

1 ELIMINATION OF POVERTY

2 ELIMINATION OF HUNGER

3 GOOD HEALTH AND WELLBEING

4 QUALITY EDUCATION

5 GENDER EQUITY

6 PURE WATER AND SANITATION

7 INEXPENSIVE AND EMISSION-FREE ENERGY

8 DECENT EMPLOYMENT AND ECONOMIC GROWTH



REPORT of Corporate Social Responsibility (CSR) 2020

9 INDUSTRIALIZATION, INNOVATION AND INFRASTRUCTURE

190 facts about Belarusbank

10 REDUCING INEQUALITY

11 SUSTAINABLE CITIES AND POPULATED AREAS

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 COMBATING CLIMATE CHANGE

14 PROTECTION OF MARINE ECOSYSTEMS

15 PROTECTION OF TERRESTRIAL ECOSYSTEMS

16 PEACE, JUSTICE AND EFFECTIVE INSTITUTIONS

17 PARTNERSHIP FOR SUSTAINABLE DEVELOPMENT

CONTENTS

ABOUT THE REPORT	3
GENERAL INFORMATION ABOUT THE BANK.....	4
Infrastructure.....	5
Belarusbank holding structure	5
The Bank's mission.....	6
The Bank's vision.....	6
ECONOMIC INFLUENCE	7
Indicators and achievements of 2020	8
Support for business communities.....	10
International cooperation.....	12
RESPONSIBLE BUSINESS DEALING	13
Anti-corruption measures.....	14
Risk management.....	16
Anti-money laundering and terrorism financing.....	17
CUSTOMER CARE	19
New products and services.....	20
Credit support of customers.....	21
Credit support of customers amid the pandemic.....	22
Assistance in improving the financial literacy of the population.....	24
Accessibility of financial services to people with disabilities	26
TEAM BUILDING	27
Training and development	30
SOCIAL PROJECTS	31
Support for the health sector during the pandemic.....	32
Support for culture, science and sport	33
ENVIRONMENTAL IMPACT.....	34
Annex 1	
Calculation of the Corporate Social Responsibility Index	
Structure of the Corporate Social Responsibility Index	36
Annex 2	
Table of GRI indicators.....	38



ABOUT THE REPORT

This Report on the activities in the field of sustainable development for 2020, prepared by Belarusbank, is the fifth such report of the company. Using it, the bank confirms its readiness for a dialogue with stakeholders. Implementing the assumed obligations, the bank adheres to the chosen course of improvements and transformations in all areas: personnel management, sustainable development, economic activity, social activity, interaction with customers. The report reveals the main achievements of the bank in the field of sustainable development. Its prioritized focus is the activity of Belarusbank aimed at providing high-quality services to customers, ensuring safe and decent working conditions for staff, especially amid the COVID-19 pandemic.

The implementation of the CSR Policy in 2020, as well as the data presented in this Report, are evaluated for effectiveness, compliance with international CSR principles and the level of interaction with stakeholders. In accordance with the performance assessment criteria, the Corporate Social Responsibility Index in 2020 was 3.375 (the calculation of the indicator is shown in Annex 1).

REPORT BOUNDARIES

This Report shows the results of the bank's activities in the period from January 1, 2020 to December 31, 2020, including the main approaches to achieving goals and fulfilling tasks. The electronic version of the Report is available on the bank's corporate website: www.belarusbank.by

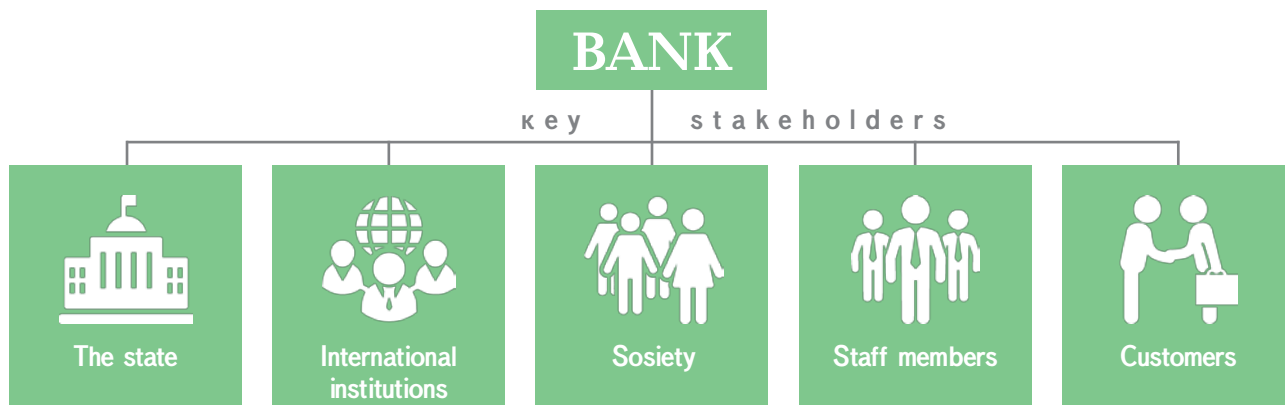
REPORT CONTENT AND MATERIALITY

The report was prepared using separate standards of the GRI G4 Guidelines. A table of the standards used is presented in Annex 2. Taking into account the approach recommended by GRI G4, the process of determining the content of the Report was performed pursuant to the principles of materiality, coverage of stakeholders, the context of sustainable development and completeness of information disclosure. The subjects and issues disclosed in the Report are recognized as significant

in terms of their impact on the bank's activities and the interests of key parties: customers, employees, and government authorities. The Report pays special attention to the development of projects at the national and regional levels, provides information on implemented social initiatives, and reveals the issues of HR Policy. For development of a dialogue with all stakeholders, every opinion on its activities in the field of sustainable development is important to the bank. You can send your comments, suggestions, as well as any questions that arise by e-mail dzmitry.bakinouski@belarusbank, by or by postal address: Belarusbank, 220089, Minsk, 18 Dzerzhinski ave.

