



BELGAZPROMBANK
QUESTIONNAIRE FOR FINANCIAL INSTITUTIONS

1. General information:

1.1. Financial institution full name (in one of the state languages):	Совместное белорусско-российское открытое акционерное общество «Белгазпромбанк»
1.2. Financial institution abbreviated name (in one of the state languages):	ОАО «Белгазпромбанк»
1.3. Financial institution full and abbreviated name (in foreign language according to the constitutive documents):	Belorussian-Russian Belgazprombank Joint Stock / Belgazprombank
1.4. Legal form:	Open Joint Stock
1.5. Registration number, date and place (country and city) of registration, name of registration authority:	Registered on 19.08.1991 under No.16 by the National Bank of the Republic of Belarus in Minsk, Republic of Belarus
1.6. Bank Identification Code (other similar unique identification indication):	OLMPBY2X
1.7. Taxpayer identification number (other similar unique identification indication) (if any):	100429079
1.8. Number, date and expiration date of banking license, name of licensing authority:	Banking License No.8 issued by the National Bank of the Republic of Belarus on 23 February 2024, no expiration date
1.9. Location (legal address):	60/2 Pritytsky Str., 220121 Minsk, Republic of Belarus
1.10. Physical location (if different from the legal address):	Matches the legal address
1.11. Phone number/fax number:	Tel. + 375 (17) 218 36 55; Fax: + 375 (17) 354 45 25
1.12. E-mail:	Financial Institutions related issues: Tarasevich Oksana: mihalyuk@bgpb.by, fi@bgpb.by
1.13. Web-site (if any):	www.belgazprombank.by
1.14. Telex:	252104 OLIMP BY
1.15. SWIFT:	OLMPBY2X
1.16. Reuters:	No
1.17. Bloomberg (if any):	No
1.18. LEI-code	549300V70RZ0HZW2DL27
1.19. Rating assigned by international rating agencies:	Expert RA “byAA+” on the national scale of the Republic of Belarus “ruBBB+” on the national scale of the Russian Federation
1.20. Name of your external auditor (auditor – individual entrepreneur) carrying out the external audit of financial and economic activity, date of the recent audit report, the possibility of submitting the recent audit report:	LLC «KEPT», the recent audit report dated of 27 February 2024 Please see financial statements and audit report for the year ended 31 December 2023 on the bank's official website at: https://belgazprombank.by/en/investors-relations/financial-results/
1.21. Name and location of supervision authority of the financial institution country of residence, frequency of supervision activities:	National Bank of the Republic of Belarus located at 20 Nezavisimosty Ave., 220008 Minsk, Belarus

	<p>In accordance with the current legislation the frequency of inspections of banks is determined by the supervision authority independently.</p> <p>As a rule, inspection of Belgazprombank is carried out once every 36 months.</p> <p>In other cases, stipulated by the legislation an unscheduled check may be undertaken.</p>
<p>1.22. The history of financial institution (with indication of reorganization/ acquisition/ merger/ change of name), business reputation, specialization according to banking products, information about the market sector and competition, changes in business profile:</p>	<p>Established: 1990</p> <p>The previous names of the Bank:</p> <p>"Ekorazvitie" Commercial Bank (from 27 September 1990 to 19 August 1991);</p> <p>"Ekorazvitie" Minsk Commercial Bank (from 19 August 1991 to 19 November 1992);</p> <p>"Ekorazvitie" Joint Stock Commercial Bank (from 19 November 1992 to 20 October 1993);</p> <p>"Olymp" Open Joint Stock (from 20 October 1993 to 28 November 1997);</p> <p>Belorussian-Russian Belgazprombank Joint Stock (abbreviated name – Belgazprombank) (from 28 November 1997 to date).</p> <p>Belgazprombank is a large non-state-owned bank in Belarus. As of 01.01.2024, according to the NFRS, the bank ranks 8th in the banking system of the Republic of Belarus in terms of assets, 5th in profits and 6th in terms of regulatory capital. In accordance with IFRS reporting for 2023, the Bank's assets amounted to BYN 4,895.760 million (equivalent to USD 1.5 billion), regulatory capital - BYN 1 092 439 thousand (equivalent to USD 344 million). The Bank is a systemically important bank of the Republic of Belarus, specializing in servicing the segment of small and medium-sized businesses (hereinafter referred to as SMEs). As of January 1, 2024, the bank ranked 5th in terms of the volume of credit debt of companies in the SME segment (employment up to 250 people) with a market share of 6.2%.</p> <p>Belgazprombank improves on a constant basis the quality of customer services and focuses on its contribution towards creating the effective middle class in the Republic of Belarus within a market economy. The Bank has a comprehensive experience of cooperation with international financial institutions and development banks in the framework of MSME financial support and Trade Finance projects.</p> <p>The bank has regularly won "The Best Entrepreneur of the year" award in the nomination "The Best bank for providing services to entrepreneurs". During nine years of existence of the program of financial support to MSME administered by JSC "Development Bank of the Republic of Belarus" Belgazprombank was recognized as one of the leading partners in providing support to small and medium-sized businesses (in 2015-2020, 2022, 2023).</p> <p>Belgazprombank is an issuer of cards of the 3 leading international payment systems: VISA, Mastercard and UPI.</p> <p>Information about the Bank is published in the SWIFT KYC Registry. More information about the business reputation of the Bank, its specialization, market sector, changes in the character of its activity is available on the Bank's official website at www.belgazprombank.by.</p>
<p>1.23. Information about the presence and number of separate affiliates of financial institution:</p>	<p>The information about the regional network is available on the Bank's official website at http://belgazprombank.by/about/otdelenija_i_kassi/ (the Russian language version only available)</p>

