

JOINT STOCK COMPANY «BANK ALLIANCE»



QUESTIONNAIRE – FINANCIAL INSTITUTION – CORRESPONDENT

1. Full name	in Ukrainian	АКЦІОНЕРНЕ ТОВАРИСТВО «БАНК АЛІАНС»
	in English	JOINT STOCK COMPANY «BANK ALLIANCE»
2. Abbreviated name	in Ukrainian	АТ «БАНК АЛІАНС»
	in English	JSC «BANK ALLIANCE»
3. Legal form	Joint Stock Company	
4. Form of incorporation	Private	
5. EDRPOU code (for residents)	14360506	
6. Country of registration	Ukraine	
7. Registration date	10.03.1992	
8. Registration authority	Schevchenkivska Kyiv District State Administration	
9. Details of certificate of registration or extract from bank registry	Certificate of state registration of legal entity (series A01 No. 481755) as of 10.03.1992 (primary registration). Inclusion of details on legal entity: record number in Unified State Registry: 10731200000001834 dated 02.12.2004	
10. Bank identification code (BIC)	ALIS UA UK	
11. Bank code (for residents)	300119	
12. Type of license for bank (financial) operations (name, series, number, date of issue)	Banking License No. 97 dated 17.11.2011	
13. Individual taxpayer number	143605026590	
14. Financial operations to be settled by financial institution	List of operations according to Banking License No. 97 dated 17.11.2011, namely, those stated by the Part Third of Article 47 of the Law of Ukraine «On Banks and Banking Activity».	
15. Address	Legal address	50 Sichovykh Striltsiv str., Kyiv 04053, Ukraine
	Actual address	50 Sichovykh Striltsiv str., Kyiv 04053, Ukraine
16. Postal address	50 Sichovykh Striltsiv str., Kyiv 04053, Ukraine	
17. Contact phones and faxes (city code - obligatory)	+3 8 (044) 224-66-74	
18. E-mail, web-site	e-mail: cor@alliancebank.org.ua www.bankalliance.ua	
19. E-mail of the National Bank of	NBU_IJY	

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Ukraine (for residents)	
20. Reuters Dealing	ALUA
21. Amount of equity capital	Registered: 260, 000, 000.00 UAH Paid: 260, 000, 000.00 UAH

Part II

DETAILS ON STRUCTURE, MARKET POSITION AND FINANCIAL POSITION

22. Identification details of persons entitled to dispose accounts and property:

Title	Initials, citizenship (for non-resident)	Identification number* (if any)	Date of birth	Identifying document (name, series, No, date of issue and issuing authority)	Place of residence or staying
Chairman of the Board	Yulia Mykolaiivna Frolova	2896810440	24.04.1979	Passport MO 103108 issued by the Zarichny Police Division of Sumy City Department of the Ministry of Internal Affairs on 12.09.2002	apt. 198, 1 B Kyivska str., Kyiv region, Ukraine
Chief Accountant	Natalia Anatoliivna Bochkovska	2205508665	20.05.1960	Passport CO 159989 issued by Leningradsky District Division of the Main Department of the Ministry of Internal Affairs	bldg.4, Kalininska str., Kyiv

23. Details on management body (title, initials, identification number*(if any) and members.

23.1 The Highest Management Body:

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

23.2 Executive Body of the Board:

The Executive Body of the Bank that performs current management is the Board of the Bank:	
Chairman of the Board	Yulia Mykolaiivna Frolova

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First Deputy Chairman of the Board, Member of the Board	Pavlo Pavlovych Scherban
Deputy Chairman of the Board, Member of the Board	Viktor Hryhorovych Burkytsia
Deputy Chairman of the Board, Member of the Board	Oleksandr Vasylovych Kruk
Chief Accountant, Member of the Board	Natalia Anatoliivna Bochkovska
Head of Financial Monitoring Department, Member of the Board	Olha Oleksandrivna Laktionova
Director of Analysis and Development programs of agribusiness, Member of the Board	Kostiantyn Vasylovych Moiseienko