CONTRIBUTION TO THE IMPLEMENTATION OF THE SUSTAINABLE DEVELOPMENT GOALS

Taking into consideration the scope of the business, the Bank primarily makes a huge contribution to the implementation of the eighth Sustainable Development Goal: its team does everything to promote steady and sustainable economic growth, full employment and decent work for everybody. Each member of the team works to improve the efficiency of the banking business, thereby providing support to domestic enterprises. Moreover, the bank's impeccable international reputation allows it to attract affordable loans to the country, which are directed to the implementation of large and significant investment projects. Relying on the comprehensive support of small and medium-sized enterprises, new jobs are created and small cities are developing with the help of the bank. Therein lies the participation in the implementation of the eleventh goal — ensuring the resilience and sustainability of cities and residential areas. As a modern and constantly developing company, the bank participates in the implementation of the ninth goal — the creation of a solid infrastructure and the promotion of innovation. Participation in the implementation of the third goal of sustainable development — promoting well-being for everyone at any age is of particular importance. It is implemented through specific CSR projects.



GENERAL INFORMATION ABOUT THE BANK



INFRASTRUCTURE

01

The bank's branch offices includes **6** regional branches, **120** banking service centers, **1,063** outlets, of which **567**, or **53.3%** of the total number of outlets, are located in cities and **496**, or **46.7%**, are located in rural areas, as well as **100** exchange offices.

The fleet of self-service machines includes

1271 ATMs and **1660** information kiosks.

The Bank has representative offices in China (Beijing) and Germany (Frankfurt am Main) (data as of 01.04.2021).

02

BELARUSBANK HOLDING STRUCTURE

Subsidiaries and unitary enterprises of the bank holding provide leasing, brokerage, consulting, audit services, as well as services for health and resort rehabilitation.

- LLC "ASB Consult"
- LLC "ASB Leasing"
- LLC "ASB RusLeasing"
- Unitary Enterprise "ASB BROKER"
- Unitary Enterprise "ASB Health Resort Solnechny"
- Unitary Enterprise "ASB Health Resort Sputnik"

THE BANK'S MISSION



To contribute to the achievement and development of customers' success by providing a multi-purpose range of conventional and technologically advanced services throughout the country in a convenient form and at a convenient time.

THE BANK'S VISION



We are a dedicated team focused on continuous development, affirmation of our No. 1 status in the domestic market, promoting our brand in international markets as a reliable partner open for cooperation at all levels. We are a highly efficient and gainful company of the financial sector of the Republic of Belarus, diversifying risks and income, identifying values and demands of the customers and offering tailored services based on their individual preferences and financial market trends, considering people the ultimate value and investing into professional development of our staff members.



Economic influence



INDICATORS AND ACHIEVEMENTS OF 2020

The bank's profit for 2020 amounted to

03 **BYN 380,000,000**

- | | |
|--|--|
| 04 1%
Return on Assets | 10 38.1%
Cost to Income Ratio |
| 05 BYN 4,556,000,000
Regulatory Capital | 11 BYN 11,572,000,000
Corporate and Public Funds |
| 06 9.2%
Return on Regulatory Capital | 12 BYN 10,530,000,000
Funds Raised from Individuals |
| 07 17.1%
Adequacy of Regulatory Capital | 13 20,290,000,000 BYN
Loans to Corporate Customers |
| 08 114,9%
Liquidity Coverage Ratio (LCR) | 14 BYN 9,009,000,000
Loans to Retail Customers |
| 09 110,1%
Net Stable Funding Ratio (NSFR) | 15 USD 2,426,000,000
Foreign Credit Resources |



16



The Bank participates in consumer acceptance competitions on an ongoing basis.

17



It became the winner of the international festival-competition “Choice of the Year” in the nomination “Bank” and received the 13th medal.

18



The bank participated in the consumer recognition award “Narodnaya Marka” for the fourth time, this time as the winner in two categories: “The Bank and its Banking Product” and “Remote Banking Services”, as well as in its capacity as a prize winner in the nomination “Installment Bank Card”.

19



The bank received a gold medal in the competition “Brand of the Year” in the consumer category in the category “Remote Banking Services”.

20



In the international Effie Awards Belarus 2020 with the case “Creative Bridge” for the promotion of the Partner program “Most” (means “Bridge” in Russian), the bank was awarded a silver medal.

SUPPORT FOR BUSINESS COMMUNITIES

21

In 2020, the bank offered a wide range of credit products as part of the Program to support Small and Medium-sized enterprises.

22

To ensure the availability of banking products for small and medium-sized businesses, a Cooperation Agreement was signed in January with the Belarusian Fund for Financial Support of Entrepreneurs, which defines the conditions for issuing a guarantee of the Fund in favor of the bank, ensuring the fulfillment of debt service obligations by SMEs.

23

The Bank has launched a new product for SMEs — “MSB Express-guarantee”. Its terms allow you to provide a guarantee under surety of an individual on the basis of a simplified package of documents.

24

The Bank, within the framework of previously concluded agreements with the Development Bank of the Republic of Belarus, continued to finance business entities at the expense of the resources of both the Development Bank itself and the International Bank for Reconstruction and Development, as well as the Khalifa Fund for Enterprise Development.

25

To finance both small and large investment projects, the bank attracted the resources of the European Investment Bank, which allowed SMEs to use credit resources on comfortable terms.

26

With the bank’s credit support, a number of major investment projects were implemented, including the FLLC Slavkaliy project for the construction of Mining and Processing Complex, MMPZ-Group LLC project for the construction of a plant for the production of tinplate and cold-rolled sheet, the project of RUE Minskenergo for the reconstruction of the Minsk CHPP-3. The rolling stock renovation of the state Enterprise “Belarusian Railway” was implemented, financing of the project for the construction of dormitories for state institutions of higher education was started etc.

27

Work has begun to determine the possibility of the bank’s participation in the implementation of a number of new investment projects in the woodworking, machine-building and chemical industries, which will be continued in 2021.



