

CORRESPONDENT FINANCIAL INSTITUTION CUSTOMER CHECK LIST FORM

1. Full name	In Ukrainian	АКЦІОНЕРНЕ ТОВАРИСТВО «БАНК АЛЬЯНС»
	In English	JOINT STOCK COMPANY «BANK ALLIANCE»
2. Short name	In Ukrainian	АТ «БАНК АЛЬЯНС»
	In English	JSC «BANK ALLIANCE»
3. Legal form		private joint-stock company
4. Ownership form		private
5. EDRPOU code (Unified State Register of Enterprises and Organizations of Ukraine)		14360506
6. Country of registration		Ukraine
7. Registration date		10.03.1992
8. Registering authority		Shevchenkivska district State Administrative Office in Kyiv
9. Details of the certificate of registration or extract from the bank register		Certificate of the state registration of the legal entity (series A01 No. 481755) dated 10.03.1992. (primary registration). Introduction of data on the legal entity: record number in USR: 1073120000001834 dated 02.12.2004
10. Bank Identification Code (BIC)		ALJS UA UK
11. Bank Code		300119
12. Banking license type		Banking License No. 97 dated 17.11.2011 https://bankalliance.ua/en/about_bank
13. Individual Tax Number		143605026590
14. Financial transactions that may be made by financial institution		List of transactions as per the Banking License No. 97 dated 17.11.2011, namely: described by third paragraph of section 47 of the Banks and Banking Activity Act of Ukraine
15. Address	Registered	50 Sichovykh Striltsiv Street, Kyiv, 04053, Ukraine
	Physical	32/2 Knyaziv Ostrozkykh Street, Kyiv, 01010, Ukraine
16. Postal address		50 Sichovykh Striltsiv Street, Kyiv, 04053, Ukraine
17. Phone numbers		Opening and maintenance of correspondent accounts: +3 8 (044) 224-66-74 email: vrymov@bankalliance.ua ifi@bankalliance.ua For sending statements: email: ifi@bankalliance.ua Settlement transactions and treasury transactions processing +3 8 (044) 224-66-74 email: semets@bankalliance.ua ifi@bankalliance.ua
18. Website		https://bankalliance.ua/en https://alb.ua/
19. Reuters Dealing / Bloomberg		ALUA / ALBC
20. Amount of the Authorized Capital		Registered: UAH 457,280,000.00 Paid :UAH 457,280,000.0

INFORMATION ON THE STRUCTURE, MARKET POSITION, AND FINANCIAL CONDITION

21. Data on management and supervisory bodies of the Bank:

The highest management body:

The highest management body of the Bank is General Meeting of Shareholders.

Executive body: Management Board

Acting Chairman of the Management Board	Burkytsia Viktor Hryhorovych
Deputy Chairman of the Management Board Member of the Management Board	Paliura Vitalii Volodymyrovych
Deputy Chairman of the Management Board Member of the Management Board	Chumak Oleksandr Oleksandrovych
Deputy Chairman of the Management Board Member of the Management Board	Bocharov Serhii Viktorovych

Supervisory body: Supervisory Board

Chairman of the Supervisory Board	Shcherban Pavlo Pavlovych (Chairman of the Supervisory Board, shareholder of the Bank)
Members of the Supervisory Board	Negrych Mykhailo Mykhailovych (independent director) Kozlenko Andrii Ihorovych (representative of the shareholder Sosis Oleksandr Yosypovych) Kobylinska Valentyna Andriivna (independent director) Kadirova Durdona Lukmanovna (independent director) Kolomoiets Volodymyr Valeriovych (independent director)

22. Data on the owners of the legal entity – legal entities and individuals with major shareholding:

22.1. First level of owners – information on the persons directly owning the financial institution 10 and more % of the shares

22.1.1 Data of individuals owning the financial institution 10 and more % of the shares:

Sosis Oleksandr Yosypovych, Ukraine	89.289006%
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22.1.2 Information on the legal entities directly owning the financial institution 10 and more % of the shares:

n/a

22.2. Second and following levels of owners of the legal entity – information on the persons, indirectly owning the financial institution (holding indirectly 10 and more % of the shares (interest, stock) or voting rights of the financial institution)

