non-compliance risks. Throughout this year, nearly 4 000 employees passed this training.

In addition, the corporate social responsibility training has been launched for retail teams. The training includes video on the CSR approaches, their role in both UKRSIBBANK and BNP Paribas Group, sectoral policies overview and application, customer due diligence and paperwork.

Moreover, in 2022 the Corporate Social Responsibility team held an awareness session for retail staff talking about the CSR, ESG, changes in policies regulating these areas and interaction algorithms for both existing clients and prospects.





# SUPPORT FOR UKRAINIAN SOCIETY

BNP Paribas, UKRSIBBANK’s major shareholder, strongly believes that Russia’s unjustified aggression against Ukraine requires solidarity between both Europeans and within the international community. In March 2022, the Group launched the Rescue&Recover special foundation and donated EUR 10 million to aid agencies engaged in helping to Ukrainians such as the UNO, Doctors without borders, Red Cross, etc. Fundraising also had both the Group’s clients and staff involved worldwide.

In addition, the European Bank for Reconstruction and Development (EBRD), UKRSIBBANK’s second shareholder unveiled in March 2022 the EUR 2bn Resilience Package in response to the war against Ukraine, the measure aimed to provide financial aid to citizens, companies and countries affected by the war against Ukraine. The priority areas included trade finance, emergency liquidity support, energy security and municipal services. The bank also pledged to make each effort to help rebuild the country, as soon as circumstances permit.

UKRSIBBANK, supported by BNP Paribas Group, also joined fundraising for Medical Aid by donating UAH 28,8 million via United 24, the fundraising platform initiated by the President of Ukraine, the main fundraising venue to support Ukraine.

These funds were used to buy ambulances, specialized modern reanimobiles equipped with defibs, heart rate monitors, oxygen tanks and ventilators, i.e. everything needed to ensure patients’ are provided with life supporting facilities when transported to the hospital. Such decision by the bank contributes to support Ukraine and society as enables a wider access to medical services amid extremely difficult times of martial law.

Moreover, in 2022 the bank supported a number of other important medical aid initiatives for Ukrainian society.

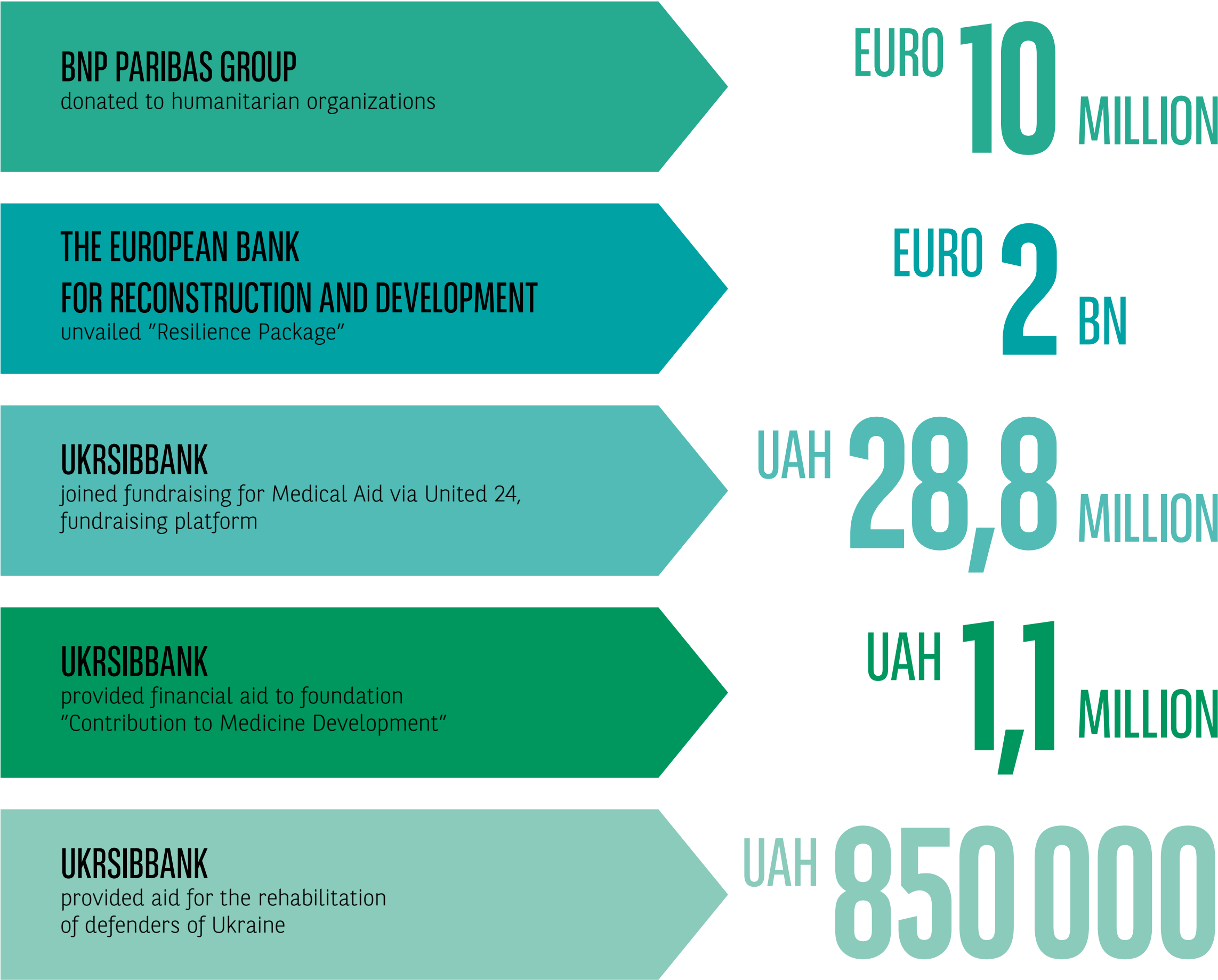
In partnership with the international charity foundation “Contribution to Medicine Development”, UKRSIBBANK provided charity financial aid of over UAH 1,1 million to purchase:

