

Report on the progress of
JOINT-STOCK COMPANY
“FIRST UKRAINIAN
INTERNATIONAL BANK”
in 2019



Працюємо
для Вас

**To the Executive Director of the
of the United Nations Global Compact
Ms. Lise Kingo
10017, New York
USA**

Dear Ms. Kingo,

By joining the United Nations Global Compact in April 2013, JOINT-STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK” (FUIB) declared its commitment to 10 UN Global Compact principles in the field of human rights, labor relations, environmental protection and combating corruption, and started to implement the principles of sustainable development into its daily activities.

FUIB has been publishing the Progress Report for all interested parties since 2015. The year 2019 was successful for our bank. FUIB team topped all key business indicators, demonstrated growth in all areas of business and its efficiency, in attracting new clients and introducing innovations. FUIB paid great attention to improving the experience of interacting with the Bank's clients and employees. According to the new methodology of the National Bank of Ukraine, FUIB became a systemically important bank. FUIB was recognized as one of the most reliable Ukrainian banks. Additionally, by the end of 2019, FUIB was one of the most profitable Ukrainian banks; profitable were all areas of business. In addition, the bank has succeeded in implementing socially significant projects.

For over 29 years, FUIB has been doing business responsibly, investing in the harmonious development of a financial institution as the realization of business opportunities, obtaining high financial results and strengthening the social significance of the organization. In 2019, our investments in the modernization amounted to 429 million hryvnia, and social investments - namely in the increase of labor safety of our employees and their development, improvement of the quality of bank products and services, development of business environment and increase of financial literacy of Ukrainians - amounted to more than 61.3 million hryvnia. You can read about our concrete actions in the Progress Report.

FUIB is a reliable partner for clients, individuals and companies. The bank fulfills its obligations to them and to the state. FUIB maintains the balance of sustainable development of business, employees and society.

Serhiy Chernenko,
Chairman of the Board of JSC FUIB



About FUIB

First Ukrainian International Bank is a large and reliable private bank which has already been working in the Ukrainian financial markets for 29 years, and provides clients with quality banking services and constantly improves its services. FUIB is among the ten largest banks of Ukraine by key financial indicators. FUIB is a universal bank, the activities of which are focused on commercial, retail and investment banking operations. FUIB strives to become the first choice bank, both for individuals and for corporate clients: a financial adviser and an assistant who understands the needs and objectives of clients, anticipates their expectations and needs, and offers effective solutions. The dominant controlling stake in JSC FUIB is in the property of the investment company SCM Holdings Limited Company. SCM Holdings Limited is 100% owned by the sole shareholder R. L. Akhmetov.

In 2019, FUIB was recognized as one of the most reliable Ukrainian banks. FUIB was ranked 11th in the Bank Rating 2019 by the Dengi [Money] magazine. The bank was included in the TOP-5 of the large banks' financial health rating compiled by the editorial office of Apostrophe business resource together with the International Center for Policy Studies and with the support of Independent Association of Banks of Ukraine (NABU) experts. FUIB also reached the top 10 according to the 50 Leading Banks of Ukraine rating. In addition, FUIB was honored with two awards at the 2019 Financial Club Awards. FUIB's Chairman of the Board was among the top three bankers, and the Deputy Chairman of the Board was recognized as the best retail banker. FUIB received "gold" in the Service of Individuals in the Branch category for the high level of service. According to the Financial Oscar rating by the Business magazine, FUIB became the second leading bank in the SME Support category for achievements in the market of small and medium-sized business lending and services in Ukraine, and also entered the TOP-3 in the Agrarian Bank nomination. The Bank entered the TOP-5 in the Choice of the Population nomination of the Financial Oscar rating by Business magazine. In addition, FUIB ranked 7th in the rating of the most reliable banks, compiled by the Novjye Vremia [New Time] magazine in cooperation with the Dragon Capital investment company. The bank also entered the list of the 100 largest taxpayers of Ukraine for 2019 according to the rating of the State Tax Service of Ukraine. The editorial office of Vlast Deneg [Power of Money] has selected the Top 20 Companies That Care. FUIB was noted for the implementation of educational programs to improve the financial literacy of the population, projects to develop the business environment.

FUIB in numbers as at the end of 2019

Geographic coverage: entire Ukraine

Network: 208 branches

Staff: 7,485 employees

Clients: over **63.7 thousand corporate** clients
over **1.4 million private** clients

Investments: more than **429 million UAH** in bank
development

Taxes paid: almost **1.5 billion UAH**.



RESPONSIBILITY OF FUIB

First Ukrainian International Bank is a part of the SCM business and works as a responsible business. Through its activities, the First Ukrainian not only provides sustainable financial results, but also makes a contribution to the social and economic growth of Ukraine.

In 2013, our bank implemented a Policy of corporate social responsibility and became a member of the UN Global Compact. In 2019, First Ukrainian International Bank adopted a new version of the Code of Corporate Ethics, where bank's ethical principles and values and new regulatory requirements of the National Bank are set out.

In 2016, the bank changed its self-presentation in the market and chose new values for its team. The main corporate values of FUIB reflect the principles of doing business and interaction in the bank's team: clients, ambition, results, responsibility, change, cooperation.

In February 2018, the Strategy for Sustainable Development of FUIB replaced the Policy of Corporate Social Responsibility. In the center of the FUIB's Sustainable Development Strategy are people: clients, employees, residents of the cities where the bank is present.

FUIB chose the following as the key areas of its activity:

- training and development of employees;
- improvement of the quality and services of the bank;
- development of the business environment and local communities.

Since the bank provides financial services, it pays great attention to projects on improvement of the financial literacy of the population.

Safe and comfortable working conditions were created for the employees at the First Ukrainian, and there are programs for professional and career development. FUIB is constantly improving the quality of services for clients. The Bank is an active participant of the projects aimed at solving social problems of the Ukrainian society. By developing business environment and increasing financial literacy of the population, we invest in the future of our country.

More than **61.3 million UAH** –
FUIB's investment **in sustainable development**
in 2019:

- Training and development of employees, improvement of their health and security in the workplaces;
- improvement of the quality of bank products and services,
- development of the business environment and local communities;
- increase of financial literacy of the population;
- development of corporate volunteering.



FUIB'S STRATEGY OF SUSTAINABLE DEVELOPMENT

Since 2018, FUIB's strategy for sustainable development has replaced the Policy of Corporate Social Responsibility, which has been in effect in the bank since 2013. The key priorities of the Strategy are the well-being and development of employees, the quality of products and services, the development of local communities and the business environment, financial literacy of the population, as well as corporate volunteering.

