



**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:	Certificate no.16 dd. 28.11.1997 on registration in Minsk, Republic of Belarus, issued by the National Bank of the 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 08.07.2020, 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) 369 45 25
1.12. E-mail:	fi@bgpb.by antonova@bgpb.by - Irina Antonova, Head of Financial Institutions
1.13. Web-site (if any):	www.belgazprombank.by
1.14. Telex:	252104 OLIMP BY
1.15. SWIFT:	OLMPBY2X
1.16. Reuters:	BGAZ
1.17. Bloomberg (if any):	BLGZ
1.18. LEI-code	549300V70RZ0HZW2DL27
1.19. Rating assigned by international rating agencies:	Fitch Ratings (2 June 2020 ratings reaffirmed): Long-Term Foreign Currency IDR affirmed at 'B', Outlook Stable; Short-Term IDR affirmed at 'B'; Support Rating affirmed at '4'; Viability Rating affirmed at 'b'. On 18 June 2020 Fitch Ratings kept Belgazprombank's ratings unchanged placing them on Rating Watch «Negative», including Long-Term Foreign Currency IDR affirmed at 'B', Support Rating affirmed at '4' and Viability Rating affirmed at 'b'.

<p>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:</p>	<p>PricewaterhouseCoopers Assurance  Date of the recent audit report 3 March 2020  Please see financial statements and audit report for the year ended 31 December 2019 on the bank's official website at  <a href="https://belgazprombank.by/upload/userfiles/files/BGPB_31122019_ENG.pdf">https://belgazprombank.by/upload/userfiles/files/BGPB_31122019_ENG.pdf</a></p>
<p>1.21. Name and location of supervision authority of the financial institution country of residence, frequency of supervision activities:</p>	<p>National Bank of the Republic of Belarus located at 20, Nezavisimosty Ave., 220008 Minsk, Belarus  In accordance with the current legislation the frequency of inspections of banks is determined by the supervision authority independently.  As a rule, inspection of Belgazprombank is carried out once every 36 months.  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  The previous names of the Bank:  "Ekorazvitie" Commercial Bank (from 27 September 1990 to 31 July 1991);  "Ekorazvitie" Minsk Commercial Bank (from 31 July 1991 to 19 November 1992);  "Ekorazvitie" Joint Stock Commercial Bank (from 19 November 1992 to 20 October 1993);  "Olymp" Open Joint Stock (from 20 October 1993 to 28 November 1997);  Belorussian-Russian Belgazprombank Joint Stock (abbreviated name –Belgazprombank) (from 28 November 1997 to date).  Belgazprombank is the largest non-state-owned bank in Belarus and was as of 01.01.2020 the 3rd largest bank in terms of assets, authorized fund, equity. According to IFRS as of 01.01.2020 the Bank's assets exceeded USD 2.37 bn, authorized capital - BYN 535944 thnd (equivalent of USD 254.8 mln) and total capital BYN 745338 thnd (equivalent of more than USD 354 mln); ROAE – 13.7%, ROAA – 2.00%. Belgazprombank is a systemically important bank of Belarus of the 1st group of importance specializing in providing services to private MSME companies. The Bank's capitalization allows the Bank to implement large-scale projects on a national level and to increase its market share. The Bank ranked 3<sup>rd</sup> by loans provided to MSME companies (staff up to 250 people) with a market share of 10.7% as of 01.05.2020.  Belgazprombank on a constant basis improves 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 (World Bank, EBRD, International Investment Bank, International Bank for Economic Cooperation, Eurasian Development Bank, EFSE, JSC "Development Bank of the Republic of Belarus", etc.) in the framework of MSME financial support and Trade Finance projects.  The Bank has regularly won "The Best Entrepreneur of the year" award in the nomination "The Best bank for providing services to entrepreneurs". Within five years of existence of the program of financial support to MSME of JSC "Development Bank of the Republic of Belarus" (2015-2019), each year Belgazprombank became the absolute leader in the number of implemented projects and amount of funding granted to small</p>

	and medium-sized businesses. Information about the Bank is regularly published in the international directory "The Bankers Almanac" (publisher Reed Business Information). More information about the business reputation of the Bank, specialization, market sector, changes in the character of its activity is available on the Bank's official website: <a href="http://www.belgazprombank.by">www.belgazprombank.by</a> .
1.23. Information about the presence and number of separate affiliates of financial institution:	The information about the regional network is available on the Bank's official website: <a href="http://belgazprombank.by/en/about/branches/">http://belgazprombank.by/en/about/branches/</a> (the English language version)
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:	Banking activities in accordance with the banking license No. 8 dated 08.07.2020
1.26. FATCA: GIIN (Global Intermediary Identification Number): FATCA Status:	MHN9FB.99999.SL.112 Reporting Model 1 FFI

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

2.1. Surname, name, patronymic (if any) of the CEO:	Yermakova Nadzeya, Head of the Temporary Administration
2.2. Surname, name, patronymic (if any) of the Chief Accountant:	Dyleuskaya Natallia
2.3. Surname, name, patronymic (if any) of other authorized officials who are entitled to act on behalf of the bank:	Patapava Iryna, Deputy Chairman of the Management Board Sotnikov Aleksandr, Deputy Chairman of the Management Board
2.4. Information about managing authorities:	
Name:	General Meeting of Shareholders of Belgazprombank Board of Directors of Belgazprombank Management Board of Belgazprombank Temporary Administration of Belgazprombank (pursuant to the Resolution of the Board of the National Bank of the Republic of Belarus No. 192 dated 14 June 2020 the Temporary Administration has been appointed from 15 June 2020. During the period of the Temporary Administration the powers of the Management Board and the Chairman of the Management Board of Belgazprombank are suspended).
Location:	Authorized officials and managing authorities are present at the location of the financial institution.
Structure of managing authorities:	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 Temporary Administration of Belgazprombank: Head of the Temporary Administration, Members of the Temporary Administration, Representatives of the Temporary Administration
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

