



**UKRSIBBANK**  
BNP PARIBAS GROUP



# REPORT OF CORPORATE SOCIAL RESPONSIBILITY

UKRSIBBANK BNP PARIBAS GROUP  
2021

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## ABOUT THE BANK

### UKRSIBBANK BNP Paribas Group

UKRSIBBANK BNP Paribas Group is one of the largest universal banks in Ukraine, that has been operating on the market since 1990. 60% of the bank's shares belong to one of the world's largest financial groups BNP Paribas, 40% — the EBRD.

Being a bank in a changing world is to constantly adapt to new realities, and even more — to be one step ahead. Anticipate change and turn it into opportunities for our customers and society. Introduction of innovations and sustainable development is what allows our bank to meet new market needs, offer customers new technological solutions and integrate into the changes of the modern world.

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

In 2021, UKRSIBBANK became a member of the UN Global Compact. The Bank reaffirmed its compliance with the ten principles of the Global Compact in the areas of human rights, labor relations, the environment and the fight against corruption.

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**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.**

# ABOUT THE BANK

## About the Group

BNP Paribas is a leading bank in the European Union and a major international banking institution. The group employs about 190,000 persons in 65 countries, including almost 145,000 in Europe (Data for the end of 2021).

BNP Paribas, a bank for a changing world, is committed to sustainable development and actively supports its customers in this pursuit, accelerating the transition to a sustainable economy. This also evidences the bank's progressive approach to implementing the United Nations Sustainable Development Goals (CSDs) in business. In 2021, the leading international financial publication Euromoney recognized BNP Paribas as a leader in the global effort to create a truly sustainable economy. The Bank continues to work actively to develop products, services, indicators and methodologies that have provided sustainable change for many years.

As an integrated and diversified bank with 200 years of experience and international reach, BNP Paribas accompanies its clients on their path to sustainable development. Combining its corporate and investment

190 000  
employees

65 countries

banking capabilities with experience in retail banking, asset management, insurance, consumer lending and real estate, BNP Paribas creates solutions that work in different sectors, customer groups and strategies.

As the bank's priority is a science-based approach to transformation, BNP Paribas facilitates the client's transition to sustainable development by integrating ESG criteria into the very DNA of finance and thus laying the groundwork for the implementation of ESG principles.



## Dear Partners and Customers!

What does it mean to be an efficient business in an ever-changing world? To keep a balance between high profitability and action for a better future? It is surely not enough to work hard here and now: constantly looking beyond the global horizon and thinking for 20-30 years ahead is our new standard. Even today, this practice brings dividends. According to our estimates, more and more clients and partners are interested in the way companies address issues of sustainable development. And this defines their choice of a partner to interact with.

Creating a culture of corporate social responsibility and the ESG approach in the banking market, we emphasize the importance of the 17 Global Goals and 10 principles of the UN Global Compact, as well as creating a community that shares common values. To do this, we involve all stakeholders: Bank employees, customers, partners, NGOs. But above all, we act as a professional market player — implementing and encouraging the principles of sustainable development in our daily operations.

In 2021, we continued to support socially important initiatives launched earlier: support for SMEs, gender equality, the



**As part of an international financial group with a global experience, we see how positive banking ensures sustainable economic development, reducing the impact on the environment and at the same time ensures compliance with global societal values and high standards of corporate governance.**



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

## SPEECHES

continuation and new formats of the Women in Business program and the program of financial education, the formation of a culture of innovation, etc. The ESG approach became the basis of our decisions and we issued the first "green" tranche to finance electric vehicles, supporting corporations working in Ukraine in their energy transition. By participating in the Priceless Planet Coalition initiative, we have given each of the Bank's more than one million customers the opportunity to contribute to climate change through daily payment by credit card.

In early 2022, BNP Paribas — the main shareholder of UKRSIBBANK — announced the implementation of a strategic development plan by 2025. One of the three key areas of this plan is the sustainable financing and implementation of ESG practices, which should contribute to the desire of customers to move to a secure and predictable economy.



**I thank our Partners, Customers and Employees for sharing the common values of sustainable development, contributing to our future.**

## Dear Customers and Partners!

In today's world, business plays an important role in a society that is increasingly faced with serious and diverse challenges. As a result, when building plans for the future, modern business should give more and more attention and time to the issues of corporate social responsibility. Thus, work on sustainable economic development, global climate change, social risks and corporate governance according to ESG criteria (Environmental, Social, Governance) are becoming an integral part of the action plan for the upcoming years in many international corporations and Ukrainian companies.

As an active promoter of sustainable financing, UKRSIBBANK fully supports the Policy of the National Bank of Ukraine on Sustainable Financing for 2025, introduced in 2021, which provides for the integration of ESG criteria — environmental factors, social issues, and corporate governance in financial services.

As part of the global international group BNP Paribas, UKRSIBBANK actively applies the ESG criteria, which are included in the Bank's 10 sectorial CSR policies. Working with our partners and clients, we contribute to the development of a greener and more resource-efficient economy, making sustainable financing the basis of our long-term partnership.

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**In 2021, UKRSIBBANK became a member of the UN Global Compact. The Bank reaffirmed its commitment to the Ten Principles of the Global Compact in the areas of human rights, labor relations, the environment protection and the fight against corruption.**



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

## SPEECHES

In addition, as an active society member, in our daily activities, we strive to be a "green" company and do not use disposable plastic. The Bank has an ambitious plan to reduce its own carbon emissions and supports many of its own and partner projects that have a positive impact on society and the environment.

Every day, when we make decisions about service and financing, we focus on the benefits of sustainable customer development and ESG criteria as key ones in decision-making and find individual proposals for all stakeholders. As a result, in 2021 the bank received the Business Hero Award of the European Business Association for sustainable development and significant contribution to the field of corporate social responsibility as an integral part of business.



**We are pleased to see how CSR solutions open up new opportunities for the sustainable development of our clients and have a positive impact on the future of society.**

# RATINGS AND AWARDS

## Ratings and Awards

- The bank long-term rating at the level of uaAAA on the national Ukrainian scale, according to the "Expert-Rating" rating agency.

The logo consists of the text "uaAAA" in a bold, blue, sans-serif font.

- The best Premium Banking service in Ukraine according to Mastercard. Nomination "The Art of Premium Banking".

The logo features the word "Premium" in a large, elegant, black script font, with "UKRSIBBANK" in a smaller, black, sans-serif font below it.

- TOP Employer 2020 and 2021 in Ukraine and Europe as part of BNP Paribas, certification by Top Employer Institute



- 50 the best employers in the country according to the leading business magazine Forbes Ukraine.
- "Youth Friendly Employer" certification under the Youth Pact 2025 initiative and the Dream and Act program.
- An award in the "Society" nomination of the UN Global Compact "Partnership for Sustainable Development — 2021" for the contribution to creating opportunities for learning and development of children with vision deficiency.

- Business Hero Award of the European Business Association for sustainable development and contribution to the field of corporate social responsibility as a component of business.
- No.3 — Consolidated Management Report 2020 of UKRSIBBANK BNP Paribas Group — for quality and professionalism from the Association of Corporate Media of Ukraine in the "Best Corporate Media of Ukraine" contest.

- No.3 — Corporate Social Responsibility Report of UKRSIBBANK BNP Paribas Group — for quality and professionalism from the Association of Corporate Media of Ukraine in the "Best Corporate Media of Ukraine" contest.
- UKRSIBBANK Contact Center is in the top five according to the results of the DZWINNER competition

## Joining to the Global Compact UN

In 2021, UKRSIBBANK BNP Paribas Group became a member of the UN Global Compact in Ukraine. The Bank reaffirmed its commitment to the Ten Principles of the Global Compact in the areas of human rights, labor relations, the environment and the fight against corruption.

The UN Global Compact in Ukraine is the official representative of the UN Global Compact network. It is the world's largest association of corporate responsible business, which encourages companies to build their activities and strategies in accordance with the Sustainable Development Goals and on the basis of ten universal principles in human rights, labor, environment and anti-corruption.

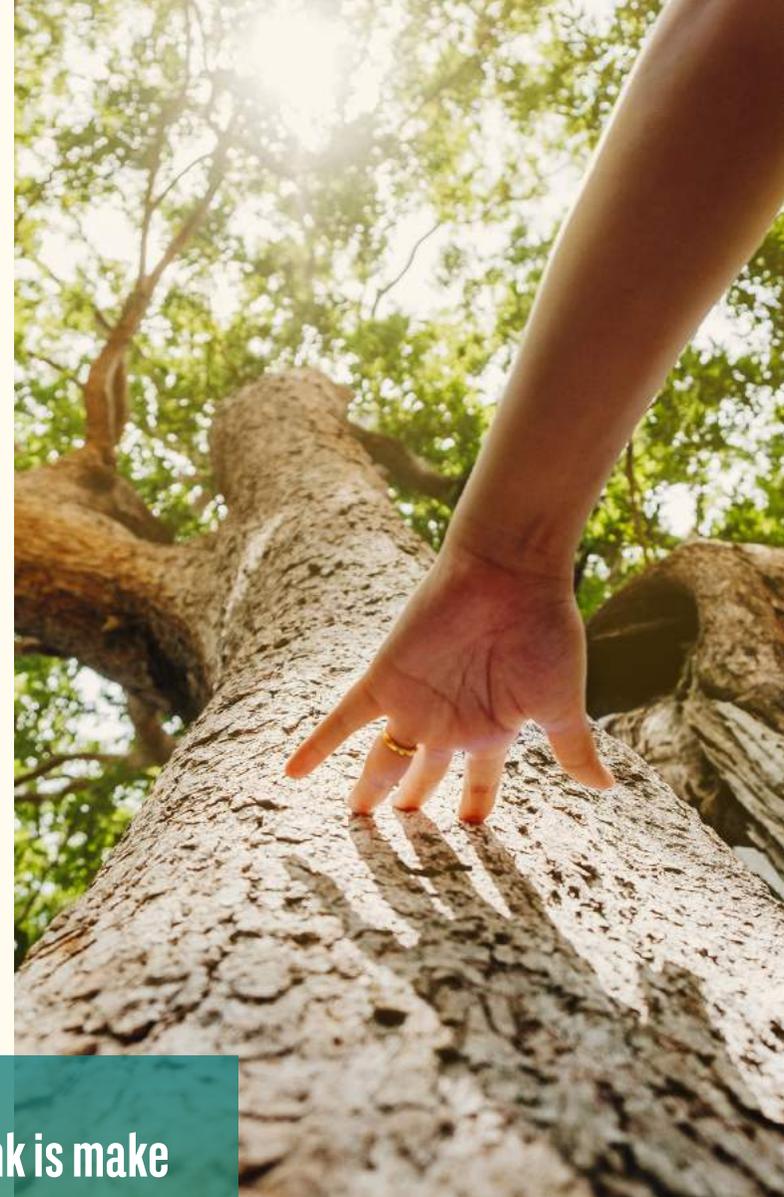
As part of the BNP Paribas Group, UKRSIBBANK implements 10 business-related corporate social responsibility policies. In this regard, the Group is a positive example for all international and local organizations, as its main task is to make a good contribution to the development of the community and the preservation of the planet.

By financing and servicing large and small companies, entrepreneurs, and individuals,

UKRSIBBANK contributes to the development of Ukraine's economy on a daily basis. As a partner, the bank helps its clients implement the projects that shape and improve their lives. At the same time, the bank adheres to the investment policy of responsible social and environmental financing, business ethics, supports diversity and inclusion, engages in socially important projects a team and partners who share the values of sustainable development.

In its day-to-day operations, UKRSIBBANK implements and supports projects aimed at achieving the 17 UN Sustainable Development Goals.

**The primarily goal of our bank is make positive impact for our society and preservation environment.**



# GOVERNANCE

## The bank is currently working in four key areas



**The first is to prevent climate change and switch to new alternative energy sources.**

The bank aims to be a "green" company: it does not use disposable plastic, supports partners in the transition to renewable energy sources and helps customers who want to reduce the negative impact on the environment.