FUIB's strategy of sustainable development, which has been developed, corresponds to the unified principles and approaches to the activities in the field of sustainable development for all companies of SCM, which are declared in the Principles of business ethics “How We Work” and in the Policy of Sustainable Development of SCM.

All companies of SCM adhere to these approaches in all aspects of their activities: in strategic planning, in the implementation of projects, and at all levels of management.

SCM GROUP SUSTAINABILITY POLICY

 <p>HEALTH AND SAFETY OF EMPLOYEES</p> <p>We do our best to protect the health and safety of our employees</p>	 <p>WELFARE AND DEVELOPMENT OF EMPLOYEES</p> <p>We are committed to making our businesses the most attractive employers in their industries and regions of operation</p>	 <p>LOCAL COMMUNITY DEVELOPMENT</p> <p>We create good living conditions in the regions where we operate and contribute to the sustainable development of Ukraine</p>	 <p>ENVIRONMENT AND ENERGY EFFICIENCY</p> <p>We are committed to making our companies energy efficient and to minimise their environmental impact</p>
 <p>STAKEHOLDER ENGAGEMENT</p> <p>We keep a constructive dialogue with our stakeholders to jointly address social, economic and environmental issues</p>	 <p>CORPORATE VOLUNTEERING</p> <p>We make a practical contribution to addressing social concerns of our society, we develop our corporate culture and create conditions for our employees to fully realise their potential</p>	 <p>QUALITY OF PRODUCTS AND SERVICES</p> <p>We produce quality goods and offer modern and convenient services that satisfy the expectations and needs of our customers</p>	 <p>BUSINESS ETHICS</p> <p>We aim to be the leading national company that meets the highest international standards of business ethics and global practices</p>



IMPLEMENTATION OF TEN PRINCIPLES OF THE UN GLOBAL COMPACT IN THE STRATEGY AND ACTIVITIES OF FUIB

PRINCIPLES OF HUMAN RIGHTS

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights.

Principle 2: Businesses should not be involved in human rights abuses.

Policy

First Ukrainian International Bank supports and respects the protection of internationally proclaimed human rights and the rights enshrined in the Universal Declaration of Human Rights, adopted by the UN General Assembly.

Human rights and freedoms are respected and observed in FUIB without any discrimination, regardless of gender, race, nationality, language, age, place of residence, religion and political beliefs.

In 2019, our bank adopted a new version of the Code of Corporate Ethics of FUIB in connection with the introduction of new requirements of the National Bank of Ukraine. Based on this document we build relationships with each other, with our partners, competitors, customers and with the Ukrainian society as a whole. The Code also contains provisions regarding respect for identity and human rights observance.

FUIB's principles of corporate ethics
1. Honesty and conscientiousness in relationships within the bank
2. Honesty and conscientiousness in relationships with colleagues
3. Honesty and conscientiousness in relationships with the proprietors (shareholders) and investors
4. Decency in relationships with customers, business partners and other interested persons
5. Decency in relationships with competitors
6. Respect for identity and human rights observance
7. Transparency and openness
8. Rejection of bribery and combating corruption
9. Sustainable development and social responsibility
10. Legitimacy and supremacy of the law



Our principles and approaches to interaction with the society are also recorded in FUIB's Strategy of sustainable development. The bank refrains from the implementation of any solutions and projects that may directly or indirectly lead to violation of the current legislation of Ukraine, and violate the principles of public morality and ethics. The bank strives to ensure that local communities, in whose territory it carries out its activities and contributes to their social and economic development, regard it as a partner. FUIB is actively developing corporate volunteering.

Implementation

Corporate ethics

FUIB's principles of corporate ethics are observed by all bank employees. In addition, we call upon our contractors, partners and customers to adhere to the principles we proposed.

Since March 2014, FUIB has been part of the project “Trust”, the purpose of which is to promote and strengthen the rules and standards of business ethics in SCM companies. Trust line is a single direct feedback channel, through which every employee may report violations of the Code of Corporate Ethics of SCM companies, including FUIB.

In case of detecting violations of corporate ethics in our bank, employees contact the Compliance Control Division of the bank or call the Trust line. In 2019, 28 appeals were submitted to the Trust line, which is 0.4 appeals per 100 employees of the Bank as of 01.01.2020. All submitted appeals were promptly reviewed and resolved.

SCM Trust line:

0800-60-0777

(all calls are free within Ukraine)

trustline@scm.com.ua

Compliance Control Division of FUIB carries out monitoring of the compliance with the principles of conscientiousness when providing services for customers, bank secrecy, and the offered product's compliance with customer's order. Compliance Control Division also monitors the veracity, completeness, objectivity and timeliness of information provided by the bank in accordance with laws and regulations for public authorities, partners, clients and the public.

The Bank provides the society with truthful and accurate information about their processes, products and services. FUIB constantly improves business transparency. The Bank timely discloses complete and reliable information, including information about its financial position and



economic indicators. This allows the shareholders and the investors to make informed decisions and the clients to have the necessary information about their financial partner.

FUIB places great importance on verifying the business reputation of suppliers, and identifying those who have a negative impact on society. Reputation checks are conducted by the Department of Security through open public registries and the YouControl system. In 2019, FUIB audited more than 3,000 suppliers. When finding companies that do not pay taxes, violate the rights, requirements of the legislation, etc., the bank refuses to do business with them.

Development of business environment

In 2019, the First Ukrainian International Bank was actively implementing projects aimed at the development of business environment.

FUIB continued the project “**Praise for the hands which smell of bread**” together with the farmer's website Kurkul.com. During the 4 years of existence, the project has managed to become truly social. In the current project “**From parents to children**”, whole farm dynasties - two and even three generations of agrarians: parents, children and grandchildren - became main characters. The purpose of the new “family” season is to show both the business qualities of the heroes and their state of mind, experience and ways of solving many problems by joint efforts. In total, 6 interviews and 6 videos about farming dynasties from different parts of Ukraine have been published. The total number of project's views was almost 65 thousand.