In the conditions of a difficult epidemiological situation amid the COVID-19 pandemic, the bank has participated in the implementation of measures to support the real sector of the economy with establishment of a lower interest rate for the use of a loan and the adoption of guarantees for the fulfillment of obligations, including guarantees of local executive and administrative bodies, as well as the Government of the Republic of Belarus. The bank has implemented deferrals of the repayment terms of the principal debt and interest at the request of the borrowers to provide financial support to the real sector of the economy.

28

The bank's share of funds of legal entities (including the budget) increased from **38.2%** to **38.4%**, exclusive of the budget — from **26.3%** to **26.9%**.

35

The implementation of the project "Student Card" continued. In total, **19 agreements** for cooperation with universities were signed.

29

7.5 thousand new SME customers were attracted to the bank for servicing (in the context of a general decline in the registration of new businesses in the country).

36

Work has been arranged to introduce a payment service using QR codes. Almost **4,000 acquiring agreements** have been concluded.

30

The bank's share in the SME lending market increased from **20%** to **24%**.

31

An electronic trading platform for the implementation of currency exchange transactions has been put into operation. Agreements have been concluded with more than a thousand customers.

32

Jointly with its training center and subsidiaries (ASB Broker, ASB Consult) the Bank began training conferences in a webinar format for its customers.

33

From the end of the previous year, official business accounts on Facebook and Instagram were created to promote products and services for businesses.

34

Packages of services for young start-up entrepreneurs and trade union organizations were introduced. Promotion campaigns aimed at attracting customers were constantly held, including by offering preferential service rates.

INTERNATIONAL COOPERATION

37 More than **410 investment projects** financed with the involvement of credit resources from foreign financial institutions are currently in the bank's assets.

38 More than 200 transactions are implemented annually with short-term trade financing instruments.

39 Due to the fact, that the bank's correspondent network includes **630 partner banks**, payments of Belarusian enterprises are made with counterparties from most countries of the world.

40 The bank's international credit ratings Fitch Ratings and S&P Global Ratings at the level of the sovereign ratings of the Republic of Belarus contribute to the development of cooperation with foreign financial institutions.

41 According to the results of 2020, the international block significantly increased the volume of raised funding from foreign credit and financial institutions compared to 2019, demonstrating a **50%** increase mainly due to short-term trade financing.

45 To intensify cooperation with international financial institutions, in 2020, a Framework Agreement was signed with Roseximbank JSC (Russia) on the provision of loans to finance Belarusian-Russian projects.

46 Since 2016, work is in progress to finance a landmark investment project for the country for the construction of the Slavkalyi Mining and Processing Complex.

47 On July 27, the bank raised a syndicated loan for a total amount of **EUR 60 million** with a maturity of up to 1.5 years. The current project is the bank's 16th international transaction since its debut on the syndicated loan market, which took place in 2006. **Nine foreign financial institutions**, three of which participated in such transactions of the bank for the first time, initiated the transaction.

48 The Bank actively cooperates with a number of national export credit insurance agencies and export-import banks: EGAP, Euler Hermes, Eximbanka SR, KUKE, OeKB, SACE, SERV, SID Banka, Sinosure, VEB.RF, EXIAR etc.

IMPLEMENTED LANDMARK DEALS ARE AS FOLLOWS:

42 attraction of a loan to Roseximbank JSC in the amount of **EUR 30 million** for the purpose of financing / refinancing settlements of corporate customers of Belarusbank under the commercial contracts concluded with Russian suppliers;

43 conclusion of an agreement with UBS AG (Switzerland) in the amount of about **EUR 90 million** to finance the purchase of Stadler electric trains for the Belarusian Railway State Association;

44 conclusion of an agreement with VEB.RF (Russia) to finance the supply of high-tech products for the Belarusian Railway State Association.

AWARDS OF THE INTERNATIONAL BLOCK:



- the international financial journal Global Finance has announced Belarusbank as the winner in the nomination "The Best Bank in Belarus for 2020";

- Global Finance also announced Belarusbank as the winner in the nomination "The Best Institution for Currency Trading in Belarus for 2021";

- According to the Banker journal, Belarusbank is recognized as Belarus' "Bank of the Year 2020".

49 Since 2020, Belarusbank has been a member of the Belarusian Chamber of Commerce and Industry (BelCCI).

RESPONSIBLE BUSINESS DEALING



ANTI-CORRUPTION MEASURES

50

In accordance with the Law of the Republic of Belarus “On Combating Corruption”, the bank has developed a number of documents intended to mitigate the corruption element.

The policy of accepting and giving gifts, receiving other benefits in Belarusbank and other entities of the bank holding.

The purposes of this Policy are as follows:

- minimizing the risks associated with possible abuse in the field of gifts and entertainment functions;
- making the right decisions by the bank’s employees, entities of the bank holding company in the course of their official activities in matters of receiving (giving) gifts or other benefits.

51

Anti-corruption and fraud policy. The main purposes of the bank to combat corruption and fraud are as follows:

- prevention of corruption and fraud in the bank’s activities;
- formation in the bank of non-admittance of corruption and fraud in any forms and manifestations, formation of anti-corruption consciousness among the bank’s employees;
- ensuring compliance of the bank’s activities with the requirements of the legislation of the Republic of Belarus and the norms of international law.

52

The bank has developed and approved a Conflict of Interest Policy, which is part of the compliance system. It applies to all employees and in all areas of the bank and the bank holding company, of which the bank is the parent entity, and defines the main purposes, objectives and principles of conflict of interest management in the bank and the bank holding, participants in the process, their functions, powers and responsibilities, areas and conditions of conflict of interest, stages and measures of conflict of interest management in the bank, the bank holding company and in relations with third parties.

The purposes of conflict of interest management are as follows:

- non-admission and prevention of situations when the actions of the bank or entities participating in the bank holding have adverse effects for the customer and, accordingly, inappropriate consequences for the bank or entities of the bank holding, employees of the bank;
- the most complete and timely identification of existing and potential areas and conditions for the occurrence of a conflict of interests;
- identification of an arisen conflict of interest;
- process implementation for the conflict of interest management.