22.2.1 Data of individuals, indirectly owning the financial institution (holding indirectly 10 and more % of the shares or voting rights of the financial institution):

n/a

22.2.2 Information on the legal entities, indirectly owning the financial institution (holding indirectly 10 and more % of the shares or voting rights of the financial institution):

n/a

23. Data on the persons entitled to represent the shareholders (members) of the client with major shareholding:

n/a

24. Data on individual, being ultimate beneficial owner:

Sosis Oleksandr Yosypovych	Ukraine	89,289006%
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25. Information on the ultimate beneficial owner's affiliation with politically exposed persons (PEP) or persons related to politically exposed persons:

Sosis Oleksandr Yosypovych	Person related to the PEP	Joint beneficial owner with PEP (Joint beneficial owner of Ukrainian Joint-Stosk Insurance Company ASKA-Life (Code 24309647))
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PEP data

Surname, name and patronymic of PEP	Position and category of PEP	Start date of public function	Date of the end of the public function
Akhmetov Rinat Leonidovych	Member of the Ukrainian Parliament of the V and VI convocations	25th May 2006	12th December 2012

26. Information on the parent company, corporation, holding group, industrial and financial group or other association, the member of which is the Bank:

n/a

27. Background of the activity, range of services at the market:

Giin: 126HR6.99999.SL.804 LEI 253400MWL1GZ0BN1HX63 Bankers Almanac: bankersalmanac.com ID: 65355 <u>BANK ALLIANCE JSC is assigned with ratings of the International and National Rating Agencies:</u> International rating agency Standard & Poor's (confirmation date: 23.10.2023): Long-term credit rating: CCC+ Short-term credit rating: C Rating forecast: Stable National rating agency "IBI-RAITING" LLC (confirmation date: 12.04.2024): National Scale long-term credit rating: uaAAA Rating outlook: Evolving BANK ALLIANCE JSC is a universal Bank rendering a full range of the banking services for legal entities and individuals; it has a clean reputation, mission of which is to create favorable conditions for development of Ukrainian economic and sustained growth of the gross domestic product. The Bank's principal activities include lending and deposit operations, cash and settlement services to customers, purchase and sale of foreign currencies, trading with financial instruments, provision of advisory and information services, including those related to foreign exchange operations. The Bank actively uses interbank market instruments for prompt placement (attraction) of temporarily available funds, as well as for foreign exchange transactions. The Bank has been operating at the market more than 30 years (Certificate of Incorporation data March 10, 1992, registration number 89 in the State Register of Banks). The Bank renders legal entities and individuals with a full set of the services under the Banking License dated November 17, 2011 No. 97 (https://bankalliance.ua/en/about_bank) for the right to provide banking services provided for by third paragraph of section 47 of the Banks and Banking Activity Act of Ukraine. Registered authorized capital is UAH 457,280,000.00 The Bank complies with all standards of National Bank of Ukraine, in particular, liquidity and capital, for 100%. BANK ALLIANCE JSC is a principal member of the international payment system MasterCard WORLDWIDE and VISA ASSOCIATION , as well as a member of the national payment system PROSTIR and the domestic payment system UKRKART. The Bank is a member of the Independent Association of Banks of Ukraine, Since August 29, 2018, it has been an official member of the European Business Association (EBA). The Bank is a member of the Deposit Guarantee Fund (Certificate dated September 02, 1999, No. 023).
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Cooperation with IFC

IFC (The International Finance Corporation, USA) is a unit of the World Bank Group, is the largest global institute of development activity of which is focused on the private sector of emerging markets.

To improve access to financing and accelerate the growth of small and medium-sized enterprises (SMEs), IFC has commenced cooperation with BANK ALLIANCE JSC. IFC's investment and advisory support will help the bank increase lending to small enterprises, enabling them to enhance their competitiveness, maintain and create new jobs, and accelerate Ukraine's economic growth generally.

IFC has granted a loan of up to USD 11 million to facilitate BANK ALLIANCE JSC provide financing to Ukrainian SMEs, provided that at least 50 percent of the loan proceeds are designated for small and medium-sized enterprises in the agricultural sector. The IFC investment includes a USD 5 million loan from the IFC's own account and another EUR 5 million mobilized from the microfinance fund Invest in Visions GmbH IIV Mikrofinanzfonds.

IFC has also offered a trade financing guaranteeing mechanism for BANK ALLIANCE JSC as part of its Global Trade Finance Program (GTFFP). The purpose of this initiative is to help the Bank establish partnership relations with several major international banks and, therefore, provide its private sector clients with more efficient and cost-effective trade finance solutions. The Bank has also joined the IFC DigiLab program, which will strengthen its digital transformation strategy by refining the operating model and expanding the line of digital banking products and services for clients.