1.24. If the financial institution is a member of a bank group (bank holding) please provide the information about the name of such a bank group (bank holding):	Belgazprombank is not a member of a bank group (bank holding) for the purposes set forth by this questionnaire.
1.25. Business activities of financial institution:	Banking activities in accordance with the banking license No. 8 dated of 23 February 2024
1.26. FATCA: GIIN (Global Intermediary Identification Number): FATCA Status:	MHN9FB.99999.SL.112 Reporting Model 1 FFI
1.27. Number of employees of financial institution:	1591 as of 1 February 2024

2. Information about authorized officials and managing authorities of financial institution:

2.1. Surname, name, patronymic (if any) of the CEO:	Patapava Iryna
2.2. Surname, name, patronymic (if any) of the Chief Accountant:	Samusevich Natallia
2.3. Surname, name, patronymic (if any) of other authorized officials who are entitled to act on behalf of the bank:	Antonava Iryna, Deputy Chairman of the Management Board Vojdaev Aleksandre, Deputy Chairman of the Management Board Kiryanau Kanstantsin, Deputy Chairman of the Management Board Kandratovich Leanid, Deputy Chairman of the Management Board Kirkevich Dzmitry, Deputy Chairman of the Management Board Kashko Valiantsin, Deputy Chairman of the Management Board
2.4. Information about governing bodies:	
Name:	General Meeting of Shareholders of Belgazprombank Board of Directors of Belgazprombank Management Board of Belgazprombank
Location:	Authorized officials and managing authorities are present at the location of the financial institution.
Structure of governing bodies:	Board of Directors of Belgazprombank: Chairperson of the Board of Directors, Members of the Board of Directors Management Board of Belgazprombank: Chairman of the Management Board, Members of the Management Board
Composition:	
Surname, name, patronymic (if any) of individuals, who are the members of managing and executive authorities	Position of individuals who are the members of managing or executive authority
General Meeting of Shareholders of Belgazprombank:	
The information about the structure of shareholders is stated in clause 3.1	
Board of Directors of Belgazprombank:	
Sobol Alexander	Chairperson of the Board of Directors
Grishin Dmitry	Deputy Chairperson of the Board of Directors
Antony Elena	Member of the Board of Directors, Independent Director
Karankevich Viktor	State Representative
Kaznacheev Alexander	Member of the Board of Directors, Independent Director
Levin Kirill	Member of the Board of Directors, Independent Director