53 

The fundamental document defining the main corporate values (work style, nature of relationships, focus on the implementation of general tasks), ethical norms and rules of professional behavior of an employee of a bank holding company, the parent entity of which is Belarusbank, is the Code of Professional Ethics of an employee of the bank holding company Belarusbank.

54 

The bank's commitment and readiness to form an open and effective system of confidential information are fixed in its official policy. Since 02.11.2017 the Confidential Reporting System has come into force in Belarusbank and at banking holding enterprises.

55 

The confidential information system is a channel through which the bank receives information from its employees and other persons about the causes of their concern. Such channels serve as a kind of system for the stable functioning and risk management of the company.

56 

Three levels of information mechanisms have been identified, each of which is an integral part of the bank's activities for conducting a candid dialogue.

57 

Informational interaction between their employees: when an employee wants to share his/her concerns about any issue, whether it is a significant or less important issue, it is crucial to have the opportunity to hold a personal meeting with his/her immediate supervisor.

58 

Sometimes it seems impossible or impractical for an employee to express his/her concern about some issue to his immediate supervisor, especially if this issue involves the latter. In this case, employees from the staff of controlling or governing bodies, for instance, the management of a higher division, a trade union, etc., can become the second direct instance for employees' claims.

59 

Although direct communication channels can be effective in many cases, the bank is aware that some issues that an employee wants to speak out about, especially when it comes to issues that are more serious, cannot be brought to the attention of management through these channels. In this regard, the bank has created additional channels and mechanisms for confidential information. The formation of a variety information mechanisms rather than the only one increases the likelihood that employees will be ready to use one of them.

RISK MANAGEMENT

60

The Bank's Risk Management System is based on standards and tools recommended by the Basel Committee on Banking Supervision, and is consistent with requirements of the National Bank of the Republic of Belarus, provides for early risk identification, quantitative and qualitative assessment, control, monitoring, minimization and hedging of risk.

61

The Management System is fully integrated into the whole vertical of the Bank's organization structure, entities — members of the banking holding, and to all areas of the Bank's activities, allows timely identification and effective management of various types of risk.

The Bank has a three level Risk Management System.

<p>I level</p>	<p>General Meeting of Shareholders Supervisory Board Risk Committee of the Supervisory Board The Bank's Board Chairman of the Board</p>
<p>II level</p>	<p>The Finance Committee, the Credit Committee, the Committee for Dealing with Problem Debts of Corporate Customers. Officer responsible for Risk Management in the bank and the bank-holding group.</p>
<p>III level</p>	<p>Risk Management Department Structural divisions of the Head Office, bank institutions, entities participating in the bank holding.</p>

62

In 2020, Bank's Supervisory Board approved the ratio of risk tolerance (acceptable level of risk) and secured adherence to it at year-end.

63

The Bank assesses the adequacy of disposable available capital for covering risks. A developed internal capital assessment procedure is a result of overall current assessment of risk and arises from their stress testing. According to the results of the internal capital assessment as of 01.01.2021, the following are the largest shares in the structure of the total amount of risks (in the risk profile): credit risk, liquidity risk, currency risk, interest rate risk of the bank portfolio. The relative share of other risks in the risk profile is insignificant.

64

The key issues of the meetings of the Risk Committee in 2020 were methods and procedures for managing bank risks, arrangement of business processes for banking activities, consideration of the results of the internal procedure for capital adequacy assessment. Development of Bank's Risk Management System was performed with due consideration of purposes and benchmarks provided for in the Risk Management Strategy and Plan of Measures for 2020 aimed at developing the Risk Management System.

65

In 2020, risk management procedure in the bank was based on system approach, providing for future sustainable development of the bank and bank holding, increase of its market value, strengthening of its competitive advantages against the improvement of effectiveness of capital management.

ANTI-MONEY LAUNDERING AND TERRORISM FINANCING

66

In its activities, the Bank demonstrates a high level of understanding of the risks of money laundering and terrorism financing, which is confirmed by the results of the National AML/TF Risk Assessment.



International AML/TF standards shall be understood as FATF Recommendations and Wolfsberg Principles.

67

The implementation of Bank's AML/TF policy is performed with personal contribution of every employee. Each employee of the Bank, regardless his/her position and within the scope of his/her competence participates in identifying financial transactions subject to special control, displays due vigilance regarding any unusual or suspicious transactions and deals, paying special attention to transactions of customers with a high degree of risk.

73

Internal AML/TF control is guided by Internal Control Rules approved by the Management Board of the Bank.

The Rules contain mechanisms for revelation and prevention of Bank's services usage for money laundering or terrorism financing, including:

68

The Bank created and is actually using an efficient internal control system in the area of AML/TF aimed at setting up a reliable barrier for money laundering and terrorism financing.

- procedures for arranging internal control for AML/TF purposes;

69

The system based on risk-oriented approach prevents deliberate or unintentional involvement of the Bank into money laundering, terrorism financing and financing the proliferation of weapons of mass destruction.

- procedures for ML/TF risk management and methods of ML/TF risk assessment, and their application procedure;

70

While taking measures in the sphere of AML/TF, the Bank relies on the legislation of the Republic of Belarus, local regulatory acts, international AML/TF standards, to the extent allowed by law.

- procedures for identification of customers (their representatives) and beneficial owners;

71

The measures and tools applied by the Bank are sufficient to manage AML/TF risks in the event of vulnerabilities.

- procedures for monitoring and reviewing customer operations;

72

The established rules and procedures of internal control ensure compliance with and high-quality implementation of internal control measures in the field of AML/TF and the implementation of FATCA requirements.

74

- procedures for freezing funds and/or blocking financial transactions of persons involved in terrorist activities;

- procedures for reporting to the financial monitoring authority of the Republic of Belarus;

- provisions on securing confidentiality and storing insider information;

- employee training procedure.

The Bank performs analysis of relevancy and sufficiency of existing methods and ways of control on a constant basis while new ways of money laundering are revealed and disseminated, legislation is changed and international experience is spread.

75 

The Bank provides continuing AML/TF education and training for all employees for purposes of prompt familiarization with changes in current Belarusian legislation, actual issues of its practical application and modern countermeasures. Employees undergo training at least once a year according to the training program approved by the official responsible for execution of Internal Control Rules in the AML/TF area.