28. Information on separate structural divisions:

As of 01.05.2024, the Bank has a regional network of **35 branches** represented in the largest cities of Ukraine (https://bankalliance.ua/en/branch_network).

29. List of main correspondents:

Ukreximbank JSC	Kyiv, Ukraine	EXBSUAUX
PUMB JSC	Kyiv, Ukraine	FUIBUA2X
UkrGasbank JSC	Kyiv, Ukraine	UGASUAUK
Banco Popolare di Sondrio	Sondrio, Italy	POS0IT22
OTP BANK PLC.	Budapest, Hungary	OTPVHUHB
JSC Bank of Georgia	Tbilisi, Georgia	BAGAGE22

30. General description of the clients' list:

Individuals and legal entities

31. Banking (financial) products specialization:

All banking services types as per the Banking License

Part III.

Data on Steps Taken for Combating Legalization (Laundering) of the Proceeds of Crime and Terrorism Financing and Proliferation

1.	Information on measures taken to prevent and counteract the legalization (laundering) of proceeds of crime, terrorist financing and financing of the proliferation of weapons of mass destruction (hereinafter - AML/CFT)	The Bank strictly complies with the requirements set forth by the AML/CFT legislation and fulfills all the duties of the primary financial monitoring entity. In particular, the Bank has appointed an employee responsible for financial monitoring and established a separate AML/CFT structural unit - the Financial Monitoring Department. The Bank has developed and implemented internal AML/CFT documents, in particular:
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		<p>1. ANT-MONEY LAUNDERING, COMBATING THE FINANCING OF TERRORISM AND COUNTER-PROLIFERATION POLICY OF BANK ALLIANCE JSC</p> <p>2. CUSTOMER DUE DILIGENCE PROGRAM OF BANK ALLIANCE JSC</p> <p>3. FINANCIAL MONITORING RULES OF BANK ALLIANCE JSC;</p> <p>4. FINANCIAL MONITORING COMPLIANCE RISK MANAGEMENT PROGRAM OF BANK ALLIANCE JSC;</p> <p>5. FINANCIAL MONITORING TRAINING PROGRAM FOR EMPLOYEES OF BANK ALLIANCE JSC.</p> <p>6. PROGRAMME FOR THE IMPLEMENTATION OF SPECIAL ECONOMIC AND OTHER RESTRICTIVE MEASURES (SANCTIONS) IN BANC ALLIANCE JSC</p> <p>7. THE PROCEDURE FOR FULFILLING THE REQUIREMENTS OF ARTICLE 14 OF THE LAW OF UKRAINE ON PREVENTION AND COUNTERACTION TO LEGALISATION (LAUNDERING) OF PROCEEDS FROM CRIME, FINANCING OF TERRORISM AND FINANCING OF PROLIFERATION OF WEAPONS OF MASS DESTRUCTION</p>
2.	Information on the assessment of the AML/CFT system by the internal audit department.	<p>Based on a risk-based approach, but at least once a year, the Internal Audit Department reviews the Bank's compliance with all AML/CFT legislation (including the adequacy of the risk management measures taken by the Bank).</p> <p>Based on the results of such audits, the Internal Audit unit prepares conclusions and proposals that are considered by the Supervisory Board of the Bank and monitors the elimination of identified violations.</p>
3.	Information on AML/CFT training of personnel	<p>The Bank regularly conducts training activities for the Bank's employees whose functional responsibilities include measures related to the performance of the Bank's duties as a subject of initial financial monitoring.</p> <p>For all new employees, training is conducted prior to the commencement of their duties.</p> <p>For other employees at least once a year and/or in case of changes in the requirements of the legislation, internal documents of the Bank on financial monitoring, the Bank's processes, the need to focus on current issues, etc.</p>
4.	Information on the implementation of the "know your customer" principle	<p>In its activities, the Bank is guided by the principle of "know your customer". The Bank's due diligence processes are based on a risk-based approach and apply a differentiated procedure for approving business relationships with customers, taking into account the requirements of Ukrainian legislation in the field of financial monitoring, as well as the Bank's internal documents on financial monitoring..</p>
5.	Additional measures for customers whose ultimate beneficial owners (UBOs) are politically exposed persons, members of their families, or persons related to politically exposed persons (PEPs)	<p>The Bank has implemented a risk management system to identify whether a customer or a customer's UBO belongs to the PEP.</p> <p>The scope of the Bank's actions in relation to the measures for PEPs, as defined by the legislation of Ukraine, is proportional to the risk of business relations (financial transaction without establishing business relations) with customers.</p> <p>The Bank ensures the application of a risk-oriented approach when servicing customers whose UBOs are PEPs in order to establish a reasonable level of risk to business relations (conducting a financial transaction without establishing business relations).</p>
6.	Information on the detection of persons included in the terrorist list/sanctions lists	<p>The Bank keeps all the lists integrated into the Bank's ABS up to date.</p> <p>Matching of both customers and participants in financial transactions is performed automatically.</p>
7.	Business relationship risk assessment (one-time financial transaction for a significant amount)	<p>The Bank uses a one-tier risk assessment model for business relationships (financial transactions without establishing business relationships) with a customer.</p> <p>The Bank has implemented a scoring risk model for assessing the risk of business relationships (financial transactions without establishing business relationships) with a customer.</p> <p>Scale for classification of business relationship risk levels (one-time financial transaction for a significant amount) used by the Bank:</p> <ul style="list-style-type: none"> - low - medium - high - unacceptably high (a subcategory of high risk, which is the highest risk that cannot be accepted by the Bank). <p>Customer risk assessment is carried out:</p> <ul style="list-style-type: none"> - by geographical location of the country of registration of the client or institution, - by type of customer, - by the type of services used by the client.
8.	Information on the mechanism for monitoring financial transactions/clients' activities	<p>Online monitoring: when the corresponding rule is triggered, the client's transaction is manually processed, and after the analysis, a decision is made on further cooperation with the client.</p> <p>System analysis: scenarios are processed at appropriate intervals, and after the analysis, a decision is made on further cooperation with the client</p> <p>The Bank uses about 20 scenarios (which may include combinations of a certain number of indicators). Scenarios are constantly reviewed in the process of use, they are constantly improved, mixed, new ones are created, and irrelevant or ineffective ones are canceled.</p>
9.	Application of enhanced due diligence measures to a correspondent financial institution	<p>Inspection procedure:</p> <p>1. collection of information from official and/or reliable sources in the amount sufficient to understand the nature of the financial institution's activities and</p>