- ▶ fuel and pay for transport and logistics services to deliver humanitarian aid to Kharkiv and Chernihiv, as well as Donetsk, Lugansk and Zaporizhzhia oblasts;
- ▶ specialised medications for emergencies bandages for emergency medical aid;
- ▶ specialized medications (insulin, antiepileptic and antiasthmatic drugs, etc.) for civilians.

Since Russia’s full-scale invasion of Ukraine, the foundation has actively helped Ukrainians who ended up without homes, products and medicine in the frontline areas, in the de-occupied territories and to temporarily internally displaced persons countrywide.

The bank has also provided the charitable aid of UAH 850,000 needed to purchase joint prostheses for male and female defenders of Ukraine and for prostheses-related recovery. The project was implemented via “Chalice of Mercy” Organisation jointly with the Charity Foundation “Protez Foundation”.

Nearly UAH 430,000 was transferred to the Charity Foundation “Ichenka Med” to repair the surgical department of the main building of the hospital of the city of Ichnya in Chernihiv oblast so that so that the residents of the city and nearby settlements could be provided with decent medical care.







**BNP PARIBAS, UKRSIBBANK'S MAJOR SHAREHOLDER, STRONGLY BELIEVES THAT RUSSIA'S UNJUSTIFIED AGGRESSION AGAINST UKRAINE REQUIRES SOLIDARITY BETWEEN BOTH EUROPEANS AND WITHIN THE INTERNATIONAL COMMUNITY.**

Russia's military aggression severely harmed both physical and mental health of Ukrainians. According to the Ministry of Health, 15 million of Ukrainians would need mental help, including children, adults, and senior citizens. While psychological support and treatment must be provided to each person, unfortunately, not all Ukrainians can afford to pay for services of professional psychologist.

To make psychological aid easier and more accessible, the UN Global Compact in Ukraine launched "Mental Help", the project aimed to provide free psychological consultation to victims of Russia's war against Ukraine. In 2022, the project

was implemented with support of UKRSIBBANK, Schneider Electric Corporation, Fondation de France agency and UN Global Compact in France.

During the first three months of the program, the team of 15 psychologists provided free help for as many as 700 Ukrainians, with 1000 hours of consultations.

The most frequent cases included the sense of fear, depression, adaptation and relationship issues. In addition to individual sessions with psychologists, home tasks and exercises, the participants have also attended two open

online lectures on topics "Maintaining mental health amid the crisis" and "Self-help to stabilize emotional state". After the three-month cycle of the project, nearly 600 surveyed platform users noted that their stress level decreased after the therapy classes.

The organizers intend to continue the operation of the platform with support of partners and promote accessible mental aid for Ukrainians. The experts are currently working to open an emergency hot line and study best practices for creating help centers in communities to provide free psychological services to victims of Russia's aggression.

In 2022, the bank also supported the Vinnytsia crisis center "We are here" aimed at providing help to mothers with children. The center provides shelter and other social services for mothers and children who found themselves in difficult life situations.

Since the beginning of the war in Ukraine, the center has accepted families of internally displaced persons and has helped with clothing, food, and household items, has promoted medical services, has provided legal support, psychological consultations, and trainings, and has helped to find work and further housing.



# SUPPORT FOR UKRAINIAN ENTREPRENEURS

**Small and medium business is a crucial driver for restoring Ukraine's economy and is also one of the pillars for sustainable development of communities.** At the wartime, entrepreneurs and managers have showed incredible resilience, agility and resistance. Despite everyday tests and challenges of martial law, Ukrainian entrepreneurs continue their operations while searching for new ways for restoring and progressing, discovering new business areas, setting up companies and individual entrepreneurship. According to **Mastercard SME Index**, in 2022, 61% of surveyed entrepreneurs continued their business operations, with 53% of them believing in a full recovery within one to three years.

According to the research, since April 2022, the business recovery has started in Ukraine. However, both young and experiences entrepreneurs face numerous challenges such as lack of financing, customers and employees, reduced distribution channels, as well as no practical experience and successful cases for building the strategy amid strong turmoil (such as war), and positive showcases of managerial decisions. In 2022, the main business need was to be able to keep undisrupted operations. The companies reorganized their processes, considered potential relocation, got prepared for new challenges such as potential blackouts.

At the same time, entrepreneurs felt an increased need in financial mentorship, expertise and networking to ensure both more confident rollout and development. To help entrepreneurs find answers to their questions, **UKRSIBBANK jointly with Mastercard started setting up dedicated consultation areas in "Diia.Business" centers where each entrepreneur can be informed about financial solutions for their business.** "Diia.Business" regional centers aim to

empower business community and grow into an educational and networking hub where local entrepreneurs can share their experience and study in a transparent manner.