76 

The Bank is leery of choosing and forming its customer base, closely studies its customers, interests and areas of their activity and seeks to establish relationships based on transparency and understanding of customers' business and transactions.

77 

The Bank identifies participants of financial transactions, determines customer's ultimate beneficial owners according to the legislation and the Bank's internal regulations.

78 

The Bank takes measures to identify foreign politically exposed persons, officials of public international organizations, persons holding positions included into the list of public offices made up by the President of the Republic of Belarus from among its customers and their beneficial owners.



The Bank provides its customers with products and services in strict accordance with the requirements of AML/TF legislation and Internal Control Rules.

79 

The Bank introduces and performs procedures contributing to identification of transactions that are subject to special control and investigates operations creating suspicion that they may be connected to money laundering and terrorism financing.

80 

The Bank freezes funds and/or blocks financial transactions of persons involved in terrorist activities, suspends and/or refuses to perform financial transactions when and as stipulated by Internal Control Rules.

81 

The Bank keeps banking secrecy in respect of all financial transactions of its customers, informing the financial monitoring authority of customers' transactions that are subject to special control in cases specified by the legislation and Internal Control Rules.

82 

The Bank does not inform persons performing financial transactions of measures taken in the area of AML/TF.

83 

The Bank submits information as required by the legislation upon a request of the financial monitoring authority.

84 

The Bank stores information and documents referring to financial transactions subject to special control according to the legislation.

85 

The Bank in its activities aims at achieving the highest standards and ensures compliance with AML/TF laws.

86 

The effectiveness of the internal control rules and programs for AML/TF purposes is confirmed by the level of internal control, which is determined by the Internal Audit and Control Service of the bank as high, and meets the requirements established by legislation.

CUSTOMER CARE



NEW PRODUCTS AND SERVICES



In March, a new product was introduced — the “Lady” Loyalty Club. It was designed specifically for a female audience. In addition to special conditions, the Club makes life easier for the fairer sex due to the service packages of “Avto-lady i concierge” (free services for providing qualified assistance to a car on the roads: taxi for car evacuation, auto technical assistance, delivery to the nearest airport, information auto support), as well as the i-concierge “i-Lady” service (24/7 information support from a variety of perspectives: travel assistance, leisure activities, business services, household help, etc.).



The Bank actively worked to expand the possibilities of using payment services amid the pandemic. The owners of Belarusbank cards can use all the payment services presented in Belarus. Including Apple Pay, Samsung Pay, Garmin Pay, Koshelek Pay, Fitbit Pay, Mi Pay mi band 4 and Belarusbank Pay.



PAYMENT SERVICES FOR BELARUSBANK CUSTOMERS

PAYMENT SERVICES	VISA	MASTERCARD	MAESTRO	BELKART
Apple Pay	✓	✓	✓	✓
Samsung Pay	✓	✓	✓	✓
Garmin Pay	✓	✓	✓	✓
Koshelek Pay		✓	✓	✓
Fitbit Pay	✓	✓	✓	✓
Mi Pay mi band 4		✓		✓

CREDIT SUPPORT OF CUSTOMERS

89

The Bank is a provider of the state housing construction program for citizens, providing them with credit support in accordance with the decrees of the President of the Republic of Belarus and annual Government resolutions. Taking into account the existing experience of concessional lending under Decrees No. 185 and No. 13, the Bank occupies a leading position in issuing loans with targeted subsidies according to Decree No. 240 (the share of more than **75%** among participating banks).

90

More than **1 billion rubles** were allocated for the implementation of the state housing construction program. (as part of the implementation of Decree No. 240 — **929 million rubles** and Decree No. 13 — about **107 million rubles**).

17,216 loan agreements were concluded, including with multiple children families

12,466 (within the framework of the implementation of Decree No. 240 —

15,230, including with multiple children families **11,088**, and within the framework of Decree No. 13 — **1986** loan agreements, including with multiple children families **1378**).

91

Since the entering into force of Decree No. 240, the bank has concluded **40,343** agreements for the amount of about **2,256.22 million rubles**.

92

In 2020, within the framework of commercial real estate lending on the terms determined by the bank, the amount of loans provided came to **BYN 449,600,000**.

93

A new product “Stroydom” has been presented — the purchase / construction of modular houses and/or country houses for seasonal and temporary residence. Taking into account the seasonal demand for the product, **115** loan agreements were concluded for the amount of about **BYN 5,000,000**.

94 The partner program “Ipoteka s nami” (meaning “Mortgage with us”) has been expanded (**31 construction companies** work in cooperation with the bank throughout the country).

95 To develop an ecosystem approach, mortgage offices are presented with the concept of distribution for product “Ipoteka s nami” without reference to a specific region. The bank and the developer in cooperation offer the customer what he is interested in: high-quality housing and an affordable mortgage loan, which can actually pay the cost of buying or building housing. During the year, **1,481 loan agreements** were concluded for **BYN 131,000,000**.

96 Cooperation with CJSC BELGI continued in the implementation of the “Narodny avtomobile” (meaning “People’s Car”) state program, aimed at stimulating demand for domestic Geely cars and providing an opportunity for middle-income families to purchase a new, high-quality and inexpensive car.

97 Last year, the bank and its subsidiary ASB Leasing concluded about **5,000 loan and leasing agreements** with individuals for a total amount of **BYN 149,000,000** to finance the purchase of Geely cars.

98 To make this credit product as available as possible to the consumer, remote work places for bank specialists have been opened in all regional centers of the republic for granting loans for the purchase of cars of this brand (11 Remote Work Places (RWPs) in ten dealerships).

99 For the purchase of goods of Belarusian manufacturers in any trade organization that sells such goods, there is a special credit product “Partner Optimal”. In 2020, **4,500 loans** were granted for these purposes in the amount of **BYN 9,900,000**.

100 By the end of 2020, the bank’s share in the retail lending market was **57.7%**, including commercial real estate — **67.2%**, consumer lending — **16.3%**.