23.3 Supervisory Board:

The body that controls over the Board activity, protection of depositors rights, other lenders and members of the Bank is the Supervisory Board of the Bank:	
Head of the Supervisory Board	Yurii Vasylovych Hirman (independent director)
Member of Supervisory Board Member of Supervisory Board Member of Supervisory Board	Natalia Serhiivna Bakurova Volodymyr Vasylovych Kartak Mykhailo Mykhailovych Nehrych

24. Details on the manager or a person imposed with the function of management and administration body (title, initials (if any), identification number* (if any):

Head of the Board - Yulia Mykolaiivna Frolova, identification number 2896810440

25. Details on owners of legal entity – entities and persons that have qualifying shareholding *(direct or indirect participation share in the amount of 10 and more percentage of shares or voting shares of legal entity, direct or direct impact) in such entity stating participation share.*

25.1 First tier owners – details on persons that directly own financial institution of 10 and more % shares (participation shares, share stocks, voting shares)

25.1.1 Identification details of persons that directly own financial institution of 10 and more % shares (participation shares, share stocks, voting shares):

Initials, citizenship (for non-resident)	Identification number* (if any)	Date of birth	Identifying document (name, series, No, date of issue and issuing authority)	Place of residence or staying	Percentage of shares (participation shares, share stocks, voting shares)
Oleksandr Yosypovych	2034000415	09.09.1955	Passport BK 982007 issued	Apt.1136, 59 Zhylianska str.,	89,289006%

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Sosis			by the Kuibyshevsky District Division in Donetsk of Main Department of the Ministry of Internal Affairs on 29.01.2013	Kyiv	
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25.1.2 Information on legal entities that directly own financial institution of 10 and more percentage shares (participation shares, stocks, voting shares):

X None

25.2 Second and other tier owners of legal entity – information on persons that directly own financial institution (direct ownership of 10 and more percentage shares (participation shares, share stocks) or voting shares of financial institution)

25.2.1 Identification details of natural persons that directly own financial institution (direct ownership of 10 and more percentage shares (participation shares, share stocks) or voting shares of financial institution):

X None

25.2.2 Information of legal entities that directly own financial institution (direct ownership of 10 and more percentage shares (participation shares, share stocks) or voting shares of financial institution):

Name of legal entity	EDRPOU code	Place of location	Percentage of shares (participation shares, share stocks, voting shares)

X None

26. Information on persons authorized to represent interests of shareholders (members) of the customer that have qualifying shareholding:

Title	Initials, citizenship (for non-resident)	Identification number* (if any)	Date of birth	Identifying document (name, series, No, date of issue and issuing authority)	Place of residence or staying

X None

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27. Details on natural persons that are final beneficial owners (controllers):

Initials	Citizenship (for non-resident)	Identification number* (if any)	Date of birth	Identifying document (name, series, No, date of issue and issuing authority)	Country of permanent residence	Place of residence or staying
Oleksandr Yosypovych Sosis	Ukraine	2034000415	09.09.1955	Passport BK 982007 issued by the Kuibyshevsky District Division in Donetsk of Main Department of the Ministry of Internal Affairs on 29.01.2013	Ukraine	Apt.1136, 59 Zhylianska str., Kyiv

None

Final beneficial owner (supervisor) – a natural person that, separately from official ownership, has the possibility to make final impact on management or business activity of legal entity directly or through third parties, in particular, by exercising the right of ownership or use of all assets or their significant part, rights of final impact on membership, voting results, as well as commitment of actions enabling to determine the conditions of business activity, give binding instructions or perform functions of the management body, or that has the possibility to impact through direct or indirect (through other natural person or legal entity) ownership by one entity separately or collectively with associated natural persons and/or legal entities of participation share in legal entity in the amount of 25 or more percentage of equity or voting shares in legal entity.