Creating a successful business without the means of development is extremely difficult, and this is a major problem for all small farmers. In addition, they often lack information on all relevant banking products, conditions and peculiarities of cooperation with financial institutions. FUIB and Agravery.com have implemented a joint project called “**Farmers' Financial Guide**”, which told about all the financial nuances. As a result of the project, 6 materials on various banking products for the agricultural business were published. Based on specific examples, FUIB experts and the editorial staff of the media have analyzed what product is best suitable for what needs, what to look for, and most importantly, how to use bank financing. Bank is not only about money, it is a reliable leverage and support for business. The project had 16.5 thousand unique viewers.

In servicing micro and small businesses, the bank focused on simplifying business processes and facilitating clients' choice of bank products and services. Thus, in November, the following **new tariff packages** were introduced: vseMinimum, vseOptimum and vsePremium. They take into account all the needs of entrepreneurs regardless of their activity sphere. All of them provide even more comfortable conditions for servicing and doing business, include basic services and have optimal and competitive market prices.

With the help of **automation of the credit process**, the bank makes a decision and provides credit funds. For agricultural sector, FUIB has implemented rapid targeted products and partnership **programs for the purchase of agricultural machinery**. They have a simple procedure of formalization and a reduced loan price. In the framework of a memorandum with the Ministry of Agrarian Policy and Food of Ukraine, the bank participates in the **program of state compensation for agribusiness**. It launched a unique lending program for the purchase of Ukrainian tractors and agricultural machinery.

In 2019, the bank introduced a **chat bot** for corporate clients, where they can receive 24/7 all the necessary information, saving their precious time. In addition, together with partner - Opendabot

- the bank implemented the "**Checking counterparties**" service: Using it, individual entrepreneurs can monitor potential and existing business partners to make sure their business is secure. It is available free of charge to all users of PUMB Online for Entrepreneurs client-bank. In 2019, clients completed more than 500 audits.

Together with Liga: REPORT partners, the bank organized the sale for 1 hryvnia to its client who are entrepreneurs of licenses for use of the service which allows reporting to the tax office and other controlling bodies online. During the year, 317 licenses were acquired. As part of the **Currency Auction** service, a **loyalty program** was launched: clients are provided with an individual rate for buying/selling currency, which depends on the sum of all requests made by the client in the previous month. Increasing the turnover of buying and selling currency, entrepreneurs get a better rate than the previous one. Additionally, in 2019, the bank **integrated advice on legal, accounting and foreign trade issues** - which facilitates the life of the modern entrepreneur - into the personal account of the Internet banking.

FUIB also paid attention to the **support of medium-sized Ukrainian business**. It simplified procedures, improved service conditions, strengthened expert support for business.

At the end of 2019, the number of **clients of small, medium and large corporate businesses** serviced at FUIB amounted to **63.7 thousand**. The increase in small business compared to the previous year amounted to 6.7 thousand clients or +13.5%. The increase in medium and large business and state-owned enterprises was 8 clients or +0.1%.

In 2019, FUIB remained a **strategic partner of the Kyiv School of Economics (KSE)** which is one of the best schools in Central and Eastern Europe. FUIB supports the "**Talents from the Regions**" **educational program**, which provides 20 scholarships to study at the two-year Master's program in economic analysis at KSE for students from the regions, and also covers the costs of their stay in Kyiv.

Moreover, for the fourth year in the row, FUIB **supported the "My Career in Ukraine" project of the Development of Corporate Social Responsibility center and Career Hub**. Its goal is to show the young generation the possible career development path and to inspire them to make deliberate choice of the future profession. Over 1,200 essays from 23 regions of Ukraine were submitted to the competition. Tenth-graders from all over the country could share their views on professional future. The competition included 5 regional meetings with 250 finalists from all over Ukraine in Lviv, Kyiv, Zaporizhyzhia, Odesa, Kharkiv. The winners in the regions met with business representatives, heads of enterprises, and managers of the FUIB Regional Centers. 50 finalists of the national stage of the competition became participants of the National Conference on Career Planning, which was held on May 30 2019 in Kyiv. And on May 31, tenth-graders spent the day with top managers of companies, government officials and successful Ukrainians.

Financial literacy

As the level of **financial literacy** of the population in Ukraine is still low among the countries of the Organization for Economic Cooperation and Development, FUIB pays attention to educational communications in social networks, on television and in the press. Thus, the program "**FUIB – your financial guide online**" in the social networks includes training in the finance management, banking products, as well as financial instruments.



In branches of the bank, The **People's Banker magazine** is presented for the clients. It teaches how to use the bank quickly, simply and with the maximum benefit for a person and for their family. The magazine has more than 46,000 readers.

In Ukraine, in recent years there has been an increase in cases of external fraud with payment cards, especially fraud with the use of psychological techniques - social engineering. Therefore, the bank initiated the creation of a **special project on the Ain.ua portal about various types of fraud**. The purpose of the project is to protect and teach the Ukrainians how not to get on the hook to fraudsters. In the materials, you can get acquainted with popular fraudulent schemes and learn how to act correctly in various situations related to financial transactions. The project on Ain.ua had more than 25 thousand views and coverage of 48 thousand at the Ain.ua Facebook page.

For the third year in a row, FUIB participates in **Savings Day in Ukraine, initiated by NABU**. In October-November 2019, **160 educational meetings on financial literacy** were held at FUIB branches, in secondary and higher educational institutions, at enterprises and organizations in various cities: In total, 76 FUIB volunteers held 160 meetings in 36 cities with 8,000 Ukrainians. The goal of these events is to increase the awareness of Ukrainians of various age and social groups about the activities of banks, the use of banking products and services. During meetings with schoolchildren, students, pensioners, employees of enterprises and organizations, FUIB experts revealed a number of practical issues: how to manage finances - save, accumulate and increase; how to choose a healthy and a reliable bank for deposits; how to take a loan, so that the loan is not burdensome for the family budget; how to use the services via the Internet; how to protect oneself from online fraud; what to do when the ATM did not give out cash, etc.

“FUIB Bank” gaming station works for children in Kidlandia city of professions in Kyiv's RC Blockbuster. Here you can work as a bank manager, cashier and cash-in-transit courier. Children learn why a bank is needed, what are its main advantages and products in a simple form, with the help of cartoon characters. Each child can open an account with the bank, earn local currency and accumulate funds – open a deposit. FUIB in Kidlandia is exciting and informative. The Bank invests in financial literacy and vocational guidance for children.

In 2019, in the branches, FUIB continued to install children's corners where children can relax while parents are being served. Children's corners appeared in more than 100 branches. For children, a special **magazine on financial literacy named “Finance from A to Z”** and a **“Journey of a little Hroshyk” coloring book** were created.