CREDIT SUPPORT OF CUSTOMERS AMID THE PANDEMIC

101 The bank has created safe conditions for employees and customers amid the pandemic.

102 The workplaces of employees located in the bank’s branch offices outside the cash node have been moved to the cash booths within the existing capabilities.

103 Workplaces operating in open access are equipped with protective partitions (screens).

104 The bank’s institutions are equipped with markings to indicate distancing near workplaces, internal self-service devices and electronic queue management system (EQMS).

105 Employees of the bank’s branch offices are provided with personal protective equipment (masks for all employees, protective shields for consultants).

106 Large and medium-sized branch offices of the bank are provided with disposable masks for distribution to customers in case of emergency.

107 Priority service of customers of retirement age is organized in the first two working hours of any branch office.

108 It is organized to inform visitors about the need to observe a safe distance and a mask mode when visiting the bank’s branch offices by audible announcement within the operating

areas, placement of ads at entrance spaces, as well as by employees of the branch offices.

109

The possibility of establishing general lunch breaks in the bank's branch offices with wet cleaning of premises has been implemented.

110

When placing furniture on customer floors, it is a mandatory condition to observe the appropriate social distance.

111

The bank offered a flexible set of tools to reduce the financial burden on customers who faced financial problems that made it difficult to fulfill their loan obligations.

112

Since April 1, 2020, the bank has been considering applications from borrowers on the following issues:

- Granting a deferral for the repayment of loans on the terms determined by the bank (the principal debt and/or interest for the use of them) for a period of no more than 6 months with or without extension of the term of full repayment of loans and/or payment of interest for the use of these loans for the period of granting a deferral;
- Non-deduction of increased interest accrued for late repayment of the principal debt in an amount exceeding the interest rate (amount) for using the loan.

113

Each request is considered individually, taking into account the external circumstances and the life situation of the borrower. At the same time, the bank does not charge a fee for making changes to loan agreements when granting deferrals due to the deterioration of the financial situation of borrowers due to the unfavorable epidemiological situation.

114

When granting a deferral, it is foreseen the possibility to take into account the change in the financial situation of not only the borrower, but also his/her family members.

115

As of 01.01.2021, the bank received **614 requests** (applications) from the bank's customers on the above issues,

512 of them were settled.

116

Taking into account the difficult epidemiological situation, the bank tries to provide the most secure conditions for servicing its customers and minimizing the need for their personal presence in branch offices, focusing on the use of remote banking channels.

117

Today, the bank's remote channels are a full-fledged channel of interaction with the customer, as they provide an opportunity to apply for a consumer loan (overdraft) and conclude a loan agreement in electronic form without visiting a bank's branch office, apply for a loan certificate, for its support, as well as make repayment of loan payments.

118

Remote customer service on mortgage and preferential loans support has been arranged.

119

The borrower is given the opportunity to choose the method of paying interest on a real estate loan on the terms determined by the bank: both differentiated, i.e. from the actual balance of the debt, and annuity.

120

Since July 2020, interest rates on previously concluded loan agreements with individuals in foreign currency have been reduced.

121

On loans with the use of subsidies for their repayment for multiple children families (with four or more children), assessment of the creditworthiness of the applicant (guarantor working under an employment contract) can be implemented without providing documents confirming the income of the applicant (guarantor) for wages, based on the information specified in the application form.



ASSISTANCE IN IMPROVING THE FINANCIAL LITERACY OF THE POPULATION



The Bank, supporting the Global Campaign to Raise Awareness of Children and Youth about Finance, encompassing more than a hundred participating countries from all over the world, annually takes part in the Financial Literacy Week (Global Money Week).



In 2020, Global Money Week in the Republic of Belarus was arranged from March 23 to March 29. The subject matter focus of this year's events is the digital security of personal finance.



Within the framework of Global Money Week — 2020, the bank's institutions arranged more than 300 events, which were attended by 34 thousand children, pupils and students. Specialists of the bank's branch offices throughout Belarus introduced young people to the rules of financial behavior, gave useful tips on how to spend and save money wisely. Taking into account the current epidemiological situation, remote forms were used during the events: webinars, video tutorials, video seminars and conferences, demonstration of videos and presentations, sending materials to pupils and students in electronic form etc.



In 2020, more than 320 press releases were prepared and posted on the bank's corporate website. More than 1000 materials were posted and aired in external media. During the year, communication with the media was actively conducted in terms of providing comments on issues relevant to the population (countermeasures against fraudsters, lending renewing, cryptocurrencies, etc.).



The Bank provides methodological assistance for educational institutions in conducting extracurricular activities. Social activities on financial literacy were mainly arranged in 2020 in a remote mode (by transmitting presentations and videos), presentations on digital security were sent to students. A virtual exhibition of literature is available on the bank's website for the Knowledge Day in the "ABC of Financial Literacy" section.



The Museum of the Thrift Industry History in the Head Office arranged educational excursions and educational events for pupils and students. The bank's enterprises and branch offices arranged Customer Days, held



meetings presenting financial services and actively promoting banking services.

Since 2017, the bank has implemented and continues to develop the colourful educational project "The ABC of Financial Literacy from Belarusbank: Groshyk* and a mysterious basket" — a book for children and pupils. A cuddly toy for working with children on financial literacy and a costumed character Groshyk were made. In 2020, the Bank's branch offices of all regions of the Republic purchased the next in turn edition of the ABC intended to be used when working with children. The electronic version of the book is available on the bank's corporate website:



As part of the international event arranged by the World Savings Banks Institute (WSBI) and dedicated to the International Day of Savings, the bank has prepared an image-building video, which is translated into English and sent for demonstration during the event to all participants of the WSBI, as well as posted on the information resources of the WSBI. A thematic exhibition dedicated to the Savings Day is posted on the bank's corporate website.



The Bank has developed booklet products for all core products and services. Leaflets on the safe use of payment cards with a step-by-step algorithm for paying for various services via self-service devices and the Internet have been prepared for customers.