Herewith, the final beneficial owner (supervisor) shall not be such person that has the formal right to 25 or more percentage of equity or voting shares in entity, but being the agent, nominal holder (nominal owner) or being only the intermediate with regard to such right.

Details on structure of ownership of your financial institution stating participation share shall be stated in scheme based on the Annex No. 7.1

28. Information on accessory of persons named in clauses 22, 24, 26, 27 of this Annex to public persons, family members or affiliates of public persons **: X No, Yes:

29. Information of parent company, corporation, holding group, industrial financial group or other organization in which the customer is a member: X No, Yes. If “yes”:

Ser.No.	Name of legal entity	Place of location	EDRPOU code	Type of activity

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30. History of activity, range of services at the market (details to be confirmed by bank existence (reference to "The Banker's Almanac"), information on reorganization, changes in activity nature, existing and former financial problems, business reputation at international and national markets of financial services, market portions, profile of financial services, etc.):

Giin: 126HR6.99999.SL.804

Bankers Almanac: bankersalmanac.com ID: 65355

Commercial Joint Stock Bank "Alliance Credit Bank" was established as a joint stock company according to the decision of Constituent Meeting of Founders (Minutes No. 1 dated March 09, 1992) and registered by the National Bank of Ukraine on March 10, 1992 under No. 89.

According to the decision of General Meeting of Shareholders (Minutes No.1 dated March 31, 1993), Commercial Joint Stock Bank "Alliance Credit Bank" was renamed into Joint Stock Commercial Bank "ALLIANCE CREDIT BANK", such changes were recorded by the National Bank of Ukraine on July 30, 1993.

Joint Stock Commercial Bank "ALLIANCE CREDIT BANK" became the successor of all rights and obligations of Commercial Joint Stock Bank "Alliance Credit Bank".

According to the decision of General Meeting of Shareholders (Minutes No. 52 dated May 24, 1996), Joint Stock Commercial Bank "ALLIANCE CREDIT BANK" was renamed into Joint Stock Commercial Bank "Alliance", such changes were recorded by the National Bank of Ukraine on July 24, 1996.

Joint Stock Commercial Bank "Alliance" became the successor of all rights and obligations of Joint Stock Commercial Bank "ALLIANCE CREDIT BANK".

Pursuant to the Law of Ukraine "On Joint Stock Companies" and according to the decision of General Meeting of Shareholders (Minutes No. 2/2010 dated April 23, 2010), Joint Stock Commercial Bank "Alliance" was renamed into Public Company "BANK ALLIANCE", being the successor of all rights and obligations of Joint Stock Commercial Bank "Alliance".

License of the National Bank of Ukraine and license of the National Securities and Stock Market Commission for professional activity at securities market enables the bank to provide customers with a wide range of banking services.

There is no reorganization of the Bank and changes in its activity.

The bank has low-level market share.

31. Information on separate structural subdivisions (if any):

X None

32. List of main correspondent:

JSC "Ukreximbank", Kyiv, Ukraine
JSC "PUMB", Kyiv, Ukraine
JSC "Bank Finservice", Moscow, Ukraine
Joint-Stok Bank "Ukrgezbank"
Public Company "ALFA-BANK" (Moscow, Russia)
Public Company TKB Bank (Moscow, Russia)

33. General description of customer base:

Correspondent banks, natural persons, individual entrepreneurs and legal entities

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34. Sphere of banking (financial) products:

Bank-to-bank transactions, all types of banking services

35. Description of services to be provided by correspondent to its customers through account (accounts) opened in the Bank:

All types of banking services according to the Licenses granted

36. Description of sources of funds to the customer's account (including those to be expected by the new customer):

Customer funds, bank-to-bank payments and settlements with own banking transactions

37. Description of financial position:

Information on financial position:	Amount <u>of income</u> for 2018 – 67 million UAH
Profitable/unprofitable (underline as applicable)	(underline as applicable)