**The second is the support of the younger generation.**

The Bank actively cooperates with youth organizations, attracts ambitious young people to search for modern solutions, gives them the opportunity to develop and gain experience of cooperation with an international company. In addition, the bank promotes financial education of children and adolescents.



**The third is the support for entrepreneurs.**

The Bank encourages people with diverse knowledge to create and develop business, supports social and entrepreneurial innovations. That is why UKRSIBBANK promotes IT startups, development of inclusive programs and more. For example, for several years in a row, the bank has been actively implementing the Women In Business program to encourage the development of women who are engaged in entrepreneurship or would like to start their own business. Moreover, as a Top Employer in Ukraine and Europe, UKRSIBBANK has joined the Declaration on Gender Equality and Combating Domestic Violence in Support of the UN Sustainable Development Goals No. 5 "Gender Equality" and No. 8 "Decent Work and Economic Growth".



**And the fourth is the local ecosystems.**

In this regard, UKRSIBBANK supports local projects, seeks to improve the social and cultural environment in the cities where it operates.

**The Bank strives to have a positive impact on society and the environment and proves this at the level of operational decisions. First of all, UKRSIBBANK supports projects that can be influenced by the availability of products and services. These are, in particular, partnership programs, actions of the responsible employer, transparent procurement policy, corporate social responsibility programs, and most importantly — involving the bank's team in a proactive position.**

## UKRSIBBANK received the Business Hero Award of the European Business Association

Sustainable business development UKRSIBBANK BNP Paribas Group is actively supported by bank employees, customers, partners, society and the professional business community, who are increasingly emphasizing the importance of integrating corporate social responsibility into the company's development strategy.

Thus, in 2021, UKRSIBBANK BNP Paribas Group received the Business Hero Award of the European Business Association for sustainable development and contribution to the field of corporate social responsibility as part of business.

### The key indicators for receiving the award were:

- the Corporate Social Responsibility report for 2020 available to the bank;  
[https://bnpp.lk/csr\\_report2020\\_en](https://bnpp.lk/csr_report2020_en)
- public information on the website on key areas of the Bank's CSR and 10 sectoral policies for cooperation with sensitive sectors of the economy, which is a positive example for international and local organizations;
- a number of important CSR projects that are recognized by external market experts and have a positive impact on the development of the economy, society, communities and the environment;
- as well as active participation in the development of CSR on the platform of the European Business Association.



## Interaction with Sensitive Economic Sectors

UKRSIBBANK, as part of the BNP Paribas Group, actively integrates UN Sustainable Development Goals into its business model and constantly emphasizes the importance of social and environmental aspects at all stages of operational decisions.

By financing and servicing large and small companies, entrepreneurs, and individuals, UKRSIBBANK contributes to the development of Ukraine's economy on a daily basis. As a partner, we help our clients implement projects that shape and change their lives, and at the same time adhere to investment policies of responsible social and environmental financing, business ethics, support diversity and inclusion, transition to clean energy, carbon footprint reduction. This is how we care about the future of our society and protect the environment of our planet.

Every year, UKRSIBBANK, as part of the global BNP Paribas group, enhances its commitment to sustainable development by providing its customers with responsible social and environmental financing methods. To do this, the bank adheres to the established policy of corporate social responsibility.

In 2021, UKRSIBBANK BNP Paribas Group updated its sectoral corporate social responsibility policies, which regulate the interaction of BNP Paribas Group in all countries with sensitive sectors of the economy, such as palm oil, wood pulp, tobacco, defense and security, nuclear energy, agriculture, mining, coal-fired power generation, unconventional oil and gas production, and published a new ocean protection policy.



**In total, UKRSIBBANK implements 10 sectoral policies that regulate the bank's financial and investment activities, aimed at sustainable business development and emphasize the desire to have a positive impact on society and the environment.**

## SUSTAINABLE BUSINESS

In particular, BNP Paribas has strengthened its CSR policy on agriculture due to the deteriorating deforestation situation and the prevention of climate change. From now on, the document also regulates the requirements for customers whose business is related to soybean and beef production in the Amazon and the Serrado region in Brazil. Such activities are one of the indicators of the possible acceleration of deforestation, which is important for our planet. In addition, the group identified criteria for keeping broilers and chickens in cages, which is an important component in animal welfare. The Bank encourages its clients to consider projects that include a cageless infrastructure for broilers and chickens by 2025, and to implement the Minimum Standards of Accountability under the FARMS Initiative.



**In particular, BNP Paribas has strengthened its CSR policy on agriculture due to the deteriorating deforestation situation and the prevention of climate change.**



## The Group has announced that accelerates the termination time servicing companies that use coal.

Also, since 2011, BNP Paribas has consistently increased its funding criteria for coal-related activities, especially for coal-fired power generation. Last year, the BNP Paribas Group said it was speeding up the interruption of service of coal companies. Accordingly, BNP Paribas has enhanced its commitment to phase out thermal coal by 2030 in the European Union and the Organization for Economic Co-operation and Development (OECD) and by 2040 worldwide. UKRSIBBANK, as part of the Group, will not provide any financial products or services to the projects related to thermal coal mining. Accordingly, the CSR policy in the mining industry adds criteria for enterprises engaged in thermal coal mining. According to the updated policy of coal-fired electricity generation, UKRSIBBANK, as part of BNP Paribas, will not accept new customers who receive more than 25% of their revenues from

coal-fired electricity generation (previously this figure was 50%). Also, the partner company of the bank must have a strategy to reduce the production of coal energy in its composition in accordance with the monitored plan and schedule. The evaluation of the strategy for the exit from coal energy will be part of the global monitoring process, which will be conducted by BNP Paribas on an ongoing basis.

All industry policies are freely available on the bank's website. UKRSIBBANK, as part of the BNP Paribas Group, actively integrates UN Sustainable Development Goals into its business model and constantly emphasizes the importance of social and environmental aspects at all stages of operational decisions.

## BNP Paribas Group Corporate Social Responsibility Policies

### Nuclear energy

Countries that have decided to develop the nuclear industry note the positive impact of nuclear energy on economic development, energy security and reduction of greenhouse gas emissions. By publishing this policy, BNP Paribas seeks to ensure that all monitoring principles are respected in the projects financed by the Group and, accordingly, reduce the environmental and social impact of nuclear energy.

[https://bnpp.lk/csr\\_nuclear](https://bnpp.lk/csr_nuclear)

### Palm oil

Palm oil activities provide a livelihood for millions of people in developing countries. However, palm oil plantations have a negative impact on local communities, causing climate and ecosystem change.

[https://bnpp.lk/csr\\_palmolia](https://bnpp.lk/csr_palmolia)

### Defense and security sector policy

Recognizing the right of each country to protect its interests and national security, the Group is aware of the possible potential environmental, social and corporate risks, including the status of certain weapons, their potential use, and the risk of corruption in this area.

[https://bnpp.lk/csr\\_oborona](https://bnpp.lk/csr_oborona)

### Tobacco industry

In 2017, the Group announced the complete cessation of servicing, lending and investing in tobacco companies (manufacturers, wholesalers and traders whose income is mainly provided by such activities).

[https://bnpp.lk/csr\\_tobacco](https://bnpp.lk/csr_tobacco)

### Agriculture

Representing 6% of world GDP and providing 30% of jobs in the world, agriculture is a key sector of the world economy. However, without proper management, the development of this sector can have many negative consequences for local communities, ecosystems and climate change.

[https://bnpp.lk/csr\\_agri](https://bnpp.lk/csr_agri)

### Wood pulp

Wood is the main source of income, providing a standard of living for millions of people in developed and developing countries. However, given the growing demand for cellulose products in the next decade, the further development of industry will have a significant impact on the environment of our planet.

[https://bnpp.lk/csr\\_dermasa](https://bnpp.lk/csr_dermasa)



## Unconventional gas and oil

At signing of the Global Compact in Paris in December 2015, the Group, as a long-term partner of the energy sector, joined international initiatives to keep global warming 2 ° C above pre-industrial levels. Accordingly, the Group, and therefore the Bank, is strengthening its support for alternative energy and announcing a new global policy for lending to the production, production and transportation of unconventional hydrocarbons.

[https://bnpp.lk/csr\\_oil](https://bnpp.lk/csr_oil)

## Coal-fired power generation

Since 2011, BNP Paribas has consistently tightened its funding criteria for coal-related activities, especially for coal-fired power generation. Since 2017, BNP Paribas has not funded any new coal-fired power plant projects and has not advised on buying or selling such assets in any country in the world. In 2019, the bank

## Mining industry

Mining is an important prerequisite for many sectors of the international economy. In many countries, mining accounts for a large share of GDP. In terms of income, employment and infrastructure, the sustainable development of the mining sector is essential. However, all this must be assessed along with the environmental, social and managerial risks associated with the mining industry.

[https://bnpp.lk/csr\\_mining](https://bnpp.lk/csr_mining)

approved a deadline after which the customers of the Electricity Generation Group will no longer be able to use coal: 2030 for the European Union and 2040 for the rest of the countries.

[https://bnpp.lk/csr\\_vuhillya](https://bnpp.lk/csr_vuhillya)

## Ocean protection policy

The ocean is critical to our planet, as it accounts for 70% of the world's surface. The ocean is a source of extraordinary and valuable biodiversity for the balance of life on earth. It provides people with important resources, maintains food security, health and preserves the environment; it also plays a key role in the oxygen cycle and climate regulation. Finally, the ocean is a resource and vector of a globalized economy that creates direct and indirect jobs, including through its role in science and the development of new technologies. The state of the ocean is rapidly deteriorating. BNP Paribas seeks to play an active role in the conservation of the ocean, its resources and is committed to responsibly funding activities that may affect the state of the ocean.

[https://bnpp.lk/csr\\_ocean](https://bnpp.lk/csr_ocean)

# SUSTAINABLE BUSINESS

## EBRD practices and standards

In its activities, UKRSIBBANK also adheres to the practices and standards of the European Bank for Reconstruction and Development (hereinafter — the EBRD), which owns 40% of the bank's shares.

The Bank recognizes that environmental and social sustainability is a fundamental aspect of achieving results, and therefore the projects that contribute to this goal are the highest priorities of the Bank.

UKRSIBBANK assesses and monitors the environmental and social risks and impacts of its projects, and sets minimum requirements for the management of environmental and social impacts and risks posed by EBRD-financed projects throughout their duration.

As an additional proof of its corporate social responsibility obligations, the Bank conducts its business and operations in accordance with the EBRD Environmental and Social Policy.

[https://bnpp.lk/ebrd\\_esp](https://bnpp.lk/ebrd_esp)



**The Bank conducts its business and operations in accordance with the EBRD Environmental and Social Policy.**

In particular, the performance requirements as follows:

- PR (performance requirements) 2 in terms of Labor and Working Conditions;
- PR (performance requirements) 4 in terms of Health and Safety;
- PR (performance requirements) 9 in terms of Financial Institutions.

In addition to the restrictions on BNP Paribas' sectoral CSR policies, the Bank is also not involved in any financing and / or investments related to the activities identified in the EBRD's Environmental and Social Exclusion List (EBRD Environmental and Social Exclusion List).



## Positive impact deal

For BNP Paribas, of which UKRSIBBANK is a part, lending for sustainable development is one of the global goals of sustainable development.

In 2021, UKRSIBBANK BNP Paribas Group provided Porsche Finance Group Ukraine with the first "green" tranche to finance the sale of electric vehicles. The cooperation demonstrates the desire for sustainable development of both parties, as well as the desire to make comfortable and environmentally friendly electric cars more accessible to Ukrainian consumers. After all, more and more Ukrainians are paying attention to responsible consumption, which helps to protect the environment, and prefer "green" goods and clean energy free from harmful CO2 emissions. Thus, last year alone, sales of electric vehicles in Ukraine increased by 29% and analysts estimate that this trend will continue.