<b>General Meeting of Shareholders of Belgazprombank:</b>	
The information about the structure of shareholders is stated in clause 3.1	
<b>Board of Directors of Belgazprombank:</b>	
Sadygov Famil	Chairperson of the Board of Directors, Deputy Chairman of PJSC “Gazprom”
Sobol Alexander	Deputy Chairman of the Board of Directors, Member of the Risk Committee of the Board of Directors; Deputy Chairman of the Management Board of Bank GPB (JSC)
Vasiliev Vasiliy	Executive Vice President - Head of Long-Term Investments and Share Capital Department of Bank GPB (JSC)
Daneyko Pavel	Independent Director, Chairman of the Risk Committee of the Board of Directors
Grishyn Dmitry	Head of Department of PJSC “Gazprom”
Kobyakov Andrei	Independent Director, Chairman of the Audit Committee of the Board of Directors
Vasiliev Nikolay	Head of Division of Department of PJSC “Gazprom”
Levin Kirill	Independent Director, Chairman of the Remuneration Committee of the Board of Directors; First Deputy Chairman of the Management Board of Russian Agricultural Bank
Sukharnikova Maria	Deputy Head of Department of PJSC “Gazprom”
Meshkov Alexander	Deputy Head of the Administrative Division of the Management Board, Adviser to the Chairman of the Management Board of PJSC “Gazprom”
Shulakov Denis	First Vice President of Bank GPB (JSC)
<b>Management Board of Belgazprombank</b> (the powers of the Management Board of Belgazprombank have been suspended from 15 June 2020 during the period of the Temporary Administration pursuant to the Resolution of the Board of the National Bank of the Republic of Belarus No. 192 dated 14 June 2020):	
Badzei Kiryl	Deputy Chairman of the Management Board
Ilyasiuk Aliaksandr	Deputy Chairman of the Management Board
Kuzmich Dzmitry	Deputy Chairman of the Management Board
Patapava Iryna	Deputy Chairman of the Management Board
Sotnikov Aleksandr	Deputy Chairman of the Management Board
Shaban Sergey	Deputy Chairman of the Management Board
Avramenko Tatiana	Executive Director
Sazhyn Uladzimir	Advisor to the Chairman of the Management Board
<b>The Temporary Administration</b> at Belgazprombank has been appointed pursuant to the Resolution of the Board of the National Bank of the Republic of Belarus No. 192 dated 14 June 2020. The composition of the Temporary Administration was approved by the order of the Temporary Administration No. 189 "On the appointment of members of the Temporary Administration" dated 15 June 2020 and updated by the order of the Temporary Administration No. 30 “On the composition of the Temporary Administration and on distribution of responsibilities between its members” dated 29 September 2020:	
Yermakova Nadzeya	Head of the Temporary Administration
Dudik Dmitry	Member of the Temporary Administration, Acting Head of the Temporary Administration in the absence of the Head of the Temporary Administration
Tarasova Galina	Member of the Temporary Administration
Babitskaya Anna	Member of the Temporary Administration
Delicatny Yuri	Member of the Temporary Administration

Simonov Valery	Member of the Temporary Administration
Rusakomsky Alexander	Member of the Temporary Administration
Poyasok Natalya	Member of the Temporary Administration

**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	16 Nametkina St., Moscow, GSP-7, 117997, 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 <sup>1</sup> (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)	

<sup>1</sup> 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 to the client, influence its decisions or otherwise control its actions.

Yermakova Nadzeya, Head of the Temporary Administration	Citizenship: Republic of Belarus; Date of birth: 19.04.1953; Place of birth: Republic of Belarus, Mogilev region, Khotimsk area, Rozulmov village	10, Semkovskaya str., Minsk, Republic of Belarus	Available on request	—	
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	<a href="https://www.gazprom.com/about/subsidiaries/">https://www.gazprom.com/about/subsidiaries/</a>			
"Gazprombank" (Joint - stock Company)	Shareholder	<a href="https://www.gazprombank.ru/en/about/group/">https://www.gazprombank.ru/en/about/group/</a>			

*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. <sup>2</sup> 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>		
<b>4.1.1. Basic measures on AML/CFT (general policies, practices and procedures):</b>	<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"/>	
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»?	<input checked="" type="checkbox"/>	

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

<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>		
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"/>	
<b>4.1.2. Risk assessment:</b>	<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"/>	
<b>4.1.3. «Know your customer». Due Diligence and Enhanced Due Diligence:</b>	<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"/>	
<b>4.1.4. Reportable transactions, prevention and reveal of transactions related to money laundering:</b>	<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 individuals, legal entities and countries issued by state/competent authorities?	<input checked="" type="checkbox"/>	
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"/>	
<b>4.1.5. Transaction monitoring:</b>	<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"/>	

<b>4.1.6. AML/CFT Training</b>	<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):		
	<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"/>

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: 26.10.2020

**The questionnaire was filled in by:**

Name, surname: Angelina Falkovskaya

Job title: Relationship Manager Financial Institutions

Phone number: +375 (17) 218 36 55

E-mail: falkovskaya@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: Iryna Patapava

Job title: Deputy Chairman of the Management Board

Signature:  \_\_\_\_\_