As at the end of 2022, UKRSIBBANK and Mastercard consultation areas were available via "Diia.Business" in Ternopil, Uzhhorod, Kryvy Rih, Poltava, Odesa. The bank provides SMBs with financial expertise that contributes to a better understanding of business insights in terms of financial planning and advise entrepreneurs on growth opportunities. This includes strategic planning and best practices on how to open up and manage accounts, streamline workflow by using e-signature, make cash transactions with debit card, how to use checking account for main business activities, as well as trainings — financial mentorship. At the same time, for UKRSIBBANK, such consultation areas are a brand new, more customized way of communicating with business.

**On top of that, as part of "Dia.Business" partnership initiative, Mastercard and UKRSIBBANK set up "Financier",** educational series of open communication format dedicated to financial and business topics. This is a long-term strategy to ensure business community growth and strengthen business owners' financial literacy. As part of the initiative, market experts arrange educational meetings with entrepreneurs both in centers and online, on "Diia.Business" portal.

A few event made it clear that entrepreneurs are interested in a wide range of topics, from strategy and marketing to financial regulation. Top interest topics also include trade, import and export, transactions, PoS payments, private equity, investments, etc.



ACCORDING TO MASTERCARD SME INDEX, IN 2022,  
**61%** OF SURVEYED ENTREPRENEURS CONTINUED THEIR  
BUSINESS OPERATIONS, WITH **53%** OF THEM BELIEVING  
IN A FULL RECOVERY WITHIN ONE TO THREE YEARS.





IN 2022, UKRSIBBANK ALSO CONTINUED WITH ITS WOMEN  
IN BUSINESS INITIATIVE AIMED TO HELP FEMALE  
ENTREPRENEURS IMPLEMENT THEIR  
BUSINESS PLANS AND AMBITIONS.

in **WOMEN**  
**BUSINESS**

The bank sees such cooperation as an opportunity to be closer to its clients since this form allows a better understanding of customer needs and more relevant solutions.

**In 2022, UKRSIBBANK also continued with its Women in business initiative aimed to help female entrepreneurs implement their business plans and ambitions.**

As part of international financial Group BNP Paribas, UKRSIBBANK actively promotes sustainable development, in particular gender equality idea. **The bank is among signatories of the Gender Equality and Anti-Domestic Violence Declaration to support the UN Sustainable Development Goals No.5 “Gender Equality” and No.8 “Decent Labor and Economic Growth”.**

Since 2018, UKRSIBBANK has promoted Women in Business, program focused on women engaging in entrepreneurship, own or run a business. The program intends to help them develop their entrepreneurship potential, use their talent, skills, and creativity for a better future – both their personal and Ukraine’s economy as a whole. Each year, the bank gets feedback from those involved in the project and improves the program, while creating more growth opportunities.

UKRSIBBANK Women in Business initiative focused on three key areas of advisory:

- ▶ educational and practical workshops and video consultations;
- ▶ psychological support for women — encouragement and motivation to self-development;
- ▶ business grow and financial aid.

According to Opendatabot ([more details >>>](#)), every second individual entrepreneur in Ukraine is started up by women. Women are more commonly engaged in retail business, clothes and shoes manufacture, educational services and HR. They succeed and create new jobs, pay taxes.

However, women often highlight that setting up and promoting a business requires knowledge in management, taxation, marketing and other specific expertise. They also mention lack of confidence in their own potential and insufficient financing. In addition, Ukrainian female entrepreneurs have noted challenges of martial law, which creates additional burden as women are much more vulnerable to economic and social developments.

In 2022, UKRSIBBANK Women in business initiative allowed 5 000 women attend six free online workshops that addressed key business areas while considering challenges of martial law and relevant changes in economy.

- ▶ “Business adaptation to martial law”
- ▶ “Implementing anti-crisis financial management”
- ▶ “Changes in consumer demands: bringing in funds and new clients and adapting to new realities”
- ▶ “Marketing opportunities for business amid new realities”
- ▶ “Digital in the wartime: new social trends and communication”
- ▶ “Anti-crisis communication with employees. Keeping the team motivated. Mental health”

The workshops were online due to lockdown. Successful female managers, entrepreneurs and business owners, experts working with multinationals and teaching in international business schools shared their expertise and interesting cases, responded to questions in chats.

All the workshops are recorded and available at [to learn more click here](#).

**The year 2022 also marked the third consecutive initiative of UKRSIBBANK in supporting the annual competition for female entrepreneurs “Made by women”, organized by the French-Ukrainian Chamber of Commerce and Industry.**

The event where the bank was the general partner is to determine female business owners who showed successful business results amid martial law and who continued their business activities despite difficult times. Other goals of the event included intention to decrease prejudice against women in business, strengthen their opportunities and motivate them to develop their own business.

Following the “Made by women” award, UKRSIBBANK awarded one of the participants who made it to the final with a special accolade — a certificate of UAH 50 000 to develop her own business. UKRSIBBANK awarded Musique de langue project, the language school whose aim is to teach French to Ukrainians and Ukrainian to French-speaking people worldwide. This idea contributes to building new links between unique cultures and nationalities. The education relies on the music of the language.