For UKRSIBBANK, cooperation with Porsche Finance Group Ukraine is a good example of sustainable financing and positive banking. By financing the electric car lending project, the bank supports those who share the desire to have a positive impact on the environment and contribute to the fight against climate change.

UKRSIBBANK is committed to long-term cooperation in this area, as both the bank and Porsche Finance Group Ukraine share the same values and adhere to high ethical standards in their activities. It will be recalled that UKRSIBBANK BNP Paribas Group and Porsche Finance Group Ukraine have been cooperating since 2008. In addition, in 2021, UKRSIBBANK BNP Paribas Group, in order to make electric cars more accessible to Ukrainians, offered its customers favorable consumer loans for the purchase of electric cars with mileage.



**Responsible consumption,  
which contributes to the  
protection of the environment,  
and preference "green" goods  
and clean energy without  
harmful emissions CO2.**

## Dreams



**Dreams enables customers to better navigate their financial lives and develop financial habits.**

In 2021, UKRSIBBANK BNP Paribas Group together with specialists from the Swedish startup Dreams presented in Ukraine a new online fundraising service that helps the bank's customers change their long-term savings strategy and realize long-held dreams.

[https://bnpp.lk/usb\\_dreams](https://bnpp.lk/usb_dreams)

Dreams service for making dreams come true was, developed and successfully launched in Sweden and later in other European countries. Dreams helps you choose a dream, determine the amount needed and the time for which you want to

achieve the goal. But most importantly — unique safe hack tools. They not only save a share of funds of the user of the service, but also help with useful tips on the sources of savings. In total, about 100 such of safe hack tools have been created in the Ukrainian version of Dreams, which has expanded the capabilities of mobile banking of UKRSIB online, 16 of them have been launched so far.

Swedish fintech company Dreams was founded in 2014. Using a scientific and applied approach to consumer behavior combined with the experience of UX

customers, Dreams enables customers to better navigate their financial lives and develop sound financial habits. It should be noted that as of the launch of Dreams in Ukraine, this service has already allowed thousands of its users in Europe to achieve significant savings of 440 million euros.

According to a poll conducted on the eve of the launch of Dreams for UKRSIBBANK and Mastercard by Gradus Research, 70% of Ukrainians dream of a lifetime, but in the implementation of their plans are constantly faced with an insurmountable barrier — lack of funds. In 86% of cases, this reason prevents the realization of a dream, which can be material (travel, vacation, real estate) and intangible (maintaining the health of loved ones, moving or wanting to live abroad). The Dreams service, focused on intellectual accumulation, will "break" this tradition and is already used by UKRSIBBANK customers as an effective tool for accumulating funds to achieve the goal.

# SUSTAINABLE BUSINESS

## Women in business

As part of the International Finance Group, BNP Paribas UKRSIBBANK is an active promoter of sustainable development, including the idea of gender equality. The Bank is a signatory to the Declaration on Gender Equality and Against Domestic Violence in Support of the UN Sustainable Development Goals No.5 "Gender Equality" and No.8 "Decent Work and Economic Growth".

Since 2018, UKRSIBBANK has been developing the Women in Business project, focusing on the women who are engaged in entrepreneurial activities or provide business management to help them develop entrepreneurial potential, apply their talents, skills, creativity for a better future — both their own and Ukraine's economy. In general, the figures show that the representation of such women in Ukraine, as in most other countries, is from 25% to 30%. According to research, increasing women's share in business helps to improve the economic situation not only for themselves but for the economy as a whole.

The Women in Business initiative focuses on three key areas: information and counseling support — a series of training and practical seminars and video consultations;

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**Since 2018, UKRSIBBANK has been developing the Women in Business project, focusing on the women who are engaged in entrepreneurial activities or provide business management.**

psychological support for women — encouragement and motivation for self-development, as well as assistance in business development and financing. At the same time, every year the bank receives feedback from project participants and improves the program, creating new opportunities for women's development and success in business.

After all, women are more likely to emphasize that they lack knowledge, so they are focused on continuous learning

and awareness raising. According to analysts, 56% of women believe that they lack relevant information in professional development in management, taxation, marketing and other specific areas. 52% of women lacked self-confidence, and 42% of women lacked funding for business development.



# SUSTAINABLE BUSINESS

## A series of training seminars

In 2021, more than 3,000 women registered and attended seven free online seminars under the Women in Business program organized by UKRSIBBANK:

- "On a campaign with business processes for profit"
- "Strategic planning schemes: Creating an effective team with your own hands"
- "Finance for managers and owners"
- "Sales in B2C: how to approach any customer"
- "Comprehensive marketing strategy: Why offline and online integration is important"
- "Digital Management. What we can and do not know when working online»"
- "Balance between work and personal life. Myth or reality? "

Due to quarantine restrictions, all seminars were broadcast online and are currently available for viewing. Interesting cases and expertise, as well as answers to questions in the chat, were shared by successful executives, entrepreneurs and business owners, experts who work with large

international corporations, conduct training in international business schools.

You can view the records by following the link:  
<https://bnpp.lk/womeninbusiness2021>



**The broadcasts are interesting and useful for anyone who seeks professional development, wants to gain new knowledge or strengthen their expertise.**

# SUSTAINABLE BUSINESS

## Legal video consultations

In 2021, as part of the Women in Business program, UKRSIBBANK launched a series of short videos of legal advice for small and medium-sized businesses on its own YouTube channel.

Such legal video consultations are interesting and useful for all business clients, as well as those who are just planning to develop their own business. In the first three issues, UKRSIBBANK lawyers help to understand the following issues:

- Is it obligatory for an individual entrepreneur to open accounts for doing business and what documents are required for this? Is it possible to use a personal account of an individual for business settlements and what should be considered when choosing a bank?

[https://youtu.be/7gWs\\_upydr8](https://youtu.be/7gWs_upydr8)

- What is financial monitoring, for what purpose it is implemented and how to identify suspicious financial transactions.

<https://youtu.be/akCVN4fKKg8>

- How banks identify customers and why new customer due diligence procedures have been developed, what FATCA is, and how to ensure the security and transparency of transactions.

<https://youtu.be/zwblza23Q9I>

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**As a committed partner, UKRSIBBANK is ready to share its legal expertise with its clients.**

The topics of the first legal consultations were the most frequently asked questions by women entrepreneurs during the seminars of the Women in Business program. At the same time, the bank is already preparing a series of new consultations and plans to record new videos — answers to current questions of entrepreneurs. You can ask your question in the comments to the video on YouTube or on the bank's Facebook page

<https://www.facebook.com/ukrsibbank>

As a committed partner, UKRSIBBANK is ready to share its legal expertise with its

clients. After all, such consultations contribute to the sustainable development of business. This gives confidence to entrepreneurs, explains the legal basis for doing business and at the same time opens new opportunities for business growth. Note that the high expertise of the bank's lawyers is recognized by the market. After all, the UKRSIBBANK Legal Department is the best among banks, as shown by the results of an independent survey "50 leading legal departments.



## Created by women

In 2021, UKRSIBBANK for the third time supported the annual "Created by Women" contest for women entrepreneurs, organized by the French Chamber of Commerce. The purpose of this year's event, in which the bank is a general partner, is to celebrate business owners who have managed to successfully conduct business in a pandemic. Among other goals - to reduce prejudice against women in business, strengthen their opportunities and motivate them to develop their own business. Also following the "Created by Women" award held in July 2021, UKRSIBBANK awarded one of the participants and finalists a special prize — a certificate for an advertising campaign for their business development and professional support in digital channels.

This special prize from the bank was awarded to Olena Shingaryova and her project "Taxi Pulse" — car service for convenient and comfortable transfer around the city in cars with a lift for the passengers with limited mobility: on wheelchairs, with sticks, crutches, walkers, people with disabilities, injuries, after a heart attack or stroke, parents with prams, etc.

The purpose of this year's event is to award business owners who have managed to successfully conduct business in a pandemic.



In total, according to the results of the third "Created by Women" contest, more than 100 women entrepreneurs submitted their applications for participation, 10 of them made it to the finals. The main winner of the "Created by Women" award was Oleksandra Balyasna, the founder of the brand for premature babies "Ranenko". She

received the main prize of UAH 100,000 for developing her own business, a business trip to Paris with the opportunity to receive mentorship from leading French companies and annual support from the organizer of the award of the French-Ukrainian Chamber of Commerce and Industry.

## Her way of doing business



Each of the invited experts at the "Her way of doing business" workshops shared their own success story.

In 2021, UKRSIBBANK together with the European Business Association held a series of six online seminars of the Women's Club "Business by its rules — Her way of doing business" — meetings with women leaders, managers of both large international companies and well-known Ukrainian brands.

Each of the invited experts at the "Her way of doing business" workshops shared their own success story. Participants were able to talk to speakers and learn about important aspects of women's leadership.

You can view the records by following the link:

<https://bnpp.lk/womenclub>

■ On the phenomenon of women's leadership and how it helps to meet the challenges of business activities, how to complete everything planned and be as productive as possible under any circumstances — by Tatiana Lukinyuk, former CEO of Red Bull Ukraine.

■ On career building, the ability to accept and implement change and how the strength of a woman's character combined with professionalism helps to meet challenges and create new ones in difficult conditions — by Natalia Chernyshova, CEO of Mars Ukraine.

■ On the offline and online presence of brands in Ukraine, the cosmetics industry, new beauty standards - by Anna Zaptalova, CEO of Yves Rocher Ukraine.

■ On the development of the financial technology market in Ukraine and the features of women's management style in turbulent economic periods - by Alona Shevtsova, founder and CEO of LeoGaming fintech-company.

■ About women's leadership in the tech field, recognition among women startups in Europe and how to get a place in the Forbes 30 Under 30 rankings — by Victoria Repa, co-founder and CEO of BetterMe.

■ How to turn a small family workshop into a well-known brand — by Alina Kachorovska, CEO of Kacho Group, co-founder of the Kachorovska atelier shoe brand.

## Women's Pitch Day

In 2021, the UKRSIBBANK BNP Paribas Group became the main partner of the Women's Pitch Day contest for women entrepreneurs, organized by the CSR Development Center and the n.cubator platform for the development of conscious entrepreneurship.

About 100 teams from all over Ukraine submitted their projects to the startup competition, which was joined by girls and women over 18 with creative ideas. Among them, 27 teams were selected, which underwent ten days of training and presented to the jury their ideas for their own STEM business (science, technology, engineering, mathematics).

The first place in the startup competition was won by the iCardy team, represented by Oksana Sevryukova. iCardy is a hardware / software diagnostic tool that allows physicians to remotely monitor patients for available remedies to prevent major cardiovascular disease. The team received a grant for the development of the idea and project from the general partner UKRSIBBANK BNP Paribas.

In general, by supporting various socially important events, the bank seeks to help women boldly take the first steps in business, as well as develop their business, bring it to a new level of profitability. In the near future, the bank plans to create a comprehensive package of banking services for women entrepreneurs, which includes both general traditional daily banking services and individual privileges for business owners and managers.



**About 100 teams from all over Ukraine submitted their projects to the startup competition, which was joined by girls and women over 18 with creative ideas.**

# SUSTAINABLE BUSINESS

## TENNIS OPEN DAYS

In 2021, UKRSIBBANK held its TENNIS OPEN DAYS for its customers for the third time. For two months, almost 2,000 customers of the bank together with their friends and relatives played tennis on the best courts of Kyiv, Odessa, Dnipro, Kharkiv and Lviv. And all this: both the courts and the coach's services — were absolutely free.