Client-centered business model

The clients are the key value of FUIB. Each employee does everything possible to make the cooperation between the client and the bank easy and simple. For the convenience of clients, **self-service zones** with tablets and payment terminals where customers can carry out banking operations by themselves have been created in all branches of the FUIB network and there were **208 of them** at the end of the year. Bank cash desks now have the ability to withdraw cash from the card using contactless PayPass and PayWave technologies. **Free Wi-Fi** is provided in all branches. Additionally, for the comfort of clients who are entrepreneurs, the bank equips territorially remote cash desks and B@W points in their premises. In addition, the bank creates in the branches **24/7 zones with round-the-clock access to banking services**: at the end of the year, these zones were organized in 101 branches. Also, FUIB introduced the **position of meeters and greeters** in 73 departments: they meet clients, teach them how to use SSTs and Internet banking,



advise and help to orient in the branch. Following the NBU's requirement to facilitate access to the branches for population groups with impaired mobility, the bank installed ramps/lifts in 125 branches. Until January 1, 2023 all FUIB branches will be equipped with employee call buttons/ramps/lifting devices.

In 2019, the bank expanded its presence, including small towns, in various regions of Ukraine, by opening 27 new branches, including VIP center in the capital to serve clients of the premium segment.

The bank provides the possibility of obtaining consumer lending in small cities, helping to improve the welfare of the population. In 2019, at **750 points of express sales** of the bank, it was possible to get financial advice, as well as to get loans issued for goods, cash loans and credit cards.

Also in 2019, in **more than 2,000 partner stores**, including online stores, in 248 settlements of Ukraine, FUIB provided **an opportunity to obtain a consumer loan**. Bank employees not only offered to obtain bank products, but also taught remote financial management - the use of Internet and mobile banking, and banking in instant messengers. FUIB together with retailer partners made clients' purchases more accessible thanks to interesting joint promotions, as well as the possibility of obtaining installments when paying for goods with a credit card.

At the end of 2019, FUIB served **more than 1.4 million active private clients**. Over the year, the clients' base increased by 11%. The most popular product of the bank was the credit card "vseMOZHU". By the end of 2019, the number of its users was over 600,000.

The number of **users of digital channels** has increased significantly: Internet and mobile banking, Viber-bot. The remote self-service channel was actively used by 507,993 clients. For the year, the increase was +127%. 75% of active transactors used the mobile application.

In **the PUMB Online mobile application**, the basic functions are implemented which allow clients to manage their finances independently from anywhere in the world 24/7 without contacting the call center or a branch. PUMB Online mobile application and PUMB Internet Banking are recognized as one of the best in Ukraine by the **PaySpace Magazine Awards 2019** annual award.

Banking in Telegram and Viber messengers allows the client to complete the credit product service cycle on their own. Also through banking in instant messengers it is possible to find out the current exchange rate and replenish the mobile phone account, as well as make out an electronic car insurance policy.

During 2019, 30,408 **pensioners chose FUIB to service their pension accounts**, and acquired Sotsialnyi and VseKARTA packages for social payments. When establishing an account in the bank, pensioners do not need to go to the Pension Fund of Ukraine, employees of the bank independently submit an application for transfer of the pension to FUIB. Pensioners can withdraw money from the card for free at any ATM throughout Ukraine. The bank has created special loan programs for pensioners. In addition, the bank grants 8% per annum on the balance of over one thousand hryvnia, which is the best offer for pensioners in the market. Also for recipients of payments from the Pension Fund of Ukraine is provided 3% cash back for purchases in pharmacies.



Partnership with Private Deposit Guarantee Fund

In 2019, FUIB continued to **actively cooperate with the Private Deposit Guarantee Fund**. In 2019, FUIB paid compensation to 1,331 clients of insolvent banks for the total amount of 77.3 million UAH from the funds received from Private Deposit Guarantee Fund. 320 of them decided to continue their cooperation with FUIB and became its clients.

In 2019, FUIB paid more than 128 million UAH contributions to Private Deposit Guarantee Fund.

Data security

More than 10 years ago, FUIB implemented the **Information Security Management System** based on the ISO 27001/27002 standard. For 2019, all attacks were blocked without any loss to the bank and its clients.

To **counteract the leakage of confidential information**, FUIB has a role model of access based on the principle of minimum required privileges. This allows each bank employee to be provided with access to only the necessary information. FUIB has also been using Data Loss Prevention (DLP) systems for many years to control information leakage across the organization's perimeter.

In order to **counteract bank card fraud**, a special line of direct communication with security specialists was created at FUIB's call center. The FUIB Security Department provides prompt support and effective assistance to clients: it blocks a card or an account, informs other banks about a fraud attempt, etc. For 2019, FUIB security experts saved **more than 45 million UAH for clients**.

Additionally, the Bank has developed a **fraud protection program**, verification of transactions for possible fraud. For safe use of Internet banking, the algorithm of detection of fraudulent transactions and limits for card transactions were introduced.

Risk management

FUIB has an effective risk management system that meets the requirements of the National Bank of Ukraine. The bank **manages not only the risks inherent in banking, but also social and environmental risks** by adhering to the three lines of defense. The first line of defense is the business and support units of the bank. They are responsible for identifying and assessing risks, applying management measures and reporting on them. Risk management and compliance divisions are on the second line. On the third line, the Internal Audit Department assesses the effectiveness of security risk management systems, of the first and second defense levels, and the effectiveness of the internal control system.

3 lines of defense provide:

- **Acceptance of risks.** The Bank's structural units prepare and carry out banking operations, are involved in the process of risk identification, assessment and monitoring, fulfill the requirements of internal regulations on risk management, and also take into account the level of risk in the preparation of operations.



- **Risk management.** Risk management and compliance develop risk management mechanisms, methodology, assess and monitor the level of risk, prepare risk reporting, carry out risk aggregation, calculate the amount of requirements for total capital.
- **Internal audit.** It makes an independent assessment of the quality of current risk management processes, identifies irregularities and makes suggestions for improving the management system.

Client experience

FUIB **studies customer satisfaction** through various tools: external studies, *Secret Buyer* program, internal specialized surveys, complaints and suggestions. Thus, the bank has the most complete information on the feedbacks and behavior of clients when interacting with the bank.

In 2019, the Bank paid particular attention to **work with complaints and suggestions from clients**. During the year, it made changes to the process of considering citizens' appeals.