All the women who made it to the final of “Created by women” were given advisory for their business projects from the jury members, with the winner being awarded with the grand prix – UAH 100 000 to develop her own business, business trip to Paris with an opportunity of mentorship from France’s leading companies and one-year support from the French-Ukrainian Chamber of Commerce and Industry as the organizer of the award.

In addition, in 2022 UKRSIBBANK supported a number of measures to strengthen IT-community.

As a reminder, **since 2015 UKRSIBBANK has been the single bank partner of the “IT Ukraine” Association, Ukraine’s most power professional communities. As a financial partner, the bank serves 30% of Ukrainian IT market, increasing its share on a yearly basis. Investment in new technologies and encouraging clients on this path are among UKRSIBBANK’s strategic areas.** So the bank supports the domestic IT community and fin-tech startups, constantly partners with IT clusters, and implements new technologies in its operations and customer experience.

**In 2022, UKRSIBBANK was one of the partners of the nationwide research “Do IT like Ukraine” conducted by the IT association with IT clusters** to analyse the role of IT industry in Ukraine, its contribution in the national economy amid war, and the industry potential in the country’s future recovery. The research also intended to encourage dedicated IT experts who deliver, volunteer and protect us both in the cyber space and in the frontline. The “Do it like Ukraine” findings show significant progress made by the Ukrainian IT workers so far, successful business cases implemented amid constant “turmoil”. Moreover, the research can also be used to make forecast as to how IT industry can contribute to recover Ukraine in future.

In 2022 was launched ITU Public Talks, the joint **project of Western Ukrainian representative offices of “IT Ukraine” Association and UKRSIBBANK.** This is the series of mentorship meetings to help promote regional IT potential, expand networking, and share experience and creative ideas.

The project in total includes 4 held events from the ITU Public talks #Frankivsk cycle dedicated to the community’s actual topics: Diia.City: benefits and challenges, IT education amid war, promotion strategy via team branding and networking, the strategy of reaching international markets and customer search. The meetings were held in a hybrid mode so that anyone interested could join offline and online. On the Facebook alone, the events covered the audience of over 25 000 people and aroused lively interest and discussion.

**In addition, the bank became a partner of the educational IT conference “SYNERGY 2022. IT Business & IT Education: New Horizons”,** that brought together representatives of business, government, education and science for a joint discussion of current realities in the IT world. Over 20 experts addressed online the topics such as how the landscape and trends in the IT industry have changed, what sciences and skills will be needed regardless of military time, how to get a new profession and much more.

Moreover, **UKRSIBBANK became a partner of IT Arena in Lviv** where important issues were discussed, in particular: how the technological industry can support the country in today’s realities; the future of technology in Ukraine’s various industries; insights on today’s cyber tactics. The list of speakers included heads of Ukrainian and international IT companies, representatives of government and business, the banking sector, journalists, opinion leaders, etc.

Another important event of 2022, where the bank was a partner too, was the annual conference for IT beginners — Faine IT- 2022 in Ternopil, the city where both IT product development companies and product IT companies. The event was attended by students of IT majors at universities and colleges, schoolchildren and those who are thinking about changing their profession and seeking to develop.



UKRSIBBANK AS A FINANCIAL PARTNER, THE BANK  
SERVES **30%** OF UKRAINIAN IT MARKET, INCREASING  
ITS SHARE ON A YEARLY BASIS.



# SECURITY OF PAYMENTS AND CUSTOMER RIGHTS

Clients' awareness about the secure use of financial services and internet banking is one of the important areas in UKRSIBBANK.

UKRSIBBANK as part of international Group BNP Paribas adopts world's best security practices, complies with Ukrainian legislation and regulations of the National bank of Ukraine and has the comprehensive strategy in place to protect customer payments.

In 2022, UKRSIBBANK successfully passed the audit and was certified compliant with PCI DSS (Payment Card Industry Data Security Standard).

PCI DSS certificate is a set of requirements for ensuring the security of payment cardholders data that are stored, transmitted and processed in the bank's information infrastructure. This certifies UKRSIBBANK's reputation and efforts to protect and preserve customer data and their trust since PCI DSS certificate is about modern methods of protection, as well as a guarantee of the bank's stability and successful reputation.

Throughout a few years, UKRSIBBANK has passed on an annual basis various attestations and audits, and 2021 was not the exception. Getting PCI DSS after passing an independent external audit indicates the maturity of implemented information protection measures in one of the main services of the bank's interaction with customers — the Internet banking system UKRSIB online and its card products as compliant with requirements of international payment systems VISA and Mastercard.

This is the result of many years of hard work, coordinated teamwork of many subdivisions of the bank, including IT, business units and Information Security Service.

For the bank clients, this is one more proof of an appropriate level of card data security and that security is among top priorities.

UKRSIBBANK actively supports useful innovations that contribute to digital transformation, development and security of digital solutions and positive impact for sustainable development, and shares its expertise. In 2022, the bank became the Golden partner of the fourth international conference Global Payments Week, organized by the EMA Association. For days in a row, leading international and Ukrainian experts in global payments, cross-border transfers and open banking covered the following topics:

- ▶ crossborder and e-commerce market response to today's challenges, trends, successful cases, accelerated offline to digital transformation, update of global digital wallet solutions;
- ▶ control and compliance of crossborder market, integration of payment infrastructures of the EU and Ukraine, impact of cross-border fraud and how to counter it, crypto wallets with access to bank accounts, currency legislation;
- ▶ role of open banking and development of crossborder solutions: growth opportunities in Ukraine and global cases.