UKRSIBBANK fully shares the inherent qualities of tennis: dignity and fair rules of the game. This reflects the stable relationship of trust that the bank seeks to build with each of its customers. For the bank, tennis is a long history of support, sharing values and the opportunity to be closer to our customers. For TENNIS OPEN DAYS customers, it is also a great opportunity to become involved in the great history of tennis, which was written by the main shareholder of UKRSIBBANK — the international financial group BNP Paribas together with world legends since 1973. It was then that the French Tennis Federation appealed to the BNP — Banque Nationale de Paris — to finance the installation of seats in the box of the "Roland Garros" central court. This tournament is considered the most prestigious in ground competitions. Since

then, the bank has become an official sponsor of the tournament, and later joined the organization of other popular competitions: Fed Cup, BNP Paribas Masters, Monte Carlo Rolex Masters, Internazionali BNL d'Italia, BNP Paribas Open at Indian Wells, and a number of amateur competitions. So the world tennis stars literally grew up on courts with white and green banners with BNP Paribas stars behind them.

**In 2021, almost 2000 UKRSIBBANK customers and guests took part at Tennis open days.**



## SUSTAINABLE BUSINESS

For the fans of tennis and a healthy lifestyle, UKRSIBBANK offers a special payment card - Sport Card. The free bank card allows you to take part in TENNIS OPEN DAYS, and also gives its owners a number of additional benefits:

- 5% cashback for card payments in fitness clubs, as well as in many sports shops,
- free opening, replenishment and maintenance of the card account,
- 24/7 account management in convenient and functional UKRSIB online internet banking,
- points for any calculations that can be exchanged for prizes and experience of the program of rewards EXTRA bilshe [https://bnpp.lk/usb\\_bilshe](https://bnpp.lk/usb_bilshe)
- the ability to issue an additional card for any family member and trustee,
- instant chipped MasterCard payment card



**New Sport card for tennis fans offers a number of advantages and opportunities.**

## Priceless Planet Coalition

On the Earth Day Eve 2021, UKRSIBBANK BNP Paribas Group joined the global Mastercard initiative — Priceless Planet Coalition as an exclusive partner in Ukraine. The goal of the project is to restore 100 million trees in the world in five years to reduce CO2 levels.

According to 70% of Ukrainians, the issue of global warming has intensified over the past five years, and 83% agree that the fight against climate change is the most important task of mankind.

At the same time, 77% confirm that climate change already has a direct impact on the life and health of every inhabitant of the planet. These are the results of a study by Mastercard and UKRSIBBANK BNP Paribas Group, conducted in April 2021 in Ukraine.

As part of the BNP Paribas Group, UKRSIBBANK focuses on the positive impact on society and the environment, as well as on combating climate change. According to surveys, 69% of Ukrainians say they will be more concerned about the environment than before. Thus, the task of responsible business is not just to take into account the trend of sustainable development, but to give its customers a simple and convenient solution to make daily sustainable

**The bank's customers were able to personally contribute to reforestation and prevent global warming by making contactless NFC payments with their Mastercard card from UKRSIBBANK.**

development a habit, to help customers participate in creating a global sustainable future. Thanks to the Priceless Planet Coalition initiative, the bank's customers were able to personally contribute to reforestation and prevent global warming by making contactless NFC payments with their Mastercard card from UKRSIBBANK.

For such non-cash Mastercard payments, UKRSIBBANK has additionally allocated funds for planting 75,000 trees in the important forests of Australia, Kenya and Brazil.

At the same time, card users were charged no additional fees under the initiative. The regions for recovery were selected by the experts in climatology and forest



restoration of Conservation International and the World Resources Institute on the basis of an advanced scientific approach to combating global warming.



## Interest of Ukrainians in solving environmental problems is in line with the global European trend.

According to a survey by Mastercard and UKRSIBBANK, 94% of respondents believe that today Ukrainians do not pay enough attention to environmental issues. At the same time, 86% of respondents are aware that their activities affect the general state of the planet, and the majority (93%) are willing to change their habits in favor of the environment. In particular, 59% are ready to dispose of household waste, one in two is willing to plant trees, 48% agree to use electricity more wisely and economically, and more than a third of Ukrainians (36%) are ready to support social initiatives aimed

at increasing forest area. And 8 out of 10 Ukrainians will do it for the whole planet and future generations. Accordingly, the protection of the environment and the restoration of natural resources is becoming more important than ever, and its solution requires the maximum involvement of all: the state, business and the individuals.

Ukrainians believe that deforestation is one of the main factors accelerating the process of global warming. Among the possible solutions to this problem, Ukrainians first of all mention the increase in forest area

(63%), reduction of CO2 emissions by enterprises (60%), as well as the transition to renewable energy sources such as water, sun or wind (55%). At the same time, Ukrainian users in general (60%), and particularly young people, pay attention to the social activity of companies. Thus, 66% of respondents aged 18 to 24 prefer the products of the companies that care about the environment.

Ukrainians' interest in solving environmental problems is in line with the European trend. For example, a Mastercard survey in 14 European countries found that 52% of Europeans are concerned about how their actions affect the environment, and 8 out of 10 said they were ready to personally help address the environment and sustainable development in 2021.

Priceless Planet Coalition is a global initiative by Mastercard that brings together consumers, financial institutions, retailers and cities to fight climate change. More than 50 companies from around the world have already joined the Priceless Planet Coalition, and the Coalition continues to expand.

[https://bnpp.lk/mc\\_planet](https://bnpp.lk/mc_planet)

## Youth support: financial education

Interaction with young people and development assistance is one of the strategic directions of UKRSIBBANK. We involve ambitious young people in the search for modern solutions, giving them the opportunity to develop and at the same time gain relevant experience of working with an international company, as well as financial education, especially for children and adolescents.

For younger children, the bank implements the financial literacy program "School of Young Bankers". It includes a number of projects, such as specialized locations in the KidsWill city of professions for children (Kyiv) and partner mass events, where through exciting stories children learn how, in the distant past, when there was no money, people bought the things they need, why cashless payments are safe and secure, how one can make a payment with a scoop and what the money of the future will look like.

In 2021, the bank conducted a series of "Young Banker Schools" sessions for the children of our corporate and individual clients on an augmented reality textbook, which also included a tour of the bank and an introduction to the world of finance.



**UKRSIBBANK constantly attracts talented young people.**

In September 2021, the bank became a participant in the NBU's global project — the Open-Air Hryvnia Museum (Kyiv). The exhibition was held in celebration of the 30th anniversary of Ukraine's independence and is dedicated to the 25th anniversary of the monetary reform, which marked the introduction of the national currency — the hryvnia. During the month, guides of the National Bank's Money Museum conducted free tours and quests for visitors, talked about banknote and coin design, hryvnia protection, cash and non-cash hryvnia, and showed what an ATM and collection machine provided by UKRSIBBANK BNP ParP Group looks like.

At the exhibition stand of our bank more than 20 thousand visitors learned about the mechanics of collection of valuables, and were able to step into the shoes of a collector of the bank.

In addition, the bank constantly cooperated with various youth organizations during the year, and employees took an active part in projects as mentors.

## Charity

UKRSIBBANK BNP Paribas Group, as part of an international group, is convinced that modern business plays an important role in society. For many years, the bank has been implementing a number of social projects aimed at supporting various people — both children and adults — who especially need help and support. The bank seeks a positive impact on society.

To this end, we make our contribution: we support the programs aimed at developing education, engaging in a healthy lifestyle, cooperating with charitable foundations and organizations.

**All UKRSIBBANK projects are long-term stories in which we involve both our employees and our clients.**

## "SILVER COIN" — SUPPORTING PEOPLE WITH DOWN SYNDROME



**UKRSIBBANK, as part of the international BNP Paribas Group, adheres to the principles of corporate social responsibility, which allow us to adapt to the current changes in our society.**

Since 2009, UKRSIBBANK BNP Paribas Group and the Down Syndrome All-Ukrainian Charitable Organization have been drawing public attention to the needs of people with Down syndrome. The project meets the UN Sustainable Development Goals. Every three months, the bank's clients, partners and employees raise funds to support initiatives, projects, methodologies for the development, training and socialization of people with Down syndrome in Ukraine and to raise awareness among the general public about interacting with people with disabilities. During the campaign, thanks to the support

## SOCIETY

of our clients, we managed to raise funds for significant projects, including the following: equipment of a specialized Center for Early Development of Children with Down Syndrome, distribution of speech and reading programs, seminars and comprehensive diagnostics, counseling for children and parents, printing specialized literature, grants for the implementation of regional inclusion projects to improve the quality of life of people with Down syndrome.

Every year, the Silver Coin campaign is dedicated to a specific topic and has a special mission: thus, the key idea of 2021 was the slogan "We are all special." The funds raised were used to provide 4 grants to the best socio-pedagogical regional projects in Ukraine, which contribute to the formation of comprehensive abilities of children with Down syndrome.

A special charity payment card of the bank – the Silver Coin card, which can be ordered by any customer, is also part of the project to support people with Down syndrome. On a quarterly basis, UKRSIBBANK transfers its contribution from its own funds to Down Syndrome's account when the customers frequently use this card.



**"We are all unique"**  
**UKRSIBBANK supports society, where everyone's role is unique.**

Moreover, for many years in a row, UKRSIBBANK has been supporting the Lots Of Socks campaign for the World Down Syndrome Day. On March 21, the bank's employees wear bright odd socks as a symbol of an extra chromosome, drawing attention to special people. Moreover, employees buy multicolored socks that symbolize an extra pair of chromosomes

and express their tolerance and support for people with Down syndrome. All proceeds from the sale are donated to support charitable foundations that help parents and inclusive educators.

## Move into life! Support for children with cerebral palsy

Since 2013, UKRSIBBANK BNP Paribas Group has been supporting the project of the Likar.Infond International Charitable Foundation — Move into Life, aimed at supporting children with disorders of the central nervous system and musculoskeletal system.

UKRSIBBANK is convinced that great success consists of small achievements. Thanks to the bank's systematic support, children with cerebral palsy undergo rehabilitation at the International Rehabilitation Clinic, equipped with modern diagnostic and rehabilitation equipment, in Truskavets, Lviv, Kyiv, as well as hippotherapy courses. It is an effective help to children on the way to freedom of movement and victory over the disease. And even small success of each of our wards, such as the first word said, the first step — is a real breakthrough. In 2021, with the support of the bank, 19 children received 47 rehabilitation and hippotherapy sessions. Given that the project is based on stable multifaceted care for children designed for many years of cooperation, it is expected that the children of the project grow up and their needs change, we invent additional rehabilitation formats relevant for the age of the child.



**In 2021, thanks to the support of the bank,  
19 children received 47 rehabilitation  
and hippotherapy sessions.**

## The world through the touch — publishing in Braille

UKRSIBBANK joined the World through Touch charity program in 2016. Since then, the bank has supported the printing of books in Braille, including the: "ABC", "Pussin Boots", "Health and Safety", "100% Boy", "100% Girl", "Knights of the Clear Planet", "Natural Phenomena", "Harry Potter and the Chamber of Secrets".

In 2021, the bank implemented several projects.

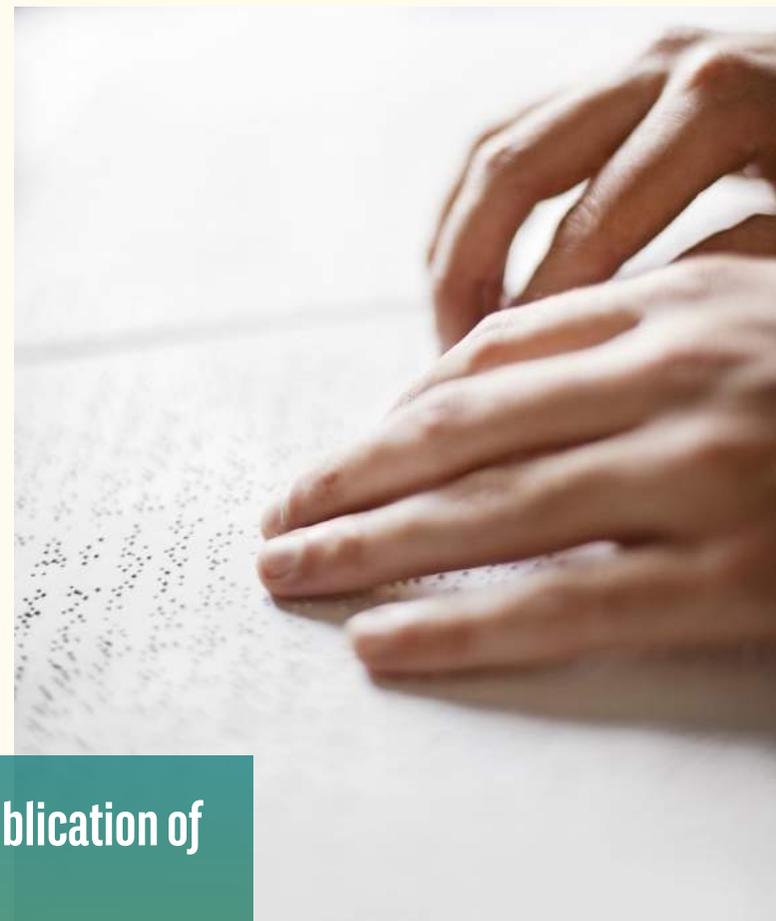
### 1. "Harry Potter and the Chamber of Secrets."