For the ninth year in a row, FUIB implements the **Secret Buyer program**, which helps to evaluate the quality of service at points of contact with customers: compliance with the standards of client service, the level of employee's knowledge of the Bank's procedures and products; understand customer expectations and their relationship with existing services and conditions. In 2019, a number of atypical assessments were conducted to identify the behavior of employees in difficult situations, the results of which revealed areas of development of the bank and its team.

In addition to the traditional audits, FUIB conducts **annual audits on the compliance of the departments' appearance**: PTX/ATM workability, availability of waiting rooms, relevance of promotional materials, cleanliness of premises, compliance with corporate style by employees. In general, the checks showed that the level of service that customers receive regardless of the point of contact is high.

In 2019, the Bank strengthened its focus on **studying customer satisfaction** by expanding its staff, conducting more external and internal specialized surveys and research. Thanks to the collected and analyzed information, the bank is able to better understand its clients, their level of satisfaction, expectations and the problems they face. The tests have made it possible to significantly facilitate and simplify the **customer journey** at various stages of interaction with banking products.

FUIB aims to use a **human-centric approach to develop new services and redesign existing ones**. We view the bank's products as a fragment of a client's journey, in which a person solves his or her daily life issues, including with the help of FUIB. Such approach gives the understanding how to create a product that will be useful and understandable for clients in the channels that are most convenient for them. Thus, with the help of this approach, in 2019, the bank developed and released anew VseKARTA debit card, as well as designed a new convenient process for issuing debit cards to receive salary.

The prototypes of the new features in the Bank's Digital Services are undergoing special testing with the users before development, to immediately identify possible inconveniences for the client and prevent them even before the development. For such testing, the bank develops its **own Client Laboratory**, where it quickly and conveniently conducted more than 20 studies with users of its services in 2019.

The bank uses **design thinking** to improve internal processes. Thus, in 2019, to become an even more comfortable place of work, the bank worked on the design of principles and process of



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internal horizontal transitions for those employees of the bank who seek to develop in other FUIB divisions.

In 2019, FUIB investments
**into improvement of the client
experience**
amounted to
more than 8.1 million UAH



PRINCIPLES OF LABOR RELATIONS

Principle 3: Businesses should support the freedom of association and real recognition of the right to conclude collective agreements.

Principle 4: Businesses should stand for the elimination of all forms of forced and compulsory labor.

Principle 5: Businesses should stand for the complete eradication of child labor.

Principle 6: Businesses should stand for the elimination of discrimination in the field of employment and occupation.

Policy

FUIB is a responsible employer. During 2019, FUIB **provided new jobs to 2,756 Ukrainians**. At the end of 2019, **7,485 people were employed** in the bank. FUIB employees include economists and financiers, people of intellectual and creative professions, people who work in offices, branches, sales outlets. Employees are our bank's main asset, the cornerstone of sustainable development of the financial institution.

In the field of labor relations FUIB adheres to the Constitution of Ukraine, current legislation of Ukraine and supports the provisions of International Labor Organization Declaration on fundamental Principles and Rights at Work, adopted in 1998.

FUIB adheres to the high standards in the provision of decent and safe working conditions for employees and development of their professional skills.

The First Ukrainian **carries out its activities, according to the principles of conscientious working practices and respect for human rights:**

- observance and respect for the rights of employees.
- observance of the current employment legislation of Ukraine.
- provision of decent working conditions, competitive wages and social protection of employees.
- development of the intellectual potential of employees.

It is recorded in the **Code of Corporate Ethics of FUIB** that absolutely all bank employees shall observe and respect human rights and freedoms without any discrimination, regardless of gender, race, nationality, language, age, place of residence, religion and political beliefs. FUIB does not use child labor.

Occupational safety and health management system was formed and operates in the First Ukrainian in accordance with the legislation of Ukraine. Internal regulatory documents on occupational safety and health (provisions and instructions) were developed and approved; according to the order, persons responsible for the fulfillment of occupational safety and health requirements were assigned at the head office and at regional centers.

General management of the occupational safety and health management system is carried out by the Deputy Chairman of the Board in charge of this kind of activities. For the organization of legal, organizational and technical, sanitary and hygienic, medical and preventive measures aimed at preventing accidents, occupational diseases and accidents in labor process, Labor protection sector was created in FUIB as a part of the Bank Activities Management Department.

In addition, the following was developed and implemented in the bank: Procedure for search and selection of personnel, Staff training policy and other procedures, which define approaches to search, motivation and training of employees.

Implementation

A **Collective agreement** is in effect in the Bank, where provisions on working conditions and wages, social benefits and guarantees are formulated. The Collective agreement guarantees the protection of employees' rights and interests. All employees have equal rights and opportunities regardless of gender, race, age, place of residence, religion and political beliefs. All amendments to the collective agreement are discussed by the Staff Council with employees and are adopted at the staff meeting.

At the end of 2019, 5,498 women and 2,120 men worked in the bank. FUIB employs 445 (56%) female managers, and 343 (44%) male managers. The top management of the bank includes 35 men (62%) and 21 women (38%). The Board of the Bank consists of 9 people, 2 of them are women (22%).

Our bank employs 326 people with disability, 905 employees are on maternity leaves. Currently 2,896 young people under 35 and 3,313 people aged over 35 work at FUIB. In 2019, the bank hired 821 young specialists who did not have any work experience at the time of employment.

The Bank has an **employee insurance program**, in accordance with which, in 2019 2,990 employees (27%) were insured under the voluntary medical insurance program, and 400 colleagues were provided with accident insurance.

Labor protection

In 2019, FUIB has traditionally invested in **creating safe, healthy and comfortable working conditions**. For employees, filtrated drinking water is purchased, and filters for water purification are installed in the dining rooms. Medical supplies are purchased and distributed for all structural subdivisions of the bank for prevention of colds and for provision of first medical aid, the transport of the bank is equipped with first aid kits.

In 2019, the instructions for labor protection, expertise of the state of labor protection and safety during the performance of high-risk works, operation of high-risk equipment were updated, and permits were obtained from State Service of Labor. The Bank has carried out safety tests of stairs, laboratory tests of workplaces for compliance with the microclimate, electromagnetic radiation of monitors, noise and dust levels, severity and intensity of work, as well as certification of workplaces for employees working with equipment.

Training sessions on safe evacuation were conducted with employees of the main office for the case of emergencies.