The bank also attended the Global Payments Week organized by the bank to ensure the high level of card transactions security, combating card fraud amid martial law and how the bank supports customers located abroad.

Amid martial law, to counter the card fraud, the bank has a multilevel comprehensive protection: extra monitoring criteria, suspension or rejection of suspicious transaction. Clients can apply for the "FINPROTECT" insurance product that not only protects payment cards, but also covers the risks associated with the loss of a wallet or bag. The bank additionally considers possible compensations to cover the clients' losses who have not applied for "FINPROTECT" so far, but were affected by the fraud. We also regularly share information in our social networks about how to prevent all types of fraud.



Successful counteraction to cyber criminals means the synergy of the bank's actions and high awareness of the client. For this, in 2022 UKRSIBBANK continued its support for awareness raising campaigns by the National bank of Ukraine and disseminated information about most common and new fraudulent schemes with payments of charitable funds, financial aid from the government or international contributors, sale of non-existent goods, non-existent wins, telephone scams, phishing resources for misappropriation of money or collection of personal data, appropriation of money under the pretext of excess profits and requests from acquaintances for help in social networks, etc. Indeed, the bank traditionally supported the NBU's all-Ukrainian awareness raising campaign #ShakhraiGoodbye. Its aim is to improve citizens' awareness of cyber hygiene and contribute to promotion of a secure behavior culture in virtual space, as well as remind about the basic security rules of non-cash payments.

The campaign's important area was to clarify simple rules that should be followed when interacting with cyberspace, in particular in terms of financial matters — it is desirable to have a dedicated phone number for interacting with

a financial institution, register it and link it to passport data, carefully monitor where information about the financial number is placed, monitor the mobile phone and avoid leaving it unattended, as well as to avoid disclosing passwords from cards and confirmation codes from the operator and banking systems.

UKRSIBBANK is committed to building long-term relationships with all clients and adheres to the responsible lending principle. First of all, it means attention to the client, their financial capabilities, purpose of the loan, finding the best solution and recommendations as to how to properly monitor and plan expenses. Thus, in 2022 UKRSIBBANK supported one more awareness raising campaign by the NBU — about protecting rights and improving knowledge of credit facilities' consumers "Know your rights: loans". In a number of publications, the bank shared information about what should be given attention when applying for a loan, what are credit holidays and restructuring, their terms and conditions and application procedure. Other topics also included how to check credit history and what should be done in the event of breaching ethical behavior when interacting with a consumer.



# GOOD PLACE TO WORK

At UKRSIBBANK, human resources strategy relies on the sustainable development principles and is implemented in three areas:

- ▶ employee experience;
- ▶ human capital;
- ▶ ethics and Inclusion.

At the same time, in 2022 the bank refocused the strategy by giving a maximum priority to the Wellbeing Strategy, re-skilling and up-skilling.

## BEST EMPLOYER

In 2022, UKRSIBBANK was ranked among “50 Best Employers 2022” by the leading business media Forbes Ukraine. The rating is a result of partnership with Work.ua, job search website, and is based on anonymous questionnaires by the companies’ staff, assessment by the job market experts and open source information. UKRSIBBANK was given the highest scores for information transparency, employees’ having sense of protection, career advancement and perks and benefits.

Moreover, in 2022 UKRSIBBANK was one of the winners of “Wartime HR” Award by HR Brand Ukraine with its program “People First”.