The project is a unique product for children with visual impairments and other pathologies. This is an adaptation of the "Harry Potter and the Chamber of Secrets" book by Joanne Rowling in five parts in a universal design in Braille's raised dots. The book was published in 500 copies, which were distributed among 25 libraries and educational centres for children with visual impairments. In addition, the bank funded audio descriptions for the "Harry Potter and the Chamber of Secrets" film, with which children can reproduce the plot of the video through audio description. About 1,000 children with special needs watched the all-Ukrainian online premiere of the film with a special sound recording.

In general, the project was implemented and financed in stages in 2020 and 2021.

For this project, in 2021, the bank won the "Partnership for Sustainable Development - 2021" contest of the UN Global Compact in the "Society" category. UKRSIBBANK was chosen from among 23 finalists for its contribution to creating opportunities for education and development of visually impaired children.

The Bank was awarded for the implementation of the "Seeing the Invisible" project within the "World through Touch" charity program, as well as for providing children and other visually impaired people with modern books.



**In 2021, the bank supported the publication of books in Braille:**

- "Harry Potter and the Chamber of Secrets"
- "A Wonderful Monster".

## 2. "A Wonderful Monster".

The project involves the production of a series of books by Ukrainian children's classic Sashko Dermanskyi. To implement the project, copyrights were obtained for the books "A Wonderful Monster", "A Wonderful Monster and a Bad Baddie ", "A Wonderful Monster in the Land of Monstrous Beasts" for publication of a universal design (raised dots + enlarged flat-bed printing + color relief pictures) for

children with visual impairments and other pathologies. A large amount of work has been done on the adaptation of textual and illustrative material in accordance with current regulations for the publication of such literature, relief illustrations have been prepared, Braille text edited, models made. "A Wonderful Monster" book is currently being printed in 3 parts (total number of copies printed is 150), as well as "A Wonderful Monster and a Bad Baddie",

printed in 3 parts (a total of 150 copies). The sets of books will be sent to specialized educational institutions (specialized boarding schools), training and rehabilitation centers taking care of the children with special needs.

## Holiday for children

Every year on the eve of the UKRSIBBANK BNP Paribas Group's birthday and on New Year's Eve, the bank employees make gifts to those who need it most — children from boarding schools and orphanages. In 2021, the bank took care of children from boarding schools in different regions of Ukraine: for the bank's birthday we presented 6 boarding schools with arts and crafts sets, sports uniforms and equipment.

Also, every year on the eve of the New Year holidays UKRSIBBANK organizes a charity event "Become a magician". For many UKRSIBBANK employees, this is a good tradition — to take care not only of their children and loved ones, but also to realize the dreams of children from boarding

schools and orphanages in Ukraine. With the UAH 40,000, collected by the employees, we managed to buy backpacks for 300 children. The bank also gave soft colored blankets, cups with the bank's logo and a soft toy Kredito for each child at the expense of the Charity Committee. So we exceeded the kids' expectations!



**In 2021, the bank took care of children from boarding schools in different regions of Ukraine.**

## Ecology through the Eyes of Children — Earth Day Contest

Protecting the environment and reducing the humans' negative impact on the environment is one of the goals of sustainable development, which UKRSIBBANK strongly supports, encouraging a proactive position of employees, customers and partners. In 2021, the bank held an "Ecology through the Eyes of Children" contest, dedicated to World Earth Day.

**The project consisted of two important stages and was aimed at achieving a positive impact on society:**

- Collection of children's drawings to attract the attention of employees and their families to the environmental problems of the world and encourage people to be more attentive to the fragile and vulnerable environment of our planet.
- Carrying out an environmental charity auction of drawings among UKRSIBBANK employees to raise funds for urban development programs in Ukraine.

As a result of the initiative, 43 drawings were collected, which were purchased at the auction by our employees.

All contestants received personal gifts for their drawings. And the proceeds were used to plant greenery in Ukrainian cities.



**In 2021, the bank held the Ecology through Children's Eyes competition dedicated to World Earth Day.**

## Support for the Mykhailo Bulgakov museum in Kyiv

**"I will be your friend" — this quote from the Grand Master aptly emphasizes the warm relations of UKRSIBBANK with the Mykhailo Bulgakov Literary Memorial Museum, which preserves secrets and stories from the life of the famous writer.**

The bank shares the values of the museum - the preservation of cultural heritage for future generations. A long-term friendship since 2008 has become the basis for a number of philanthropic projects. Through the joint efforts of the museum and the bank, the unique archive of authentic letters of the Master and autographed photographs belonging to the writer's sister Nadiia and her daughter Olena Zemska were returned to the house number 13 on Andriyivsky Uzviz. The bank became a partner in the organization of the exhibition "A House as a Mailbox" — a cultural exploration of the epistolary heritage and the atmosphere of the time on the example of the life of one house. The courtyard was repaired with the support of the bank. In addition, based on documents and materials on the stories of the house and life of the Bulgakov family, unique books "Mykhailo Bulgakov. Kyiv Echo" and "Bulgakov House" were published.

UKRSIBBANK is a permanent partner of creative nights in the museum — Jour-fix. These are music concerts, walks through the "mystical space" of the Master's house, tea parties on the famous veranda, to which the bank constantly invites its customers and partners. In 2021, the bank also supported the initiative to celebrate

the Bulgakov's 130th anniversary, a musical performance "Agafokla" and thematic exhibitions

**UKRSIBBANK has been a partner of creative events — Jour-Fixes for many years.**



## Charitable organization "Promotion of Medical Development International Charitable Foundation"

For many years, UKRSIBBANK BNP Paribas Group has been striving to provide opportunities for affordable healthcare for Ukrainians. The Bank supports the "Promotion of Medical Development" International Charitable Foundation, thanks to which medical advice in the villages were organized by mobile medical teams.

In addition, during the COVID-19 pandemic, UKRSIBBANK provided financial assistance for the purchase of essential medical supplies for almost 80 hospitals on the list approved by the Ministry of Health of Ukraine to accommodate coronavirus patients in various cities of Ukraine.

### In 2021, UKRSIBBANK supported the following fund initiatives:

- provision of office equipment for the purpose of organizing and conducting online consultations for low-income, socially vulnerable groups, thanks to which more than 6.5 thousand people received appropriate advice from doctors through medical and social centers of the fund in Ukraine;

For many years, UKRSIBBANK BNP Paribas Group has been striving to provide opportunities for affordable healthcare for Ukrainians.

- purchase of a high-frequency surgery device for gynecology and dermatology, which allowed to provide modern diagnostics to all those who need them. Every year the foundation is ready to conduct more than 1,700 comprehensive medical examinations.

- Acquisition of a diagnostic system using colposcopy for gynecology and dermatology, which provides more than 3.5 thousand free medical examinations;



- Acquisition of a biochemical analyzer for tests, which allowed to create its own laboratory for inpatient and field laboratory research, which can be used free of charge by more than 12 thousand patients.

## Good Kilometers — a program to support a healthy lifestyle among the bank's employees



**The Good Kilometers project is a program launched in 2017, where virtual kilometers are converted into hryvnias, which are then used for sports projects.**

The Good Kilometers project is a program launched in 2017, where virtual kilometers are converted into hryvnias, which are then used for sports projects. Thus, thanks to the sports competitions of employees in 2021, the bank supported a number of junior and youth rugby tournaments, which were organized by the Foundation for the Development of Junior and Youth Rugby in Ukraine. Despite the pandemic, in the framework of the project of development of junior and youth rugby in Ukraine "On the Way to the World Cup 2023 / Two Hundred

Years of Rugby", in 2021, the Foundation for the Development of Junior and Youth Rugby in Ukraine together with the French Embassy in Ukraine held FRANCOPHONIE youth tournaments:

- 2nd open all-Ukrainian rugby tournament "Who are You, Future Olympian?";
- 8th open all-Ukrainian tournament "French Ambassador's Cup in Ukraine in Rugby";

- All-Ukrainian Sporting and Recreational Event "MOVEMENT FEELS GREAT".

The tournaments were attended by children's club teams and school teams from all over Ukraine (contact rugby), as well as the teams of players with hearing and speech impairments and other disabilities (non-contact rugby).

From April to December, under the auspices of the French Embassy, the Foundation and the ARTEK ICC held open tournaments for the ARTEK ICC Cup (eight tournaments). In June, 220 children from all over Ukraine with hearing and speech impairments took part in the tournament. All the participants received sports medals and gifts.

One of the areas of activity of the Fund is to further improve inclusive and barrier-free conditions for people with disabilities and other low-mobility groups. In 2021, work began on children with autism.

In total, over 3,500 children from all over Ukraine took part in the Foundation's activities during the year. 120 T-shirts with the logo of the Bank and the Embassy of France were sewn for children with special needs.

## Summer mathematical school for schoolchildren



**UKRSIBBANK pays great attention to the development of young mathematical talents.**

Since 2016, UKRSIBBANK has been supporting the All-Ukrainian Summer Mathematical School for 5-11 grade students at the Taras Shevchenko National University of Kyiv. This allows talented children to strengthen their knowledge of mathematics and spend vacations with benefits. In 2021, key support was focused on the organization of the VII All-Ukrainian Summer Mathematical School "Mathematical Olympus" and the publication of printed materials.

In total, last year's VII All-Ukrainian Summer Mathematical School

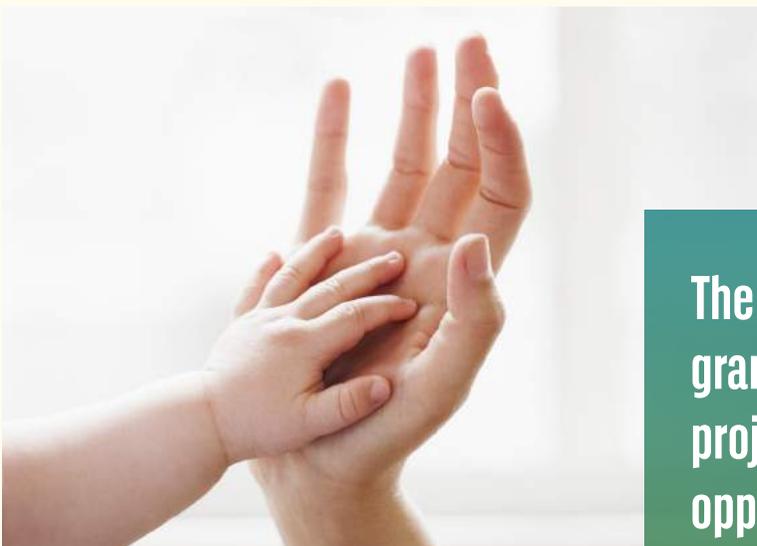
"Mathematical Olympus" was attended by 11 groups of students from 5th to 11th grades in face-to-face classes, an average of 15 children per group, as well as 1 group engaged online. About 30 best students of mathematical faculties of higher educational institutions of Ukraine worked as lecturers, a vast majority of them is were from Taras Shevchenko KNU.