For uninsured colleagues, a fluorographic examination was organized. There was preliminary and periodic medical care of workers under the age of 21, drivers, cash collector drivers, electrical personnel and employees working on big heights.

Drivers and cash-in-transit drivers underwent daily pre-trip medical examination, and cars had daily technical maintenance before departure. The necessary categories of employees are provided with personal protective equipment, they are instructed and trained.

In 2019, 2 accidents were investigated, 1 of them was classified as industrial. 166 accidents which were not connected with work have been investigated and processed.

Employees of the Labor protection sector permanently work and interact with state regulatory authorities in the field of labor protection, fire safety, ecology and the social insurance fund.

In 2019, FUIB investments
**in employees' occupational health
and safety**
amounted to
more than **7.1 million UAH**

Developing and training staff

In 2019, the **salaries** of the 5 865 employees of the bank **were revised**. The salary revision were carried out taking due consideration of the personal effectiveness and efficiency of each employee, as well as the market level of salaries. The salary in the bank **increased by** an average of **15%** during the year.

In 2019, FUIB used **over 40 motivation systems** which foresee payment of operational bonuses to employees of various verticals based on the results of work.

There are **career development programs** for different categories of personnel in the First Ukrainian. In 2019, 2,359 people were promoted.

FUIB employees are provided with **all types of leave in accordance with the current labor legislation**. For the period of any leave, the employee's position and salary are retained.

Development of the personnel is one of the main of bank's strategic directions. In 2019, the specialists of FUIB's training units continued to use a variety of tools for education of their colleagues – trainings and seminars, courses and tests, microteaching with comics, infographics, flow charts, business games and online platforms.

About **600 employees** attended **500 external seminars, trainings and conferences**. Last year, the distance learning platform through which 7,500 colleagues were trained was actively used.

In 2019, for the first time in the bank, the retail business started using **video tutorials** and posting them **on Workplace**. In video tutorials, coaches tell you how to work in programs, share basic lifehacks, and announce new functionality.

533 heads of various bank divisions improved their managerial competencies in **49 trainings of the School of Management Development Program for executives**, which in 2019 consisted of 7 modules. Executives deepened their knowledge in basic management functions, effective change and project management, motivation of themselves and their subordinates, feedback provision, and burnout prevention. Additionally, several internal conferences and **4 open trainings** were held for bank executives of different levels with the involvement of well-known Ukrainian and international speakers.

In 2019, the **Knowledge Sharing Program**, in which internal experts share their knowledge, was launched. The program allows to respond promptly to the needs of the bank's employees in knowledge, gives in-house experts the opportunity to realize themselves as coaches, to receive recognition and appreciation of colleagues. Workshops on working in Excel, payment reception organization, and training in service design were held.

“**The Institute of Internal Training**” continued to operate effectively in the bank. In 2019, it had **34 in-house trainers** for retail and corporate businesses who were actively providing training in different regions of Ukraine.

Within the framework of the **Happy Office** project, the Cultural Project lectures were held: in **9 lectures** it was talked about fashion photography and the art of understanding cinema. In 2019, there were **10 excursions**, which were attended by **576 bank employees**. **Yoga classes** were also held at all regional centers. There were intellectual battles for teams of employees in Kyiv. In total there were **5 games** in which 8-10 teams competed.

Investments of FUIB in development and training of employees in 2019 amounted to **over 29 million UAH**. In 2019, **5,600 employees attended 1,300 training events** and studied in **550 training programs**; this is more than **75% of all staff**. **More than 800 in-house trainings** were held; they were attended by about **5,000 bank employees**.

FUIB's investment
**in employees' development
and training**
in 2019 amounted to
more than 29 million UAH

FUIB as employer creates environment for evolving and opportunities for employees of different directions and levels of positions. [FUIB's Career Website](#) is a platform for communication with job seekers for various vacancies. FUIB takes care of its employees, regularly reviews salaries, and offers internal and external training. The bank holds a contest for the “**Best Employee of the Year**”, the winners of which go every year on an exciting trip abroad. In 2019, colleagues visited Lisbon. The Best Employee of the Year program has been expanded from 25 winners to 70. Additionally, for the 18 best employees from different business verticals, a trip to Bukovel was

organized within the Star Bonus program. Inspirational and team building projects “**Client is my inspiration**” and “**FUIB football tournament**” are being implemented for employees. In 2019, 16 teams took part in the tournament. 160 participants played in 40 matches. Employees' children participate in inter-corporate competitions “**We are the champions**”.

FUIB examines the experience of employees at the bank. ENPS indicator - staff loyalty level - **increased by 12%** compared to 2018. Through regular surveys, the bank received feedback from its employees. It worked on improving internal training, upgrading working conditions, and reducing workload. **FUIB's investments in motivational and team-building programs and projects** for employees amounted to over 12.7 million UAH.

FUIB's investment
**into motivational and team-
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Corporate volunteering

In 2019, the First Ukrainian International Bank was actively developing **corporate volunteering**. Our employees participated in environmental and social initiatives.

In the fall, the bank traditionally implemented an **environmental initiative** - it was ennobling, cleaning and planting green areas where it does business. Autumn clean-ups were held in 14 cities: Kyiv, Nikopol, Dniprorudnyi, Kamyanske, Lviv, Zaporizhzhia, Enerhodar, Mariupol, Kharkiv, Dnipro, Kropyvnytskyi, Kryvyi Rih, Novomoskovsk, Oleshky. 319 members of the FUIB team collected 3,992 kg of trash, planted 3,175 trees and shrubs.

200 FUIB volunteers participated in a large-scale Ukrainian sports and charity project - **Chestnut Run**. On May 26, 2019, for the sake of saving small hearts, FUIB's team ran through the central streets of the capital. All funds collected within the framework of the project were transferred to the Research and Practical Medical Center for Pediatric Cardiology and Cardiac Surgery of the Ukrainian Ministry of Health.

On September 21, **the Second Charity Race was held in Odesa** on the initiative of the Beams of Happiness International Charitable Foundation. The FUIB team of 12 volunteers participated in the race, the purpose of which was to raise funds for the purchase of medical equipment - a modern pulse pump for the Odesa Regional Clinical Children's Hospital.

FUIB took part in the **Donor Day** for the fifth year in a row. Blood was donated in the following 8 cities: Kyiv, Kharkiv, Mariupol, Odesa, Rivne, Zaporizhzhia, Dnipro and Chernivtsi. 149 FUIB team members donated 67 liters of blood. One blood unit of 450 ml saves three lives. The blood

was primarily transferred to the pediatric departments of oncology centers and children's hospitals. The bank's team has helped more than 445 children.