Meshkov Alexander	Member of the Board of Directors
Puzyrnikova Natalia	Member of the Board of Directors
Ryskin Vladimir	Member of the Board of Directors
Sadygov Famil	Member of the Board of Directors
Sukharnikova Maria	Member of the Board of Directors
Vasiliev Nikolay	Member of the Board of Directors
Vasiliev Vasiliy	Member of the Board of Directors
Management Board of Belgazprombank:	
Patapava Iryna	Chairman of the Management Board
Antonava Iryna	Deputy Chairman of the Management Board
Vojdaev Aleksandre	Deputy Chairman of the Management Board
Kiryanau Kanstantsin	Deputy Chairman of the Management Board
Kandratovich Leanid	Deputy Chairman of the Management Board
Kirkevich Dzmitry	Deputy Chairman of the Management Board
Kashko Valiantsin	Deputy Chairman of the Management Board

3. Information about shareholders and beneficial owners of financial institution:

3.1. Information about the financial institution's shareholders (participants) holding more than 10% of the voting shares (shares/stakes in share capital) of your financial institution:							
3.1.1. Information about shareholders (participants) – individuals/ individual entrepreneurs:							
Surname, Name, patronymic (if any)	Citizenship	Date and place of birth	Residence (registration) address	Identification document details (name, serial number, date of issuance and the issuing authority, expiration date, identification number (if available))	Taxpayer identification number (for individual entrepreneurs)	Share in capital, %	
The indicated shareholders (participants) are absent							
3.1.2. Information about shareholders (participants) – legal entities/financial institutions:							
Full name	Registration number, date of registration, name of registration authority	Location (legal address)	Taxpayer identification number (for residents of the Republic of Belarus) and (or) other identification number (for non-residents of the Republic of Belarus)	Share in capital, %			
Public Joint Stock Company Gazprom	Certificate of State Registration No. 022.726 issued by the Moscow Registration Chamber on 25 February 1993, OGRN 1027700070518	2/3 Lakhtinsky Avenue, Building 1, St. Petersburg, 197229, Russian Federation	7736050003	49,818%			
Gazprombank (Joint Stock Company)	Registration No. 354 issued by the Central Bank of the Russian Federation on 13 November 2001, OGRN 1027700167110	16 Nametkina St., Building 1, Moscow, 117420, Russian Federation	7744001497	49,818%			
3.1.3. Information about the financial institution's shareholders (participants) each of which holds less than 10% of shares (stakes) in your financial institution's share capital provided that the joint (common) ownership of such shareholders in the financial institution's share capital constitute more than 10% of shares (stakes). Please indicate the number of participants and their total share (in percentage) in the financial institution's share capital:							
Number of participants (approximate number is acceptable)				Total share of participants in share capital, % (rounded to the nearest tenth)			

The indicated shareholders (participants) are absent					
3.2. Information about beneficial owners ¹ (if impossible to determine a beneficial owner – the information about an individual serving as a sole executive authority or about an individual heading the collective executive body):					
Surname, Name, patronymic (if any)	Citizenship, date and place of birth	Residence (registration) address	Identification document details (name, serial number, date of issuance and the issuing authority, expiration date, identification number (if available))	Share in capital, % (possessing the shares in capital)	
Patapava Iryna, Chairman of the Management Board	Citizenship: Republic of Belarus; Date of birth: 10.06.1975; Place of birth: Republic of Belarus, Minsk	Available on request	Available on request	No share in capital	
3.3. Information whether the financial institution's shareholders and beneficial owners are shareholders (participants) of any other legal entities/financial institutions					
Full name (surname, name, patronymic (if any) or the legal name of shareholder, beneficial owner of the financial institution)	Status (shareholder, owner, beneficial owner) in any other legal entity/financial institution	Name of legal entity/financial institution	Location (legal address)	Taxpayer identification number (for residents of the Republic of Belarus) and (or) other identification number (for non-residents of the Republic of Belarus)	Surname, name, patronymic (if any) of CEO, Chief Accountant and (or) other authorized officials who are entitled to act on behalf of the legal entity/financial institution
Public Joint Stock Company Gazprom	Shareholder	https://www.gazprom.ru/			
Gazprombank (Joint Stock Company)	Shareholder	https://www.gazprombank.ru/			

4. Measures on prevention of money laundering, counteraction to financing of terrorism and financing of spread of weapons of mass destruction (AML/CFT):