20 professional teachers from all over Ukraine were involved as educators. It was the educators who provided wonderful leisure for the children, i.e. their stay in the summer school was not limited to

interesting, but purely mathematical classes. There were great excursions, quests, sports competitions, including the obligatory morning exercise. The children were also given wonderful traditional T-shirts. In the end, all participants of the "Mathematical Olympus" received a certificate of completion of the summer school with the corresponding achievements.

Two traditional yearbooks have been published. The first book is a large book in Ukrainian about all the mathematical events that took place during the year in Ukraine and Kyiv, as well as about the international victories of Ukrainian young mathematicians. The book is for everyone who is interested in mathematics — 4-11 grade students, teachers, leaders of clubs and optional courses. The second book is a brochure in English with the statement of problems and their solutions of the III and IV stages of the All-Ukrainian Olympiads. The book is for the distribution at international events. In particular, at the next International Mathematical Olympiad, which will be held in July 2022 in Oslo, to best present Ukrainian achievements to other countries of the world.

## Mama SOS Charitable Foundation



**The aim of the project is to provide grants to single parents for the best projects to acquire skills and opportunities to overcome the crisis.**

The key objective of the 2021 project was to provide education, qualifications and/or tools or materials to six candidates for further self-sufficiency of families. The candidates — single mothers in the custody of the Foundation — had to provide a business plan, which included planned activities and the calculation of the cost of services, wages after training, the first costs; identify an active position in search of education, work, problem solving, as well as to conclude an agreement with the Foundation on the provision of charitable assistance.

Thanks to the bank's support, the Foundation's wards were able to receive grants for their own business, self-development, and income to support their families. At the same time, the Foundation thoroughly assessed the applications, gave priority to feasible and adequate plans, willingness of wards to invest their funds and efforts.

## Support for Women

**As part of the International Finance Group, BNP Paribas UKRSIBBANK is an active promoter of gender equality and supports women in their craving for development. In 2020, UKRSIBBANK BNP Paribas Group signed the Declaration for Gender Equality and Prevention of Domestic Violence to support the UN Sustainable Development Goal 5: Gender Equality and SDG 8: Decent Work and Economic Growth. The Bank is a partner of the My Poruch and Mama SOS charity foundations and supports the initiative to provide help for women in crisis situations and opportunities for professional development.**



## Support of the My Poruch (There for You) Crisis Center in Vinnytsia

During 2021, the bank together with the NGO "My Poruch Crisis Center" operating in Vinnytsia, provided support to women with children and pregnant women who experienced hardship and suffered from domestic violence, and were forced to leave their homes.

Thanks to this support, in 2021 44 families — 44 women and 47 children received shelter and social services: legal support, assistance in applying for social benefits, psychological consultation, trainings and vocational training, help in finding a job, organizing further life, providing food and household items, medical services, etc.

At the end of the year, 34 families left the Center, 27 overcame the crisis and started a new life. Stay in the Crisis Center for Women and Children is completely free.



**2021 44 families —  
44 women and 47 children received  
shelter and social services.**

## Plant a Tree — Make a Positive Impact on the Planet

For many years, UKRSIBBANK employees have been taking care of planting trees and shrubs in the cities where the offices are located. In 2021, the bank teams from different regions planted more than 120 trees and shrubs in Kyiv, Dnipro, Lviv, Kharkiv, Poltava, Sumy and Kropyvnytskyi. The bank has chosen socially important places for urban landscaping: a medical clinic, a kindergarten, a city park, a museum of local lore, a social and psychological center, and bank offices.



**More than 120 trees and shrubs were planted in Kyiv, Dnipro, Lviv, Kharkiv, Poltava, Sumy and Kropyvnytskyi.**

**Partner Funds of UKRSIBBANK  
Charity Projects in 2021**

**All-Ukrainian Charity Organization  
"Down Syndrome"**

**ICF "Promotion of Medical  
Development"**

**ICF "Likar.Infond"**

**"Mama SOS" Charitable Foundation**

**NGO "Foundation for the Development  
of Junior and Youth Rugby in Ukraine"**

**ICF "Health of the Future"**

**NGO "Athena Charitable Foundation"**

**CF of the Mikhailo Bulgakov Museum**

**NGO "My Poruch Crisis Center"**

## Reducing CO2 emissions

Reducing CO2 emissions is one of the strategic areas of activities of BNP Paribas Group and UKRSIBBANK as part of it. At the same time, continuous measurements of environmental parameters are needed to understand emission volumes and analyze current operations.

**Since 2012, the BNP Paribas Group, as part of the coordination of the carbon reduction program, has been measuring, per employee:**

- CO2 emissions,
- paper consumption,
- the total amount of environmentally friendly paper,
- recycled waste.

At the same time, 2012 was taken as the base year. The campaign on environmental status engages more than 170 people each year.

Within the framework of this program:

- approximately 40 indicators were collected and converted to the impact of greenhouse gas emissions;
- more than 100 participants and 70 inspectors in 20 countries were involved, with 89% of the Group's staff involved;

**We create the future together and invite you to join.**

- local and central audit conducted by PricewaterhouseCoopers Independent Certified Auditors.

The UKRSIBBANK 2020 report contains CO2 emissions indicators, including:

- **Category 1** — direct emissions from sources owned or controlled by the organization;
- **Category 2** — indirect emissions from electricity, steam, heat, cooling, etc.;
- **Category 3** — external emissions to the company, usually throughout the supply chain.

In the period from 2012 to 2020, total energy consumption was reduced by 46%, the total number of business trips — by

71%, total paper consumption — by 71%. Thus, the bank was able to reduce both its own energy consumption and the number of business trips per employee. Greenhouse gas emissions (toxic equivalent of CO2 per employee) were reduced from 1.52 (2012) to 1.61 (2019) and 1.33 (2020).

Currently, UKRSIBBANK continues to develop initiatives to limit the negative impact of its operations and optimize operational processes, and is ready to start an active dialogue with its partners. We create the future together and invite you to join.





The strategy of personnel management is extremely important for the success and sustainable development of the business.

## Top Employer on the Market: Top Employer certification in Ukraine and Europe

In 2021, UKRSIBBANK BNP Paribas Group was for the second time certified as the best employer in Ukraine and Europe — Top Employer. It is the only bank in Ukraine that has passed international certification as an employer, and one of seven international companies in the country with Top Employer 2021 status. It is worth mentioning, that the Top Employer 2021 status was also granted to the BNP Paribas banks in Belgium, France, Italy, Luxembourg, Poland, Turkey.

Report of Corporate Social Responsibility UKRSIBBANK BNP Paribas Group 2021

Such certification has been conducted since 1991 by the Top Employers Institute, which uses a single methodology for assessing employers around the world.

The Top Employer certificate proves that the bank's practices and maturity of HR processes meet the highest European standards. Every year, new processes are added to the certification framework, which reflect global trends in personnel



## GOOD PLACE TO WORK

management. In particular, in 2021 the bank for the first time answered questions about the well-being of employees.

In total, Top Employers 2021 audit of employers covered 20 topics related to human resources: talent management strategy, human resource planning, new employee adaptation program, training and development, respect for diversity and inclusiveness, and more.

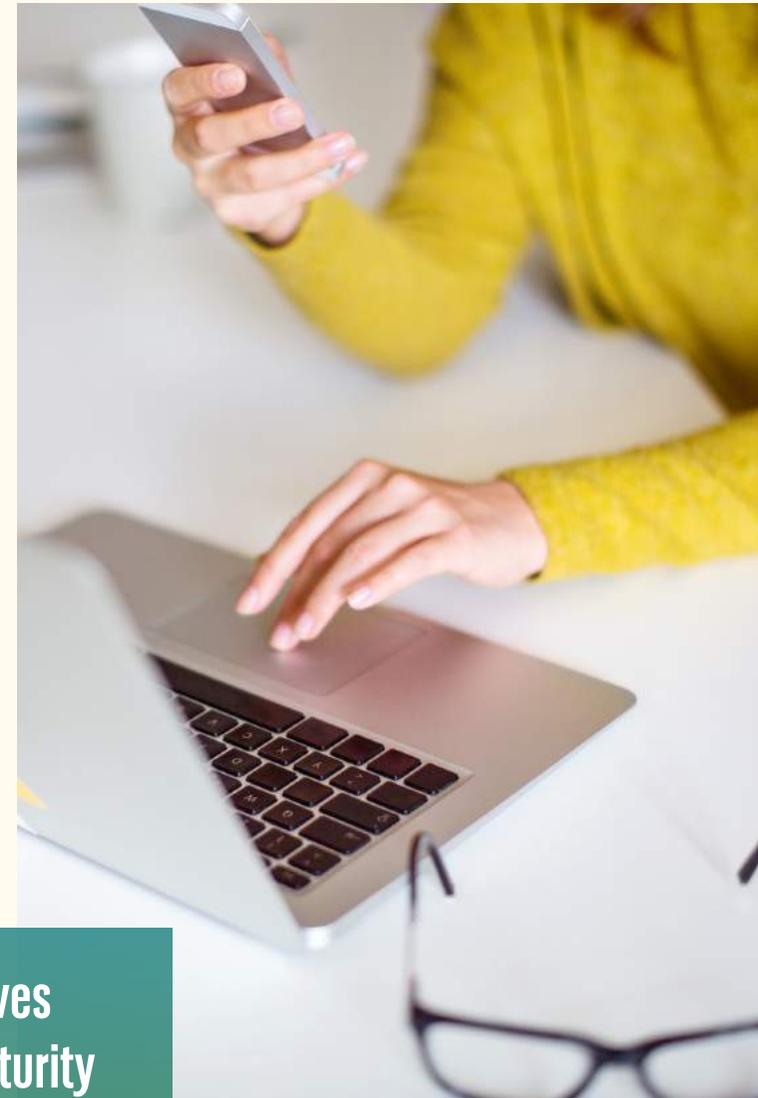
This year, in connection with the pandemic, the Institute was particularly careful to evaluate practices in change management, organizational culture development, digitalization, employee welfare, and leadership development.

In addition to international recognition, in 2021 UKRSIBBANK was included in the annual ranking of the 50 best employers in the country according to the leading business publication Forbes Ukraine. To draw up the rating, the magazine interviewed 11,000 employees from 150 major Ukrainian companies in various fields: banking and IT, retailers, metallurgy, pharmaceuticals, communications, agribusiness and more. According to the survey, UKRSIBBANK received high grades for information openness, benefits package, development opportunities, employee

loyalty, etc. and was ranked fourth among the 10 banks included in the rating.

The bank also took second place among the banks in the Top Employers of Ukraine 2021 rating of the leading publisher of Focus. According to experts, the bank's career opportunities are evidenced by the fact that 92% of managerial positions are filled by internal candidates. At the same time, the training of these executives was highly appreciated, as the Bank has a "School of Managers", trainings and business games.

**The Top Employer certificate proves that the bank's practices and maturity of HR processes meet the highest European standards.**



### "Stars at the Start"

Student programs have been running at UKRSIBBANK for many years in a row. "Stars at the Start" is a four-month internship program, during which a student performs a specific production task guided by a mentor. Most of the "stars" continue working in the bank, many of them quickly get into the talent development program and make a career in our country or in other countries of the BNP Paribas. Some the ex-"stars" now work in Paris, Hong Kong, Lisbon, Warsaw.

The annual internship program for novice IT professionals allows the bank to hire up to 30 interns per year. More than a half of them move to full-time positions of technical specialists after the internship. The bank also has an internship program for branches' employees who have no work experience. At the same time, the bank regularly examines the level of satisfaction of the internal client with such programs.