The fourth year in the row, FUIB participates in the **Lots of Socks campaign**. On March 21, our colleagues expressed their support for people with Down syndrome. The action took place in 6 offices of FUIB in Kyiv. About 800 FUIB volunteers collected and donated financial aid of more than 53 thousand UAH to Down Syndrome CF. FUIB was among the TOP 3 companies that raised the most funds. They will be used for the activities of the Center for early development and implementation of programs aimed at the development of children with the Down syndrome, namely language development, psychological support and development, general correction of development (classes with a special education teacher), physical development (classes with a kinesiologist) for children with the Down syndrome.

On December 3, on **All-Ukrainian Good Deeds Day**, our colleagues held book fairs and raised funds. More than 1500 members of the FUIB team took part in the #ShchedryiVivtorok [#Giving Tuesday] event. All units and branches in Kyiv and in the regions have joined it. The bank team collected more than 153 thousand UAH. All the funds were transferred to Tabletochky CF, which deals with more than 400 cancer children every month.

The Board of the bank supports volunteer initiatives of employees by financing organizational measures for their implementation: providing premises, transporting employees, purchasing auxiliary materials, etc.

Bank investment
in support of volunteer projects
in 2019 amounted to
over 201.8 thousand UAH



ECOLOGICAL PRINCIPLES

Principle 7: Businesses should support the approach to environmental issues, which is based on the precautionary principle.

Principle 8: Businesses should undertake initiatives aimed at the increase of responsibility for the state of environment.

Principle 9: Businesses should promote the development and distribution of environmentally friendly technologies.

Policy

Efficient use of natural resources and reduction of environmental impact are important conditions for successful business development and decent life. We strive to use electricity, water, paper rationally and to minimize the environmental impact of our business.

FUIB complies with national legislation in the field of environmental protection. The bank pays much attention to the development of ecological culture among bank employees, partners, and clients.

Implementation

When implementing innovative technologies into business processes and customer service, FUIB **supports “green” standards** and makes its contribution to the preservation of the environment.

Not only are **self-service systems in the bank** convenient for customers and profitable for business, but they are also beneficial to the environment. FUIB provides clients with the possibility to be served remotely in Internet and mobile banking, in messengers and in self-service terminals. This is a significant economy of natural resources and energy that would be required for the operation organization of the branches. In 2019, remote self-service channels were actively used by more than 507.9 thousand FUIB's clients.

Every day FUIB employees make efforts to preserve the environment:

- apply **principles of the “Green Office”**: save energy resources, paper, optimally use the equipment and procedures for electronic document management, collect waste paper;
- participate in environmental initiatives.

In 2019, FUIB continued its work on **energy preservation**. The following was carried out in the main office: replacement of traditional illuminants with energy-saving ones (LED); insulation of premises and sealing of windows, doors and roof; heat regulation equipment was installed in the existing heating appliances; heating surfaces were replaced with the heat/coolant supply systems for office space heating/cooling. However, the expansion of the headquarters, the increase in the total number of workplaces and electricity tariffs led to an increase in energy consumption and overall cost. In the future, the measures used will allow us to save a lot and to reduce consumption.

For the year 2019, the bank **transferred over 27 tons of paper** for recycling. FUIB **handed over 0.8 tons** of hazardous waste and over 2.7 tons of plastic bank cards for utilization.



ANTI-CORRUPTION

Principle 10. Businesses should stand against all forms of corruption, including extortion and bribery.

Policy

In 2019, our bank adopted a new version of the **Code of Corporate Ethics of FUIB**, where the best practices in the field of corporate culture and ethics, regulatory requirements of the National Bank of Ukraine are taken into account. The Code defines the fundamental principles of doing business. One of the declared principles is “the rejection of bribery and combating corruption”. All the principles, requirements and standards of the Code of Corporate Ethics are compulsory for all bank employees.

Anti-monopoly Compliance Policy, the main purpose of which is to prevent the occurrence of violations in the field of competition law on the part of responsible divisions of the bank, and the Procedure for the provision of control over the use of protected information, which promotes preservation of sensitive data, which were approved in the bank in 2014, were updated in 2017 they were.

In 2016, FUIB adopted the “**Anti-Corruption Program of JSC FUIB**” and in 2019, it improved it. The Anti-Corruption Program establishes a set of rules, standards and procedures for identifying, counteracting and preventing corruption and is applied in all areas of the bank's activities.

The Compliance Control Division elaborated and implemented “Regulation on the implementation of control over compliance with the requirements of Ukrainian legislation and other mandatory requirements in JSC FUIB” which describes the mechanisms for monitoring compliance with the requirements of the law in the bank.

A **transparent system of corporate management** has been implemented in FUIB. In 2019, FUIB did not make findings of the facts of prosecution of employees in connection with corruption.

Implementation

Following the recommendation of the UN Global Compact regarding the submission of reports about actions and initiatives that have been taken to combat corruption in accordance with the two levels of responsibility (basic reporting elements and desired reporting elements) FUIB has chosen to report by basic reporting elements (B1-B7).

Reporting Element B1: Public statements to fight corruption

Rejection of bribery and fight against corruption is one of the fundamental principles of doing business in FUIB, which is recorded in the Code of Corporate Ethics of the bank. FUIB opposes any attempts of bribery and corruption in order to get additional competitive advantages. The Bank rigorously observes the rules for the selection of suppliers without giving unreasoned preference to anyone of them.



Reporting Element B2: Commitment to be in compliance with relevant laws

One of the principles of the Code of Corporate Ethics of FUIB is the **legitimacy and supremacy of law**. The bank carries out its professional activities on the basis of rigorous observance of the Constitution of Ukraine, current legislation of Ukraine, international legal standards, regulations of the National Bank of Ukraine and internal bank documents.

The anti-corruption program of FUIB was developed in accordance with the Constitution of Ukraine, the Law of Ukraine “On Counteracting Corruption” and other anti-corruption legislation.

Compliance function is in effect in our bank, that is, independent activities within the framework of the internal control system, providing risk management of regulatory sanctions, financial losses, reputational losses resulting from the non-compliance with legislative regulations, provisions of internal documents, standards of fair competition, conflicts of interest, non-compliance with the requirements of corporate ethics.