Part III

Information on the measures to be taken by the bank to prevent money laundering, the financing of terrorism and the financing of proliferation of weapons of mass destruction

1. Information on measures to be taken by the correspondent to prevent money laundering, the financing of terrorism and the financing of proliferation of weapons of mass destruction (availability of internal statutory documents that regulate the manner of taking measures to prevent money laundering and the financing of terrorism, structural subdivision for anti-money laundering and combating the financing of terrorism)	<p>To take measures aimed at anti-money laundering and combating the financing of terrorism and the financing of proliferation of weapons of mass destruction, taking into consideration the legislative requirements, the Bank has developed and implemented internal documents on financial monitoring, there has been employee assigned responsible for implementation (responsible officer of the Bank) and there has been separate structural subdivision established for anti-money laundering and combating the financing of terrorism – Financial Monitoring Department.</p> <p>Internal statutory documents of the Bank on financial monitoring include:</p> <p>Rules for financial monitoring of JSC “BANK ALLIANCE”;</p> <p>Program of customer identification, verification and insight of JSC “BANK ALLIANCE”;</p> <p>Program of financial monitoring of activity upon customer service in JSC “BANK ALLIANCE”;</p> <p>Program of financial monitoring compliance risk management in JSC “BANK ALLIANCE”;</p> <p>Program of training of employees of JSC “BANK</p>
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	ALLIANCE” on the matters of anti-money laundering and combating the financing of terrorism.
2. Does your institution carry on an annual basis the assessment of policies and actual measures to prevent money laundering and the financing of terrorism by the internal audit subdivision or any other independent third party, in addition to inspections of the regulatory authority?	Internal audit service shall regularly, but at least once per year, perform inspections of compliance by the Bank with all legislative requirements to anti-money laundering/combating the financing of terrorism (including with regard to the sufficient volume of measures that have been taken by the Bank to manage money laundering/financing of terrorism risks). Based on such inspections, such subdivision prepares conclusions and proposals to be reviewed by the Supervisory Board of the Bank and performs control over elimination of any defaults found.
3. Which procedures and control measures are to be implemented to limit access of criminal groups to use services for money laundering?	The principle “know your customer”, monitoring of customer risks, analysis of banking services assessment for money laundering and financing of terrorism, comprehensive customer verification.
4. Which actions are to be taken if any transaction raises doubt on money laundering?	Documents analysis on which basis any transaction is to be settled, analysis of information on transaction parties. If there is any sufficient ground to believe that transaction concerns money laundering – making the decision on refusal from transaction settlement, suspension of transaction, refusal from business relations with customer according to the requirements of the Law of Ukraine on anti-money laundering and combating the financing of terrorism and the financing of proliferation of weapons of mass destruction.
5. What is the procedure for staff training in terms of anti-money laundering?	Staff training is to be regularly performed, taking into consideration the requirements of the applicable laws of Ukraine, statutory acts of the National Bank of Ukraine and Program of training of JSC “BANK ALLIANCE” in terms of anti-money laundering/combating the financing of terrorism.
6. How is the principle “know your customer” to be applied? Which internal documents regulate it? How often is information specification? How long should documents on customer identification be kept?	The Bank implements the principle “know your customer” as regulated by the Program of customer identification, verification and insight of JSC “BANK ALLIANCE”. Customer information specification is to be carried out during the term as stated in the applicable laws and internal documents on financial monitoring. Documents on customer identification shall be kept during terms stated by the laws of Ukraine.
7. Does the institution have any relations with organizations (including with banks or other financial institutions) that do not have any current existing management body in the territory of countries of registration (“shell	No

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1737 (2006), 1747 (2007), 1803 (2008) and 1929 (2010)?	
16. officer responsible for anti-money laundering and combating the financing of terrorism and the financing of proliferation of weapons of mass destruction (initials, title, contact phone, e-mail)	Olha Oleksandrivna Laktionova Member of the Board, Head of Financial Monitoring Department Phone: (044) 224-66-70 e-mail: olaktionova@alliancebank.org.ua