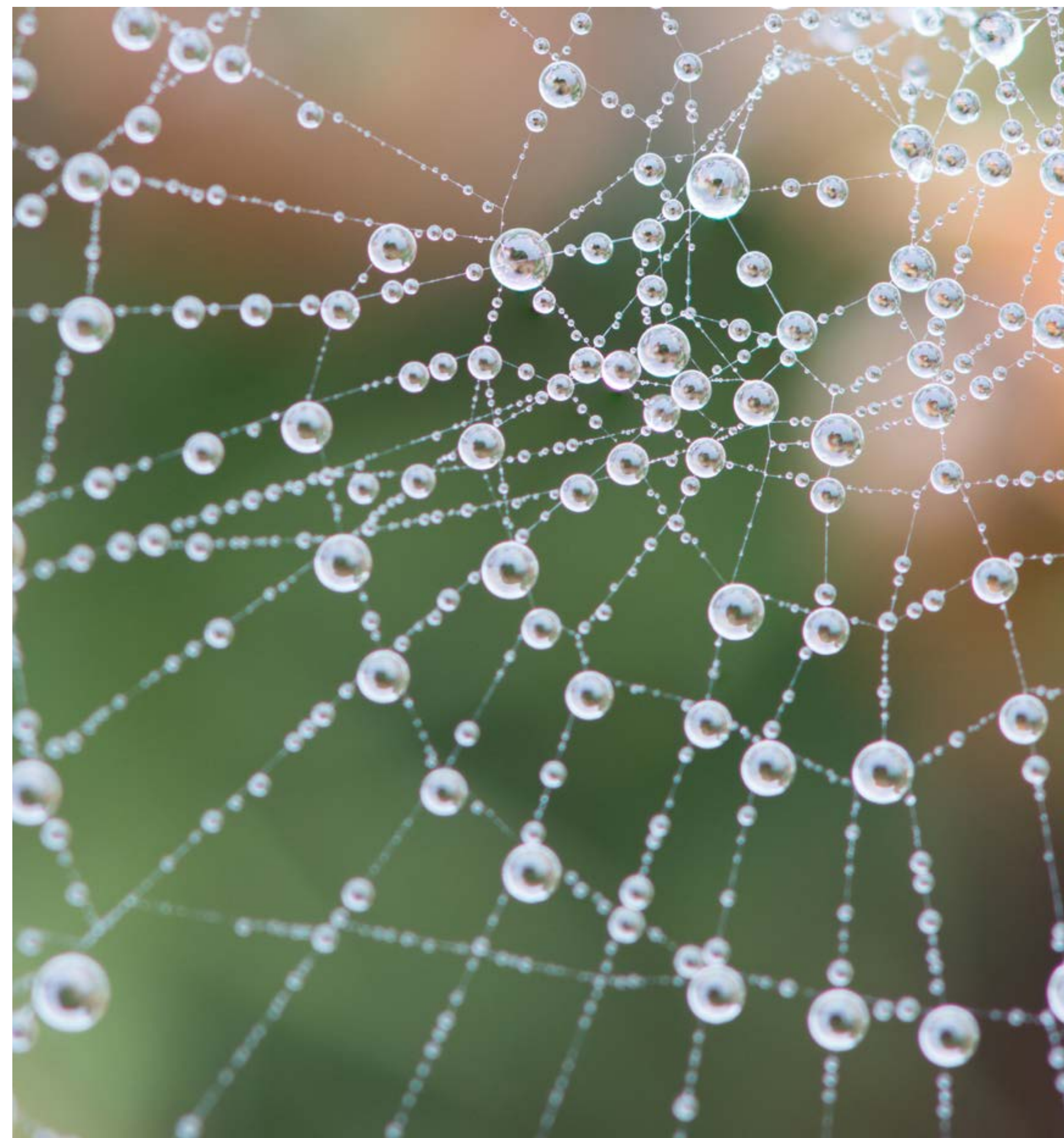
The HR Brand Ukraine Award is an annual independent, reputable award in Ukraine for the most successful projects on HR management, employers’ reputation and image.

“People First” is the bank’s employee social support program amid martial law, which is based on the pyramid of needs and covers four major areas, specifically physical needs, need for security, social needs, and self-advancement need.

Throughout 2022, the program portfolio included over 30 initiatives, such as employees’ evacuation and long-term stay at hotels in Ukraine and abroad, housing allowance, housing reconstruction allowance, home office allowance, enhanced medical insurance, anti-crisis communication channels, ensuring employees’ physical, psychological, and social safety amid martial law, charitable initiatives and contribution to support our mobilized employees, etc.

Since the beginning of the war, the bank has organized hotlines to support its employees and evacuation from the most dangerous areas. The first two months alone resulted in 800 people, employees and their family members, using UKRSIBBANK premises for temporary shelter in Poltava, Rivne, Lviv, Uzhhorod, Chernivtsi and Kharkov.

At the same time, BNP Paribas Group made arrangements to meet UKRSIBBANK employees and their family members on the borders of Poland, Romania, Hungary and Slovakia and accommodate them for a 3-month stay in hotels. 2022 resulted in over 900 our employees staying in over 40 countries worldwide. Ad hoc coordination teams keep supporting the colleagues in Poland, France, Austria, Hungary, Germany, etc.







By investing in UKRSIBBANK staff independence, BNP Paribas enabled employment opportunities with other Group banks and organizations in numerous European countries. Indeed, the bank employees got a job based on their preference such as permanent or temporary employment, fulltime on partial time job, equivalent of a civil legal countries in countries such as Poland, Germany, France, Italy, Switzerland, Austria, Belgium, Luxembourg, Netherlands and Portugal, etc. This made it possible to choose the option that best suited the employees' plans. At the same time, UKRSIBBANK guaranteed

to provide employment for all those who chose a temporary employment. This guarantee is crucial as most employees plan to return to Ukraine and continue their career with the bank.

The bank also rented hotels in Lviv and Truskavets for its employees who were forced to leave their home due to Russia's military aggression but were willing to stay in Ukraine. During the first two months, 815 employees and their family members resided in those hotels at no charge.

The bank also arranged for the housing allowance for those colleagues who chose to resolve their temporary relocation issues on their own, the housing allowance program was extended for 2023 as well.

To support its employees financially, the bank paid the evacuation allowance and conducted a yearly salary review ahead of schedule, paid annual and deferred bonuses, made an extra payment for working in a high risk areas, guaranteed allowance in the event of death of the employee's relatives or the employee themselves.

In addition, the bank constantly took care of the mental health of the team. In the first days of war, BNP Paribas Group opened a hotline for psychological support of UKRSIBBANK employees. Based on feedback from colleagues, the bank launched a series of weekly publications by well-known domestic psychologists on how to recover resources combat stress. The HR Department set up "Warm Meetings" online, allowing employees to acquire new skills that help them live in new realities.

The bank experts have also created the "War&life balance: Bringing Life Back" course aimed at providing psychological support for bank employees in today's environment. The course included a series of online meetings, recommendations and practices to bring back harmony in life. During the meetings, psychologists, psychotherapists, and mental health consultants gave recommendations on how to change life for the better, what tools should be used in a particular situation, and how to achieve life balance.