In 2019, the bank implemented a set of measures aimed at monitoring compliance with the requirements, managing risks, and countering the legalization of criminally obtained funds, funds for the financing of terrorism and the proliferation of weapons of mass destruction. Thus, the bank was finalizing software systems, improving the mechanisms for identifying and preventing violations of legal requirements, both by employees and other stakeholders of the bank. In the field of ensuring consumer protection requirements, a mechanism for assessing clients and employee satisfaction is in place at the bank - NPS\еNPS, which provides, among other things, a proactive response to negative factors in the bank’s activities.

Reporting Element B3: Implementation of the commitment to anti-corruption

Regulatory document is in effect in FUIB, which is aimed at preventing conflicts of interest and violations related to the procurements from outside suppliers – **a procedure was adopted for the selection of contractors, which provides transparency and openness of procurements**. Conditions and results of tenders and competitions are published on the corporate portal. Tender Commission, which selects suppliers on the basis of tender documentation provided by tender participants, was created in FUIB. Internal requirements document regulating the work of the Tender Commission, the procurement procedures and the selection of suppliers are being updated constantly. The Board of the Bank approved the Regulation “On the Third Parties Risk Management System”.

“**Procedure for declaration of external activities of the personnel**” functioning in the bank since 2012 was updated in 2019. It is established there that employees shall necessarily inform the bank about their external activities (founders, owners, shareholders, top managers of other companies). This information is analyzed and it is determined whether or not conflict of interest exists between the employee, the bank, its customers and counterparties.

Furthermore, the “**Procedure for delivery and receipt of gifts and invitations**” that had been in effect in the bank since 2012, was updated in 2019.

In 2019, among all complaints received by the Trust Line, only one contained information on potential corruption actions of the bank's employees, but the results of the investigation did not confirm the facts.



Regulations of anti-monopoly processes and interactions in the SCM businesses has been acting in the bank since 2015.

Reporting Element B4: Support by the organization's leadership for anti-corruption

FUIB's leadership shares ethical principles and management approaches recorded in corporate documents and participates in the improvement of internal regulations.

Ethics and Business Conduct Committee, which is comprised of the top managers of the bank, was created and operates in FUIB. Chair of the Committee is the Director of Human Resources. In 2019, the version of the "Regulations on the Committee for Ethics and Business Conduct of JSC FUIB" was revised. The main objective of the Committee is to ensure the implementation in FUIB of uniform standards and principles of the SCM businesses in the field of corporate ethics and business conduct.

Scope of duties of the Committee includes:

- reaction to the appeals concerning violations and control over the compliance with the Code requirements;
- development of recommendations to improve bank's business ethics;
- organization of monitoring of the impact of business ethics standards on the corporate culture of FUIB.

An **effective system of corporate management** is in effect in FUIB. It is based on the balance of interests of all interested parties, relationships between the shareholders and third parties, openness of doing business and information transparency, equality and objectivity in decision making.

The Supervisory Board and the Board support policy that rejects bribery and corruption and call on all staff to act in the interests of the bank, its owners (shareholders), clients and society, as well as to safeguard the trusted resources, prevent abuse of rights and powers. The suspected bribery investigation is conducted regardless of the level of risk involved, the position/office of the employee or the level of relationship with FUIB.

In accordance with the recommendations of the Basel Committee on Banking Supervision, the Compliance Control Department (Compliance Control Division since 2016) was formed in the bank in 2011. It ensures the performance of the compliance function and reports to the Board and the Supervisory Board of the bank, whereby a high level of management involvement is ensured.

During 2019, FUIB implemented changes to the internal control systems, risk management systems (including compliance risks) in accordance with the current legal requirements. Reports on the enacting individual stages of requirements' implementation concerning the risk management system are submitted to the National Bank of Ukraine in due time.

Reporting Element B5: Provision of information and training employees in anti-corruption principles and standards of conduct

In order to inform employees about the ethical principles and implemented instruments to fight corruption, FUIB uses a **variety of communication tools**:

- informing through internal publications: intranet portal and Workplace;



- placement of documents for public access in the electronic document management system.

All bank employees undergo **training “Compliance and compliance function in the JSC “FUIB”**. This training course contains detailed information concerning the current procedures in the field of compliance control, including with regard to fighting corruption. In 2019, the electronic compliance course was updated, and over 90% of the banks personnel took it.

Reporting Element B6: Internal processes providing the sequence of actions to fight corruption

The following internal processes are implemented in FUIB to provide the compliance with corporate ethics and prevention of corruption:

- **Trust Line.** A single “Trust Line” has been working in FUIB and in all other companies of the SCM since 2013. It helps to react promptly and efficiently to violations of corporate ethics principles, abuses, machinations and corruption. Employees, suppliers and partners can call the Trust Line and report violations they come across when working with the SCM companies.
- **Compliance function.** Compliance Control Division, responsible for ensuring the performance of the compliance function, was created in the bank.
- **Financial and economic security.** A special division, which is involved, among other things, in detecting corruption and counteracting it, operates within the framework of bank's Security Department.
- **Operational risk management system.** A Risk Management Policy and Operational Risk Management System are enacted at the Bank. In it, risk officers (employees assigned by the Order in each FUIB subdivision or branch) on an ongoing basis provide the fixation of information about the facts of operational and compliance risk realization, including revealed facts of corruption, fraud in all its manifestations, deliberate actions by staff or third parties. According to the information obtained, the Security Department is investigating and developing measures to prevent the recurrence of similar facts in the future.

In addition, FUIB has implemented **a zero fraud tolerance policy**.

The Supervisory Board and the Board support a zero tolerance policy against fraud and call on all staff to act in the interests of the bank, its owners (shareholders), clients and society, as well as to safeguard the trusted resources, prevent abuse of rights and powers. The fraud/suspected fraud investigation is conducted regardless of the level of risk involved, the position/office of the employee or the contractor's relationship with FUIB.

Reporting Element B7: Monitoring and improvement processes

FUIB pays much attention to the monitoring and improvement of anti-corruption processes and programs.

Compliance Control Division, as well as other divisions of the bank involved in the process of fighting the manifestations of corruption, regularly report to the Management Board and the Supervisory Board of the bank on the results of work.

Effectiveness of anti-corruption processes is monitored by analyzing the statistics of messages received by the Bank from various sources.



Працюємо
для Вас

Bank employees involved in the anti-corruption process regularly improve their professional skills by participating in training events and specialist conferences.