4.1. ² Information about measures taken to prevent money laundering, terrorist financing and financing of spread of weapons of mass destruction. <i>If the answer is «no» to any question, additional information can be inserted in the field «Space for additional information»:</i>		
4.1.1. Basic measures on AML/CFT (general policies, practices and procedures):	<u>Yes</u>	<u>No</u>
4.1.1.1. Is AML/CFT program adopted by the Management Board or any other authority of the financial institution?	<input checked="" type="checkbox"/>	
4.1.1.2. Does the financial institution have AML/CFT program corresponding to the legislation and legal acts which includes the appointment of an authorized official (officer) responsible for coordinating and controlling AML/CFT regulations?	<input checked="" type="checkbox"/>	

¹ The beneficial owner is an individual who owns the property of the client or holds at least 10 percent of the shares (share interest in the authorized capital, unit in property) of the client, or ultimately has the right or opportunity directly or indirectly (through third parties) to give instructions binding on the client, influence its decisions or otherwise control its actions.

² In paragraph 4.1. of this questionnaire the following definitions can be used interchangeably: policies, program, regulations, rules, practice, procedure, measure.

4.1.1.3. Has the financial institution established policies regulating the order of prevention, detection and reporting of information about suspicious transactions?	<input checked="" type="checkbox"/>	
4.1.1.4. Does the financial institution have an internal audit department or other independent third party that assesses AML/CFT measures on a regular basis in addition to inspections conducted by the state regulatory authorities?	<input checked="" type="checkbox"/>	
4.1.1.5. Does the financial institution have policies prohibiting accounts/relations with «shell-banks»? (<i>«Shell-bank» is a bank which has not physical presence in the place of registration and is not a member of a banking group</i>)	<input checked="" type="checkbox"/>	
4.1.1.6. Does the financial institution have policies to ensure that the financial institution does not carry out transactions with «shell-banks» or on behalf of «shell-banks» through its accounts or products?	<input checked="" type="checkbox"/>	
4.1.1.7. Does the financial institution have policies covering relations with politically exposed persons (PEPs), their families or close associates?	<input checked="" type="checkbox"/>	
4.1.1.8. Does the financial institution have record retention procedures in place that comply with the current legislation?	<input checked="" type="checkbox"/>	
4.1.1.9. Are the financial institution's AML/CFT policies and practices applied to all branches and subsidiaries both in the country of residence and outside?	<input checked="" type="checkbox"/>	
4.1.2. Risk assessment:		<u>Yes</u> <u>No</u>
4.1.2.1. Does the financial institution have risk assessment of its customers and their transactions?	<input checked="" type="checkbox"/>	
4.1.2.2. Does the financial institution determine the respective level of enhanced due diligence for customers and their transactions that are supposed to be associated with a heightened risk of illicit activities within or through the financial institution?	<input checked="" type="checkbox"/>	
4.1.3. «Know your customer». Due Diligence and Enhanced Due Diligence:		<u>Yes</u> <u>No</u>
4.1.3.1. Has the financial institution implemented identification procedures for those customers on whose behalf the financial institution maintains accounts and carries out transactions?	<input checked="" type="checkbox"/>	
4.1.3.2. Is the financial institution required to collect information about the activities of its customers?	<input checked="" type="checkbox"/>	
4.1.3.3. Does the financial institution assess the AML/CFT policies and practices of its customers?	<input checked="" type="checkbox"/>	
4.1.3.4. Does the financial institution have a process to review and, where appropriate, update customer information relating to high risk customer information?	<input checked="" type="checkbox"/>	
4.1.3.5. Does the financial institution have procedures in place to establish a record for each new customer taking into account their appropriate identification documents and «Know your customer»?	<input checked="" type="checkbox"/>	
4.1.3.6. Does the financial institution have procedures in place relating to assessment of customer-associated risks in order to understand the normal and expected transactions of its customers?	<input checked="" type="checkbox"/>	
4.1.4. Reportable transactions, prevention and revelation of transactions related to money laundering:		<u>Yes</u> <u>No</u>
4.1.4.1. Does the financial institution have policies and practices for the identification and reporting of transactions which are required to be reported to government authorities?	<input checked="" type="checkbox"/>	
4.1.4.2. If pursuant to the applicable laws cash transactions reporting is required, does the financial institution have procedures in place for revealing (determining) transactions structured to avoid such requirements?	<input checked="" type="checkbox"/>	
4.1.4.3. Does the financial institution monitor its customers and their transactions against lists of	<input checked="" type="checkbox"/>	