### Youth Friendly Employer

In 2021, UKRSIBBANK was certified as a Youth Friendly Employer as part of the Pact for Youth 2025 initiative and the Dream and Act program. Certification was conducted by the Center of Corporate Social Responsibility Development and Career Hub under the Dream and Act Program, which is implemented with the financial support of the United States Agency for International Development (USAID) and implemented by IREX in partnership with Building Ukraine Together (BUR), Corporate Social Responsibility

Development Center (CSR Ukraine), Making Cents International (MCI), International Republican Institute (IRI) and Zinc Network. The certification program provided for an audit of such criteria as corporate culture, employment policy and adaptation in the workplace, working conditions, personal and professional growth of young people, external youth projects.



**For many years, UKRSIBBANK bank has been implementing programs for students and youth.**

# GOOD PLACE TO WORK

## PRACTYKA online

UKRSIBBANK together with the students summed up the results of the first anniversary of the launch of UKRSIB praktyka online — a project that in 2020 was approved by the Ministry of Education and Science of Ukraine.

[https://bnpp.lk/usb\\_practice](https://bnpp.lk/usb_practice)  
[https://bnpp.lk/usb\\_mouletter](https://bnpp.lk/usb_mouletter)

With the new requirements emerging in the digital world, distance practical training for students has become a successful project, as during this time more than 3,000 students have registered at the platform. The project, developed by the bank's professional managers for the 1-5 year students majoring in Finance, Banking and Insurance helps young people decide on their future career path and test their abilities.

The course consists of seven key blocks:

- Organizational principles of the banking sector and the bank's activities.
- Bank services.
- Cash transactions.
- Rules for determining the characteristics and exchange of banknotes, change and circulation coins of the national currency of Ukraine.
- Compliance.



**For the first year of UKRSIB praktyka online existence the NPS amounted to 76.76%**

■ Internet banking: acquaintance with the service, without any operations.

■ Areas of professional activities and career in the bank.

The course is interactive, so each section is accompanied by questions and contains informative videos. Successful completion of the course is confirmed by a personalized certificate with an individual number. To complete the internship and get a certificate click the link

<https://ukrsibbank.davintoo.com/> to fill out the registration form from your PC or smartphone, read the materials and pass the test tasks.

In order for the student or teacher to be able to communicate quickly with the

resource administrator, the bank has created a separate support service, which helps to resolve any issues within minutes.

Yet today, during the registration, the candidates are offered to choose one of more than 100 universities in Ukraine. This is the amount of applications the bank received from universities, wishing to join the resource. For the bank, this is an indicator of demand.

For the first year of existence of NPS UKRSIB praktyka online amounted to 76.76%



## Mobility

49% of vacancies in the bank are filled by internal candidates.



UKRISBBANK is part of the international financial group BNP Paribas represented in 65 countries. That is why mobility is one of the key priorities in working with our people. It is a set of systemic actions accompanied by regular promotion and tracking of progress. Internal mobility potential is assessed annually through annual performance appraisal, succession planning and so-called people review, which also covers staff who have worked for more than five years in their current position.

Among the measures to promote internal mobility, the largest one is "Mobility Days".

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This event is held in each of the BNP Paribas countries. In UKRISBBANK Mobility Days are held for one month and are made of many events. This includes the preparation of video content, virtual and real tours to various departments of the bank, webinars on current future professions' topics "Data Driven Organization and Your Role in It", as well as "Data, Digital, Agile".

Every year the number of participants in this event grows. In 2021, the Mobility Days were attended by 700 employees as guests and 80 employees as representatives of the host countries.

Participation in such an event is voluntary and gives the employees the opportunity to expand their contacts, deepen knowledge about the work of other departments, get answers to first-hand questions, arrange an interview, and for those who promote their department — to practice public speaking and presentations.

Today, 49% of vacancies in the bank are filled by internal candidates. This allows you to maintain expertise, reduce staff turnover and provides an opportunity for professional growth of each employee who is willing to invest their time and energy in learning new features.

## Gender Equality and Inclusion

According to the United Nations Development Programme (UNDP), in Ukraine, women earn 23% less than men. This figure varies from industry to industry, with a difference of 35% in courier and postal services; 30% in art, sports, entertainment industry, hotel business; 33% in finance and insurance. There is also evidence that the financial sector is experiencing one of the largest gender pay gaps.

It will be recalled that UKRSIBBANK is a signatory to the Declaration for Gender Equality and Prevention of Domestic Violence in support of the UN Sustainable Development Goal 5: Gender Equality and Goal 8: Decent Work and Economic Growth.

In BNP Paribas' HR strategy, diversity and inclusiveness are very clearly identified as a priority. In the process of implementing the strategy, the group introduced the Equal gender pay tool, which contains a methodology for assessing the fairness of remuneration and reporting requirements. In this regard, the bank has a mechanism for monitoring the fairness of gender-based remuneration. The bank also uses process KPI to control gender equality in talent management, recruitment, and career management. This is not just an analytical

**UKRSIBBANK supports gender equality and proves that women are good at combining motherhood, housekeeping and business management.**

exercise, but a solid basis for management decisions.

For example, having analyzed the location of inclusive jobs in the structural units of our bank, it was decided to increase the number of such positions in the main bank. Thus, more than 100 employees with the "special needs" status work in the branches of the main bank. The bank has a special program and budget to create such jobs in various departments of the bank.

Also, since 2019, the bank has been reformatting its branches, constructing ramps and wide openings for the people with special needs. Currently, more than half of our branches meet the standards of openness. It is important to note that the

legal requirements are being finalized, and our bank's experts are participating in the NABU working group on this issue.

UKRSIBBANK supports gender equality and proves that women are good at combining motherhood, housekeeping and business management. In 2019, the ratio of men and women in management positions of the bank was 60% of women vs. 40% of men. And the number of women on the bank's board is 38%.

It should also be noted that in the BNP Paribas group, UKRSIBBANK is the leader in the number of women in IT, including in management positions. At the moment, 29% of all IT technicians are women, which according to the DOU portal is slightly higher than the average ratio in the IT industry in Ukraine.

At the same time, the bank aims to increase the share of women in engineering and technical positions in IT.

## Opportunities for development



**UKRSIBBANK's mission as an employer is to create conditions in which people are self-fulfilling and can do things that will have a positive effect on the brand.**

UKRSIBBANK provides a wide range of opportunities for development. First of all, it is a constant change in processes and work tasks that encourage us to be creative, inventive, better cooperate with each other and learn quickly in practice.

This is an opportunity for lifelong learning, which is supported both through the distance learning system at My Development and through hybrid modular courses, such as the "School of Leaders". Currently, there are more than 350 distance learning and hybrid trainings in the catalog of training courses for all interested employees of the bank.

Another powerful opportunity for development is participation in project work. In 2020-2021, the I-Players talent teams of the bank agreed with their sponsors — heads of various departments — 14 projects that will potentially affect the activities of the entire bank. At the end of 2021, the teams presented the results of their activities to the sponsors and the board of the bank. In addition, many local projects in the bank were introduced at the initiative of the bank's employees as part of the training courses, namely "School of Leaders", "School of Product Thinking", "School of Scrum Masters", "School of Service Design". Each of

these projects has already made the bank a little better than before.

Continuous development is a necessary component of building a long-term career in a bank. Firstly, it is a constant desire to learn and implement change to improve processes. Such opportunities are provided in particular by internal certifications of ACE managers. Secondly, UKRSIBBANK constantly implements technologies of data analysis, operations with big data, protection of personal data. Gaining knowledge and skills in data analytics and data management is a promising area of professional development. Thirdly, implementing change is now a key competence in our organization. Knowledge of change management technologies, mastering the functions of a product owner, scrum-master, chapter lead and other roles inherent in agile-organization - is an opportunity to develop in the matrix structure without leaving your home unit.

Changing customer needs stimulates the bank to develop digital communication channels, automate key processes faster, confidently use digital solutions for business development.

### Development of Innovation Culture - POPCORP 2.0

In 2021, UKRSIBBANK launched a new corporate accelerator POPCORP 2.0. The key goal of the project is to develop a culture of innovation, which involves the realization of the innovative potential of the bank employees and the search for technological solutions that will increase the operational efficiency of the bank and accelerate its digital transformation. The project is implemented in partnership with the open innovation platform Reactor.ua and the independent business portal Mind.ua. POPCORP 2.0 consists of two key blocks — an educational program and work with innovative ideas and solutions. The educational module was conducted for the bank's employees, and representatives of key departments got acquainted with various models, approaches and methodologies for working with innovations.

The second program consisted of several stages and included the search for innovative ideas and formulation of business problems by the bank's employees, as well as further involvement of external technology teams to solve them. At the first stage, design-thinking studios were organized for the bank employees, as a result of which the main

problems and challenges were formulated. The most promising ideas of employees will become the tasks for product teams in 2022, which will be searched for and recruited by Reactor.ua.

For the acceleration program, which will last eight weeks, 10 technological teams will be selected — those who will offer the most optimal solutions to the tasks.

**The result of the acceleration program will be the Demo Day, where teams will present their projects. The five best solutions will be implemented on the basis of UKRSIBBANK.**



# GOOD PLACE TO WORK

## Bank team protection

Taking care of its team amidst the pandemic, UKRSIBBANK, as the Top Employer in Ukraine and Europe, in 2021 continued to implement the principle of the advantage of remote work for those employees who can perform their duties at home.

To prevent the communication of disease, the bank organized vaccination for the employees in the bank offices in accordance with the procedure for voluntary vaccination of employees of the enterprises of the Ministry of Health of Ukraine. Many employees and their close relatives were vaccinated in Kyiv, Kharkiv, Lviv, etc. Specialized mobile medical teams of the Ministry of Health were invited to arrange the vaccination.

Also, to raise awareness of the coronavirus, the bank continued to provide staff with official information from the Ministry of Health on prevention, as well as invited leading doctors to live YouTube broadcasts, where employees could get answers to their questions live. In addition, in a closed telegram channel for employees, the bank continued to provide important news about the situation with the coronavirus in Ukraine.

Also in 2021, Ukrsibbank together with Mental Health for Business launched a series of workshops on well-being and simple tips to support yourself and your team. The program included a series of training activities, work in sessions with psychotherapists, coaches.



**As a Top Employer in Ukraine and Europe UKRSIBBANK creates the good place to work for bank's employees.**

# GOOD PLACE TO WORK

## More Effective Steps to Protect Employees:

- ensuring proper sanitary and hygienic conditions, in accordance with the recommendations of the Ministry of Health, in all premises of the bank, systematic disinfection and availability of sanitizers in the premises;
- providing employees with personal protective equipment - 40 masks for 10 working days per employee, temperature control at the entrance, maintaining social distance in offices, as well as the use of Plexiglas partitions;
- organization of remote work for those employees, whose presence in the office is not compulsory, operational development and implementation of IT tools that ensure the continuity of operation during the remote work;
- development of the culture of online meetings;
- constant communication with the primary sources: organization of live YouTube broadcasts and prompt informing in the Telegram -channel with the delivery of important information from the top management;
- information support in terms of measures to combat the spread of coronavirus: through the internal website, posters, radio stations in the office, corporate emailing;



**The bank provides employees with opportunities for talent development as cares team member's well-being.**

- an open remote hotline for confidential psychological support, where each employee could receive professional advice, find support in a new environment, increase the level of emotional stability;
- protection of vulnerable categories: people over 60, pregnant women, people with disabilities;
- health insurance for all employees, which the bank provides for several years in a row;
- agreements concluded with networks of laboratories in order to organize COVID testing for bank employees;
- distance practical training for students;
- constant development of employees: school of manager, school of productive thinking, school of positive management, professional development.

## Compliance with anti-corruption legislation

As corruption is against ethics and laws, the bank has made a public commitment to conduct its business fairly and in accordance with applicable law. The Bank has introduced zero tolerance for corruption, regardless of its form and the circumstances in which it may emerge. To this end, the Bank (members of the Board of Directors, members of the Supervisory Board, officials, employees, affiliates, agents or any other related persons) does not take and will not participate in any activities or actions that could violate the following

laws:

- US Foreign Corrupt Practices Act of 1977,
- UK Bribery Act 2010,
- French "Sapin II" Act of 2016,
- Law of Ukraine "On Prevention of Corruption" of 14.10.2014,
- Any current corruption and bribery laws and regulations.