The bank has in its disposal an independent structural division of the Head Office — the Contact Center, whose main task is to provide the population with information about the bank products/services/processes, general information, contact information, etc. through the available communication channels.

*Groshyk is a fictional character looking like a golden coin but with clothes put on it.

131

To obtain information, individuals and legal entities (including representatives of SMEs), individual entrepreneurs, artisans, lawyers and other representatives of the broad segments of the population can use the following communication channels: multi-line phone number 147 (on the territory of the Republic of Belarus); telephone +375 17 218 84 31 (both within the territory of the Republic of Belarus and abroad); online consulting service on the bank's corporate website (chat session with the operator); virtual consultant "Zlata" (chat bot), whose widget is posted on the bank's corporate website; official communities (groups, accounts, channels) of the bank in social networks: VKontakte, Odnoklassniki, Facebook, Instagram, Twitter, Telegram messenger.

132

The bank's email address info@belarusbank.by; the service "Question to the Contact Center from M-banking" within the service "M-banking"; third-party Internet resources (forums) on financial matters. A special category "The

133

"ABC of Financial Literacy" has been created on the bank's website.

In 2020, the bank installed **11,987** units of terminal equipment. When installing terminal equipment, employees of the bank's branch offices, together with suppliers, conduct training for trade and service workers in its practical use.

134

Work with customers of retirement age on training in non-cash payment knowledge is undertaken directly when customers visit branch offices, as well as through the so-called schools for old people.

135

A short distance learning course for pensioners is posted on the bank's website (the first lesson was posted on 01.10.2020, three lessons were posted in December 2020). About 80% of the customers who completed the entire course (about 150 persons) highly appreciated the usefulness of the information and the accessibility of the presentation of lectures.



An important area of activity in the field of forming the information agenda in 2020 for the bank was informing customers about the actions of fraudsters. In total, 99 media publications and 132 posts on 22 newsworthy events in the bank's social media accounts were devoted to this subject matter during the reporting period.

ACCESSIBILITY OF FINANCIAL SERVICES TO PEOPLE WITH DISABILITIES

136

Out of 1204 bank's outlets, **318 (26%)** are fully provided with accessibility conditions for disabled people, **588 outlets (49%)** are partially accessible (in accordance with the Questionnaire for determining accessibility provided by the Methodological Recommendations for determining the accessibility and adaptation of services provided to the population, taking into account the special needs of disabled people).

137

As of 01.01.2021, the bank has **139 ATMs** and **6 information kiosks** adapted for use by visually impaired people. The information kiosks are adapted for setting up specialized application software to ensure the operation of this type of device in a special mode for people with visual disabilities (monochrome interface, voice acting, etc.).

138

In addition, the necessary work is implemented to configure the application and control software for working in a special mode of NCR ATMs delivered to the bank in December 2020 (13 units).

139

To facilitate access to financial services for people with disabilities, the bank is actively developing remote banking services, such as M-banking (the ability to make payments using a mobile phone) and Internet banking (the ability to make payments using the Internet).

140

The convenience of using M-Banking for visually impaired people is provided by the interaction of the mobile application with specialized functions of mobile devices for users with visual impairment (magnifying glass, enlarged font, voice support function, etc.).

141

To make the information posted on the bank's corporate website accessible to persons with disabilities, a version of the site has been developed for users with visual impairment (visually impaired people). The version for the visually impaired people is a special version of the web-site designed to meet the needs of people with very poor eyesight.

142

Such kind of version provides for:

- contrasting colours (white and black);
- sans-serif font (for example, Arial);
- increased font size;
- monochrome website logo;
- exclusion of tiny elements, etc.

143

Additionally, the site contains information:

- listing of ATMs adapted for people with visual disabilities;
- listing of branch offices adapted for the disabled people (such branch office is equipped with ramps (electric lifts) or has an entrance at ground level).

TEAM BUILDING



144

The main objective of the HR policy for 2018-2020 was to increase staff productivity, develop the bank's workforce capacity, increase the efficiency of using funds for staff maintenance (including using the KPI system) and positioning the bank as an attractive and socially responsible employer.

145

On average, the productivity of the bank's employees increased by 8.8% annually due to the reengineering of processes as part of the transition to a centralized model during the implementation of the 2018-2020 Strategy.

146

In connection with the transition to a single BIC, a transition was made to a new organizational structure of the bank, according to which subdivisions are identified as follows:

- Head office;
- Regional branches;
- Banking Services Centers of Minsk;
- Minsk mortgage office;
- Banking Services Center with additional functions;
- Banking Services Centers;
- Outlets (operational services, branch offices, exchange offices, mobile cash desks, remote workplaces).

IMPLEMENTATION OF THE TARGET INDICATORS APPROVED BY THE BANK'S DEVELOPMENT STRATEGY

Indicator	Plan indicator as of 01.01.2021	Fact as of 01.01.2021
Full-time staff	15,155	13621.15
Staff turnover	Not more than 10%	4.3%
Engagement rate	At least 65%	78.7%
Satisfaction Index	At least 80%	80.9%
The share of vacancies from staff numbers	Not more than 2%	0.74%

147

The issues of labor remuneration and their regulation are implemented by the bank in accordance with the legislation of the Republic of Belarus, the Collective Agreement and the conditions of labor remuneration, financial incentives and bonus payments in force at the bank.

According to the results of the year 2020, higher-than-anticipated growth of labor productivity over the growth of workers' wages was ensured. In the reporting period, the profit per employee amounted to **28.4 thousand rubles**, the growth rate was **122%**.

148

Information resources and pages of the bank in social networks are actively used for the staff recruitment.

149

Centralized interaction with leading educational institutions of banking profile on the implementation of practice and the postgraduate work assignment have been provided, procedures for organizing practice in the bank have been simplified, participation of bank representatives in round tables, specialized conferences in educational institutions and state examination commissions have been arranged.

150

To retain staff and fill vacant positions, a number of activities have been implemented.