		<p>establish its reputation and the quality of its supervision, in particular, whether the financial institution has been the subject of an AML/CFT investigation or subject to enforcement action by the body that carries out state regulation and supervision of its AML/CFT activities, and whether the financial institution is a shell bank;</p> <ol style="list-style-type: none"> 2. assessing the financial institution's AML/CFT measures; 3. documenting the AML/CFT obligations of the financial institution. <p>In order to determine whether the correspondent financial institution has been the subject of an AML/CFT investigation and/or has been subject to AML/CFT supervisory measures, the Bank uses information available on the institution from open sources (in particular, the official website of the supervisory authority). If such facts are identified, the circumstances of the violation are established:</p> <ul style="list-style-type: none"> - how long ago it happened; - the nature of the violation; - the type of penalty and the amount of the fine (if any); - how the institution eliminated the identified violations. <p>The Bank assesses the AML/CFT measures of the correspondent financial institution in order to obtain a conclusion on the presence/absence of an adequate AML/CFT risk management system.</p> <p>For this purpose, the Bank takes into account:</p> <ol style="list-style-type: none"> 1. the existence of the necessary internal policies and procedures (in particular, Customer due diligence, measures to identify persons subject to appropriate sanctions, Customer due diligence for certain categories of customers, reporting of suspicious financial transactions (activities), storage of relevant information) and their compliance with international standards; 2. information on the total number of customers by type and the number of high-risk customers by type; 3. the existence of regular inspections of the institution's AML/CFT activities by internal and/or external audits; 4. information on correspondent banking relationships established by the correspondent financial institution and the presence/absence of correspondent banking relationships with shell banks and institutions that maintain correspondent banking relationships with shell banks; 5. information on the essence of measures taken by the correspondent financial institution to prevent the use of its services by shell banks; 6. measures taken by the correspondent financial institution to manage AML/CTF risks.
10.	<p>Officer responsible for preventing the legalization of proceeds of crime, terrorist financing and the proliferation of weapons of mass destruction (full name, position, phone, email)</p>	<p>Sydoruk Yevhen Yuriiovych Financial Monitoring Officer, Director of the Financial Monitoring Department phone: (044) 224-66-70 email: ysydoruk@bankalliance.ua</p>

We confirm the accuracy of the information provided, that all the information provided is complete, valid and true.

Completed on: **27 May 2024**