In case of changes in information to be provided to the Bank, including with regard to final beneficial owners (supervisors)

- we **are obliged**, during one moth, to inform JSC "BANK ALLIANCE" and submit documents confirming such changes. **We confirm accuracy of such information, all information provided is complete, true and updated. We agree with collection and verification by the Bank of information from other sources.**

Head of the Board
(title)



Y.M.Frolova
(initials)

Date of queue completion: **March 25, 2019**

*or number (if any - series) of the citizen of Ukraine, with stamp of the refusal from taxpayer identification card number of Ukraine or passport number with the record on the refusal from taxpayer identification card number of Ukraine on electronic contactless medium.

** public persons - persons that are national, foreign public persons, persons that perform political duties in international organizations;

National public persons – natural persons that perform or performed, during last three years, the stated public duties in Ukraine, namely:

President of Ukraine, Prime-Minister of Ukraine, members of the Cabinet of Ministers of Ukraine;

First deputy and deputy ministers, heads of other central governmental agencies, their first deputies and deputies;

People's deputies of Ukraine;

Chairman and members of the Board of the National Bank of Ukraine, members of the Board of National Security Service of Ukraine;

Chairmen and judges of Constitutional Court of Ukraine, Supreme Court of Ukraine and supreme courts;

Members of the Supreme Board of Justice, members of the High Qualification Commission of Judges of Ukraine, members of the Qualification and Disciplinary Commission of Prosecutors;

General Prosecutor of Ukraine and its deputies;

Head of Security Service of Ukraine and its deputies;

Director of National Anti-Corruption Bureau of Ukraine and its deputies;

Head of Anti-Monopoly Committee of Ukraine and its deputies;

Chairman and members of Counting Chamber;

Members of the National Security Service for telecommunication and broadcasting in Ukraine;

Ambassadors extraordinary and plenipotentiary;

Head of General Staff - the Commander-in-Chief of the Armed Forces of Ukraine, Head of Ground Forces of Ukraine, Air Forces of Ukraine, Naval Forces of Ukraine;

Officers of A category;

Heads of regional offices of government agencies, heads of prosecutor' office authorities, heads of regional offices of National Security Service of Ukraine, chairmen and judges of courts of appeal;

Heads of administrative, managerial and supervisory bodies of state and fiscal enterprises, partnerships, which state participation share in equity exceeds 50%;

Heads of political parties and members of central statutory authorities.

Foreign public persons - natural persons that perform or performed, during last three years, the stated public duties in foreign countries, namely:

President, head of the government, ministers and their deputies;

People's deputies of the parliament;

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Heads and members of boards of central banks;

Members of supreme court, constitutional court or other judicial authorities which decisions shall be final and binding, excluding appeals under specific circumstances;

Ambassadors extraordinary and plenipotentiary, attorneys and heads of central military offices;

Heads of administrative, managerial and supervisory bodies of state enterprises having strategic role;

Heads of political parties in the parliament.

Persons that perform political duties in international organizations – officials of international organizations that held or hold during last three years higher positions in such organizations (directors, chairmen of boards or their deputies) or perform any other duties at the highest level, including in international organizations, members of international parliament assemblies, judges and officers of international courts.

Family members – husband, wife, father, mother, step-father, step-mother, son, daughter, stepson, stepdaughter, brother, sister, grandfather, grandmother, great grandfather, great grandmother, great grandson, great granddaughter, adoptive parent or adoptive child, guardian or guarantor, person under custody, and legally living persons, have common household and mutual rights and obligations with a person named in the first part of Article 4 of the Law of Ukraine “On Anti-Corruption Measures”, including those legally living, but not married.

Related persons – persons with whom family members of national, foreign public persons and persons performing public duties in international organizations may have business or personal relations, and legal entities whose final beneficial owners (supervisor) are such public persons and their family members or persons with whom such public persons have business or personal relations.