**In order to comply with these laws and regulations, the Bank has approved and successfully operates an Anti-Corruption Policy.**

**UKRSIBBANK is one of the leading financial institutions in Ukraine, so one of the key tasks of the bank is to maintain an impeccable reputation and maintain a positive image formed over many years. This is especially true of combating corruption and acts equated to corruption.**

## Basic Principles of Effective Anti-corruption System

In order to comply with the fundamental principles in combating corruption and bribery set out in the above laws and regulations, UKRSIBBANK:

- Has implemented the Code of Conduct;
- Arranges regular trainings on compliance with the Bank's Anti-Corruption Strategy;
- Provides communications on changes in anti-corruption legislation regularly;
- Has introduced whistleblowing channel;
- Has introduced internal controls to identify weaknesses in the functioning of the anti-corruption system, as well as regular risk assessment;

- Has introduced the measures of proper third party verification;
- Has established the procedure for disciplinary action against employees who violated the established anti-corruption principles;
- Has created a community of Anti-Corruption Correspondents to monitor compliance with the established standards;
- Has been constantly implementing other measures to make the system more efficient.



**The Bank, like the Group, in its daily activity complies with international compliance standards.**

## BNP Paribas is a Leader of Sustainable Financing in Europe

In 2021, the leading international financial magazine Euromoney recognized BNP Paribas — the main shareholder of UKRSIBBANK — a leader in international work to create a truly sustainable economy.

- "World's Best Bank for Sustainable Finance"
- "The world's best bank for ESG data and technology"
- "World's Best Bank For Public Sector Clients"

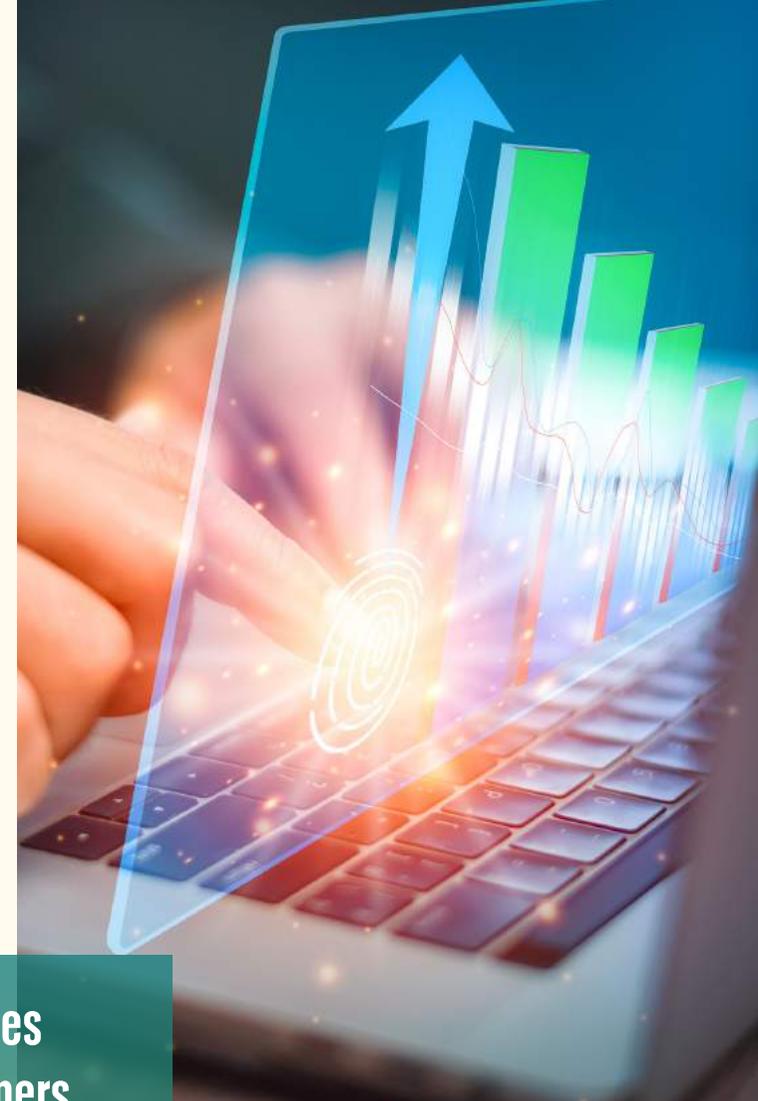
The Bank is constantly working to develop products, services, indicators and methodologies that have provided sustainable changes for many years. Euromoney's high rating evidences the Group's ability to help customers implement a sustainable development strategy while achieving commercial success.

Also in 2021, BNP Paribas reaffirmed its position as a leader in sustainable development among "100 Most Sustainable Global Corporations", which is published annually by the Canadian magazine Corporate Knights.

<https://www.corporateknights.com/>

BNP Paribas hit No. 46 in the overall ranking, was the 1st among French banks and 2nd among European ones. In total, the publication studied 935 financial institutions. The Corporate Knights rating recognizes the active role of the BNP Paribas Group in creating a positive impact of financial products and services, which is the most important criterion in the Global 100 methodology for the financial sector. In addition, the Group was awarded for social aspects, in particular for gender equality — a significant share of women in the Board of Directors (6 out of 14, that is 43%) and labor protection policy.

**Euromoney's high rating evidences the Group's ability to help customers implement a sustainable development strategy while achieving commercial success.**



# BNP PARIBAS

Another important Group's result of the year 2021 was SAM, S&P Global Corporate Sustainability Assessment (CSA) non-financial rating, in which the group BNP Paribas scored 82 points out of 100 possible. Thus, BNP Paribas confirmed the strengthening of its position among the estimated 245 global banks with an average score of 38.

Thus, BNP Paribas was listed among global and European Dow Jones Sustainability Indices. In 2021, the international rating included 24 banks out of 168 rated, and the European rating included only 9 out of 34.

In 2021, BNP Paribas improved its performance in the following categories: Policy Influence (+40 points), Operational Eco-Efficiency (+14 points), Tax Strategy (+12 points), Cybersecurity and Labor Practice (+10 points).

SAM rating was founded in 1999. Today, it is considered the world's leading sustainability rating and evaluates more than 10,000 companies from all sectors, based on a detailed non-financial questionnaire — the S&P Global Corporate Sustainability Assessment (CSA). Depending on the scores awarded on the basis of the annual rating, the relevant issuers may be included in the list of leaders in the Dow Jones sustainability indices.

It should be noted that BNP Paribas has been participating in this prestigious ranking since 2002.

**BNP Paribas was listed among global and European Dow Jones Sustainability Indices.**



In 2021, BNP Paribas joined the Net-Zero Banking Alliance, initiated by the United Nations Environment Programme (UNEP FI). Accession to the Alliance is in line with the Group's 2015 commitment to adjust its loan portfolio with the objectives of the Paris Agreement. The Net-Zero Banking Alliance is a Collective Commitment on Climate Action, the signatories of which have committed to:

- Minimize greenhouse gas emissions from their professional activities - lending and investment - to achieve carbon neutrality in 2050
- Create energy transition scenarios published by recognized organizations (IPCC, IEA);
- Focus on the sectors that produce the largest amounts of greenhouse gases and play a key role in the transition to a carbon-neutral economy;
- Set intermediate targets, no later than 2030;
- Annually publish a report and action plans.

Also in 2021, BNP Paribas created the Low-Carbon Transition Group, increasing global resources to accelerate the transition of corporate and institutional customers to a sustainable and low-carbon economy. The established group provides clients with access to banking expertise

and additional information and consulting services in the BNP Paribas Group, including green energy, mobility and environmental solutions.

Dedicated to its corporate mission, BNP Paribas Group strives to be a long-term partner for customers, recognizing the growing relevance of the climate crisis and sticking to common goals of transfer to a low-carbon economy. In general, the bank has been prioritizing the transition to a

low-carbon economy for more than 10 years through progressive sectoral policies, innovative services and active participation in coalitions and working groups. The bank is recognized as a leader for its high standards required to achieve zero emissions.



**The bank is recognized as a leader for its high standards required to achieve zero emissions.**

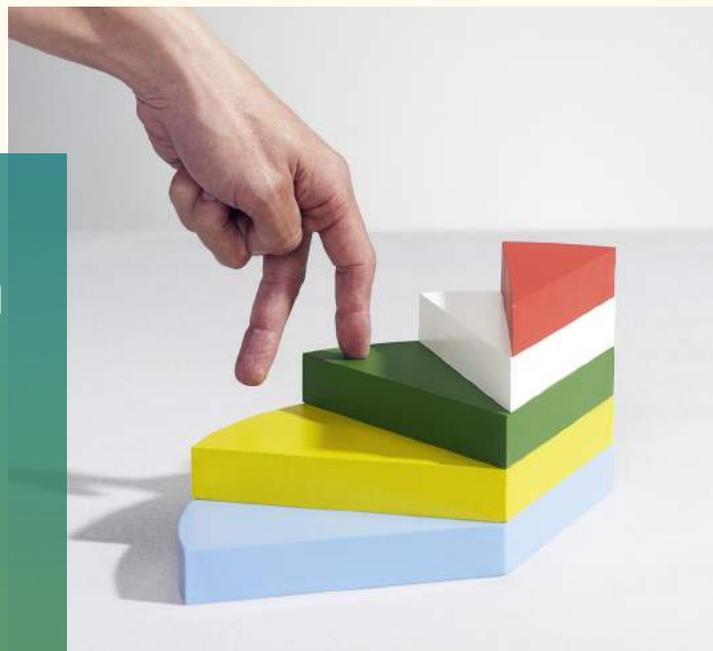
## Ongoing development to meet the needs of customers and society

Based on the success of the 2017-2020 development plan, which provided the necessary support to the economy during the pandemic, the Group continues to grow for the needs of customers, the economy and society.

### 2017-2020

**Heavy investments to develop a solid, useful and profitable business model:**

- Strong market share gain, particularly for European corporate clients.
- Accelerated digitalisation to enhance the client experience.
- A pioneer in sustainable finance.



### 2020-2021

**Unequalled mobilisation to support our clients and to re-boost the economy:**

- Leading bank in support of companies and institutions in Europe with over €500bn steered towards syndicated loans, bonds and shares (EMEA).
- Significant tax contribution in line with the place BNP Paribas holds in the economy, with €12.2bn of taxes paid over the last two years, of which €5.3bn in France.

In February 2022, BNP Paribas, the main shareholder of UKRSIBBANK, announced the implementation of a strategic development plan by the year 2025, aimed at strengthening leadership in Europe in order to accelerate the customers' transition to a sustainable economy.

### 2022-2025

**Built on solid foundations and the engagement of its employees, the Group is launching an ambitious strategic plan:**

- To accompany all of its clients in their new uses of banking and financial services, and in their development projects.
- To direct financial flows towards necessary investments in the transition to a more sustainable economy.

# GROUP STRATEGY PLAN 2025

## Strong ambitions

### Growth — Technology — Sustainability

**Growth:** Continue to develop profitable growth by leveraging the Group's leading positions in Europe.

**Technologies:** Technology for optimised client/employee experiences and operating efficiency.

**Sustainability:** Accelerated mobilisation of the Group's businesses on sustainable finance issues.



Thanks to the team, innovation and financial strength the BNP Paribas strengthens the position of the leader in Europe.

## The development plan is based on a powerful model and three areas of focus

With leading business platforms in Europe that are strategically focused on better customer and partner service, and with all the benefits of an integrated and transformed operating model, BNP Paribas includes three areas:

- Technology and industrialization
- Sustainable funding and ESG practices

- Development of potential and engagement of employees

All of these areas are important to boost growth, gain market share, develop new opportunities and scale the economy. Thanks to its strong position and strategic plan by 2025, BNP Paribas plans to accelerate the dynamics of transformation

and strengthen its position to continue to grow and start a new phase of leadership in Europe and the transition of customers to a sustainable economy.