In 2022, the bank also followed the ethics and inclusion principles strategy. The bank supports initiatives for hiring people with special needs and monitors the fairness of remuneration in terms of gender, involves women in various upskilling programs, adheres to the gender equality approach when appointing staff to managerial positions.

The bank continued to develop its employees by building their professional skills through dedicated internal and external trainings, as well as established schools for Leaders, Product Owners, Service Design, Scrum Designers, Business Analysts, Data Analysts.

The bank also initiated the support of mobilized employees by providing bulletproof vests and helmets. In addition, the bank's employees themselves started a charity fundraising for the needs of mobilized colleagues with the initiative "Supporting Ukrainian Warriors: Support Yours!".

As part of care strategy, back in early April of 2022, the bank conducted the pulse survey including 77,5% employees, with the Employee Net Promoter Score resulting in 78,54%, which was the bank's historical record.

In addition, in 2022 the bank encouraged young people to work at the bank. Throughout many years in a row, UKRSIBBANK has implemented programs for students to develop talented youth and involve them in the development of the Ukrainian banking sector together. Most of the project participants remain working at the bank or join the talent development program and pursue a career in UKRSIBBANK or in other countries of BNP Paribas presence.

Indeed, UKRSIBBANK conducted the case tournament IT Security Champ 2022, with the best participants being invited to an interview with potential employment at the bank. This is an opportunity for 4-6 year students and graduates majoring in cyber security, software engineering, applied mathematics and related fields to gain useful knowledge about working at a large multinational, have interviews with bank employees and learn what skills and tools an IT security expert is required to have.

For young and talented auditors, UKRSIBBANK conducted Audit Champ, with the best candidates being able to get a job offer at the Internal Audit Department. About 30 participants joined the event, among them both students of various higher educational institutions of Ukraine and those who have already completed their studies.

In addition, UKRSIBBANK experts have continuously cooperated with the AIESEC youth. Particularly, one of such initiatives was a Youth Speak forum, with the bank representatives speaking about emotional intelligence, financial literacy and how to manage your own funds.



# CHARITY

As part of international group, UKRSIBBANK BNP Paribas Group believes that modern business is crucial for society. For many years, the bank has engaged in a number of social projects intended to support various people — both children and adults — who especially need help and support. The bank strives to have a positive impact on society. For this, we make our contribution by supporting educational programs, program promoting a healthy lifestyle, by cooperating with charitable foundations and organizations.

## ALL PROJECTS BY UKRSIBBANK ARE LONG-LASTING STORIES THAT INVOLVE BOTH OUR EMPLOYEES AND CUSTOMERS.

In 2022, UKRSIBBANK as responsible business focused on charitable initiatives that gained a special importance for Ukrainian society. Indeed, the bank provided a charitable financial aid of UAH 28,8 million to buy modern ambulances, UAH 1 million to buy fuel, humanitarian aid, medical preparations for resuscitation and emergency medical care, specialized important medical preparations, and supported the UN Global Compact initiative to provide free psychological assistance.

Meanwhile, throughout the year, the bank encouraged its partners and clients to support charitable initiatives. One of these was fundraising while meeting the bank clients in 16 cities countrywide for humanitarian supplies to communities in Eastern and Southern Ukraine from the charitable foundation Team4UA. In particular, the bank clients can make donations by using online application UKRSIB online — as a result, over UAH 500 000 have been raised so far. This money was used for humanitarian aid. In December 2022 alone, the foundation delivered 140 000 of grocery sets to various oblasts of Ukraine, such as Donetsk, Lugansk, Kherson, Mykolaiv, Odessa, Kharkiv, Zaporizhzia, and Dnipro.

## “SILVER COIN” CHARITABLE PROJECT

Since 2009, UKRSIBBANK BNP Paribas Group and All-Ukrainian charitable organization “Down Syndrome” draw society’s attention to the needs of people with Down syndrome. The project is aligned with the **UN Sustainable Development Goals, in particular Goal 3 “Ensuring a Healthy Lifestyle and Promoting Well-being for All at any Age” and Goal 17 “Partnership for Sustainable Development”**.

Each year, for three consecutive months, the bank clients, partners and employees raise funds to support initiatives, projects, methods aimed at development, training and socialization of people with Down syndrome in Ukraine, and at raising public awareness about interaction with people with disabilities.

During the campaign, the clients’ support allowed the bank to raise funds for significant projects such as equipment for the Specialized Health Development Center for Children with Down Syndrome; programs for the development of speech and reading; seminars and comprehensive diagnostics, consulting for children and parents, printing of special literature, grants for the implementation of regional inclusion projects for a better life quality of people with Down syndrome.



EACH YEAR, FOR THREE CONSECUTIVE MONTHS, THE BANK CLIENTS, PARTNERS AND EMPLOYEES RAISE FUNDS TO SUPPORT INITIATIVES, PROJECTS, METHODS AIMED AT DEVELOPMENT, TRAINING AND SOCIALIZATION OF PEOPLE WITH DOWN SYNDROME IN UKRAINE.





During three consecutive months in 2022, the bank clients raised over UAH 500 000 the amount that was used to provide psychological support to families raising children with Down syndrome during martial law, qualified psychological assistance to restore internal resources and continue children’s development.