individuals, legal entities and countries issued by state/competent authorities?		
4.1.4.4. Does the financial institution have policies in place to ensure that it operates only with financial institutions having licenses to operate in the country of their registration?	<input checked="" type="checkbox"/>	
4.1.5. Transaction monitoring:	<u>Yes</u>	<u>No</u>
4.1.5.1. Does the financial institution have the program of monitoring of unusual or potentially suspicious activity that covers funds transfers and monetary instruments such as travelers checks, money orders and etc.?	<input checked="" type="checkbox"/>	
4.1.6. AML/CFT Training	<u>Yes</u>	<u>No</u>
4.1.6.1. Does the financial institution provide AML/CFT training to its employees that includes: identification and reporting of transactions that must be reported to government authorities; examples of different forms of money laundering involving the financial institution's products and services; AML/CFT internal policies?	<input checked="" type="checkbox"/>	
4.1.6.2. Does the financial institution retain records of its training sessions including attendance records and appropriate training materials used?	<input checked="" type="checkbox"/>	
4.1.6.3. Does the financial institution communicate new laws and changes to existing AML/CFT policies and procedures to relevant employees?	<input checked="" type="checkbox"/>	
4.1.6.4. Does the financial institution employ third parties to carry out some of its own functions?	<input checked="" type="checkbox"/> In relation to KYC the Bank has concluded agreements with a number of legal entities (agents) for the purpose of identification of customers, their representatives, beneficiaries (mainly for card products, insurance, credit services and electronic money "Berlio").	
4.1.6.5. If the answer to the question 4.1.6.4 «yes», does the financial institution provide AML/CFT training to relevant third parties that includes identification and reporting of transactions that must be reported to government authorities, examples of different forms of money laundering involving the financial institutions' products and services; AML/CFT internal policies?	<input checked="" type="checkbox"/> training is provided on issues regarding identification of clients	
4.1.6.6. Space for additional information (point out to which paragraph the information is related): Sanctions compliance system: - the bank has a system of sanctions compliance, which limits the establishment of relations with persons subject to sanctions restrictions; - the bank monitors financial transactions and their participants, clients and third parties in automatic mode through automated systems Siron@Embargo, Siron@KYC (Fico Tonbeller); - monitoring is carried out for compliance with the List of organizations and individuals, including individual entrepreneurs, involved in terrorist activities, formed by the State Security Committee of the Republic of Belarus, sanctions lists (United Nations, United States of America, European Union, Great Britain, Switzerland, Russian Federation, Interpol).		
	<u>Yes</u>	<u>No</u>
4.2. Does the financial institution open accounts which are used by other financial institutions that have no physical presence in the place of registration and are not a member of a banking group (bank holding company)		<input checked="" type="checkbox"/>
	<u>Yes</u>	<u>No</u>

4.3. Information concerning whether the financial institution has been subject to enforcement measures for violation of legislation related to money laundering, terrorism financing and financing of spread of weapons of mass destruction in the last 3 years (kinds of violation):	<input checked="" type="checkbox"/>
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5. Information about subsidiaries (including abroad):

Full name	Location (legal address)	Taxpayer identification number (for residents of the Republic of Belarus) and (or) other identification number (for non-residents of the Republic of Belarus)
No subsidiaries		

We hereby confirm that the financial institution is not a «shell bank», has not established and does not have any intention to establish in the future any structures that are essentially «shell bank», refrains from cooperating with banks and other entities of unreliable reputation and intends to pursue so in the future. The Bank is not controlled by persons or entities suspected of terrorist activity or related to terrorist organizations.

Date: 06.03.2024


The questionnaire was filled in by:

Name, surname: Tarasevich Oksana

Job title: Relationship Manager Financial Institutions

Phone number: +375 (17) 218 36 55

E-mail: fi@bgpb.by, bank@bgpb.by

Signature: 

As an authorized person of the financial institution I hereby confirm that the information provided above is true and correct at the date hereof:

Name, surname: Dzmitry Kirkevich

Job title: Deputy Chairman of the Management Board

Signature: 



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