In addition, for many years in a row UKRSIBBANK has continued **Lots Of Socks**, a long-standing campaign that marks the World Down Syndrome Day. On March 21, the bank employees draw attention to special people by putting on bright unpaired socks as a symbol of an additional chromosome, with the funds raised from the sale of such socks to be then transferred into the account of the foundation All-Ukrainian Charitable Organisation “Down Syndrom”. In 2022, support could be expressed by buying virtual socks on the organization website.

## “DREAM PROFESSION”

The bank provided UAH 850,000 to the charitable foundation “Children of Heroes” that takes care of children who were left without the support of their closest relatives - their parents due to the war. This allowed 90 schoolchildren to learn the Ukrainian language, mathematics and take preparatory courses for external independent testing, develop talents and skills, which will help them master their preferred profession in future.

## PUBLICATION OF BRAILLE BOOKS

UKRSIBBANK joined the charitable program “World by Touch” back in 2016. Since then, the bank has supported publication of fiction and educational Braille and plane graphic printed literature for children with impaired sight such as: “Alphabet”, “Puss in Boots”, “Health and Safety”, “One-in-a-million Guy”, “One-in-a-million girl”, “Knights of the Pure Planet”, “Natura; Phenomena”, “Harry Potter and the Chamber of Secrets”.

In 2022, the bank’s support allowed to publish the third chapter of the popular book for children “Wounderful Chudovysko in the country of Zhakhovysk” by Sashko Dermansky. As well as a series of books about Ukrainians who made a world and Ukrainian history “Outstanding Ukrainians”: “Igor Sikorsky”, Oleg Promakhov and “Roksolana”,

Oleksandta Shutko. These stories inspire children to choose their own development path, achieve goals, be ready for challenges and believe in their own success.

Sets of books were sent to special educational institutions, rehab centers that take care of children with special needs, and, on request, to families of internally displaced persons.

## HOLIDAY FOR CHILDREN

Each year, on the eve of UKRSIBBANK birthday and the New Year’s Eve, the bank employees give presents to those who especially need it - children from boarding schools and orphanages.

In 2022, for the bank’s birthday, 170 children from 8 boarding schools in Cherkassy, Lviv, Zaporizhzhia, Kozyatyn, Vinnytsia received soft, colored toy blankets. The project was implemented in partnership with the Charitable Foundation “Promoting the Development of Medicine”.

Also, on the eve of New Year’s holidays, UKRSIBBANK organizes a charitable campaign “Become a Wizard”. Many UKRSIBBANK employees have considered it a good tradition to take care not only about their own children and close relatives, but also but also to fulfill the dreams of children growing up in boarding schools and orphanages. This year, the bank employees took care of more than 500 children in different cities of Ukraine. The project was in partnership with the bank client — the confectionary factory “Delicia”, which resumed its operations in Bucha.



### “WARM TOUCH”

The “Warm Touch” campaign organized with the Podil District Organisation of Red Cross in Kyiv resulted in over 300 children that were forced to leave their home receiving toy heating pads.

### “FRANCOPHONIE” - CHILDREN RUGBY TOURNAMENT

With the support of the bank, Rugby Federation in Ukraine and the Embassy of France in Ukraine, in June 2022 in Kyiv was held a rugby tournament for children “Francophonie”, with the best players receiving the awards from the Embassy of France and UKRSIBBANK.

### SUPPORTING THE YOUTH – SUMMER MATHEMATICAL SCHOOL

UKRSIBBANK pays much attention to the development of talents of the young generation. In particular, the development of young mathematical talents. Since 2016, UKRSIBBANK has supported the All-Ukrainian Summer Mathematical School for 5-11 grade pupils at the Ukrainian Physics and Mathematics Lyceum of Taras Shevchenko National University of Kyiv. This allows talented children to strengthen their knowledge of mathematics and spend the holidays with benefit.

In 2022, the bank’s support allowed to print methodical manuals with Olympiad tasks. The bank also provided free education in a mathematics school for children whose homes were destroyed and those who lost a family member due to the war.

Humanitarian Campaign with “Quality of Life” Foundation in December 2022, as part of Premium bankers’ club event, a conference for the bank employees that serve premium clients, a special campaign was organized in partnership with the public organization “Quality of Life” Foundation. Premium managers from various cities of Ukraine collected clothes, books, toys, and purchased treats for orphans. The collected presents were given to sanatorium boarding school 21 of Obolon district of Kyiv and the facility for Down syndrome children in Poltava’s Horishni Plavni.

### PARTNER FUNDS FOR UKRSIBBANK CHARITABLE PROJECTS IN 2022

- ▶ All-Ukrainian Charitable Organisation “Down Syndrome”
- ▶ Public Organisation “Crisis Center “We are here”
- ▶ Public Organisation “Association of Sustainable Development Experts”
- ▶ Charitable Organisation “Charitable Foundation “Afina”
- ▶ International Charitable Foundation “Health of Future”
- ▶ Podil District Organisation of Red Cross in Kyiv
- ▶ Charitable Organisation “Charitable Foundation “Chalise of Mercy”
- ▶ Charitable Fund “Children of Heroes”
- ▶ Public Organisation “Quality of Life” Foundation Charitable Foundation “Ichenka Med”
- ▶ International Charitable Foundation “Promoting the Development of Medicine”
- ▶ Charitable Organisation “CHARITABLE FOUNDATION team4ua”
- ▶ Public Association “Global Compact Network Ukraine”
- ▶ Public Organisation “Foundation for Development of Children and Youth Rugby in Ukraine”
- ▶ UNITED24 Platform