151

As part of the implementation of a Comprehensive plan for measures to retain specialists from the retail banking products and services sales department of the bank's branch offices in Minsk, the bank:

- Updated the threshold value of the indicator of successful completion of professional computer testing in the acquisition of competencies, excluded the pass/fail grading system;
- Developed standard schemes of possible professional and career growth of department employees;
- Revised the current recommendations on the application of measures of influence to front office employees, sent a letter to the network, etc.
- Developed approaches to classify highly qualified specialists (especially valuable employees) into the "Key employee" category:
 - performed a preliminary selection of candidates;

152

As part of the outplacement of the released staff, consulting assistance is provided, assistance in preparing resumes, vacancies selection is implemented, including retraining both within the bank and in other companies.

153

To apply and develop adaptation and retention programs for staff members of various groups and job levels, the "Adaptation Program" and the "Welcome to the Bank" course have been developed and updated. The mentoring institute is functioning.

154

For the development of corporate culture, a List of priority corporate competencies of bank employees has been developed and applied as an addition to the Code of Professional Ethics of Bank Holding Employees.

155

A number of sociological studies were conducted in the areas of involvement, innovative susceptibility and effective team and cross-functional interaction of the bank's employees. To develop a corporate culture aimed at forming corporate thinking among the staff, including the priority of corporate values, appropriate training events, psychological interviewing and consultations of managers have been arranged.

156

To improve the assessment systems and develop the necessary level of skills of employees, competencies have been developed for specialists in the provision of retail banking services, specialists in the sale of retail banking products of all names and categories; specialists of the Corporate Business Service, the Active Operations Support Service, the Active Operations Solutions Preparation Section of the Corporate Business Management Center.

157

To develop the necessary level of competencies on a systematic basis, staff training matrices (including the staff reserve) have been developed, which determine the frequency and direction of training depending on the position and the functions performed by the employee.

158

The training programs of customer-oriented services and managers include subject matters that take into account not only professional, but also priority corporate competencies.

159

To solve successfully the above tasks, work continued on improving IT solutions in terms of expanding the capabilities of electronic document management, HR analytics, including for use by the bank's management in making management decisions, as well as improving software functionality, user interface convenience, integration with other systems.

160

To optimize processes, eliminate paper document flow, automation of human resources management processes has been implemented. Electronic document management is introduced in all mass events of HR management. Documents on staff members with a storage time of more than 50 years (orders, personal files, work record books, job descriptions, disability sheets, etc.) remain as hard copies.

161

During 2020, the online consulting service was tested on the internal website of the Personnel Department with the participation of structural subdivisions of the Head Office and the Central Bank of Minsk.

162

Automation of personnel records processes and interaction with employees allows to reduce operational risks of the bank in the work of personnel services, reduce labor costs for the same type of processes of personnel services, as well as to promptly analyze and influence the processes of HR Management at the Bank.

163

In the future, the HR strategy will be aimed at building a modern adaptive management system and strengthening human resources, aimed at supporting the development of initiatives and digitalization of business processes.

TRAINING AND DEVELOPMENT

164

In 2020, **8,179** employees of the bank, or **60%** of the full-time staff, were trained.

165

Taking into account the epidemiological situation, staff training was mainly arranged using distance learning.

166

More than 30 internal programs have been implemented, the range of applied methods of personnel training has been significantly expanded, a fully functional automated training system has been launched, allowing each employee to get access to educational content and exchange professional experience in various areas of activity.

167

The training in 2020 was aimed at the acquisition and development of professional, managerial, and corporate competencies by the bank's employees. The main areas of staff training have become specialized programs for customer-oriented services, managers and staff reserve, IT departments, as well as employees involved in the process of digital transformation of the bank.

168

The priority task for the coming period is the formation of a SMART learning system taking into account new business development trends; the development of a culture of self-education and intra-corporate replication of knowledge, as well as the further introduction of advanced educational technologies.

SOCIAL PROJECTS



169

To finance five social projects in 2020, the following funds were allocated:

“Belarusbank. Vector of Kindness”

BYN 473,210

“Belarusbank. Bridge to the Future”

BYN 168,900

“Belarusbank. Space for Inspiration”

BYN 34,000

“Belarusbank. Paternal Home”

BYN 32,000

170

“Belarusbank. Let’s Win Together!”

BYN 1,263,354

Among the public benefit projects, special attention should go to the participation in the republican action “Our Children”. As a result of the charitable contributions, the bank’s branch offices and public organizations visited

230 institutions (7,124 children), donated gifts and transferred funds totaling

BYN 51,690.

SUPPORT FOR THE HEALTH SECTOR DURING THE PANDEMIC

171

On April 16, bank employees handed over **5,000 protective suits** to the 2nd Municipal Clinical Hospital. The chief physician of the hospital, Sergei Prusevich, noted that the number of caring people helping doctors is constantly growing and this help is now extremely necessary for them.

172

The bank became an active participant in the republican campaign #SpasiboMedikam (thanks to medical workers). For doctors who are now at the forefront in the fight against corona virus, the country’s largest bank transfers personal protective equipment and provides sponsorship to health care institutions. From Longjiang Bank (Chinese bank) through the representative office of Belarusbank in Beijing, the Bank received personal protective equipment. Combining the efforts of all countries in the current situation in the world is a key component of the partnership of companies in the international stage and states as a whole.

173

Medical institutions in Minsk, Mogilev, Bobruisk, Bykhov, Kostyukovich and Krasnopol received sets of medical protective glasses as part of assistance to the Health

174

Care System. The team of many thousands of the country’s largest bank thanks the health care workers of the republican health care institutions for their selfless work and says “Thank you” to everyone.

The bank’s delegation visited the State Educational Institution “Kostyukovich District Center for Correctional and Developmental Training and Rehabilitation”. Within the framework of the “Vector of Kindness” social project, Belarusbank handed over to the educational institution a certificate for the purchase of equipment for the sensory room.

175

Within the framework of the project, the bank provided gratuitous assistance to the State Institution “Republican Scientific and Practical Center of Pediatric Oncology, Hematology and Immunology” in the amount of **BYN 45,000.**

176

The bank handed over disinfection devices designed to prevent the spread of infections to the Dokshitsy Central District Hospital.

SUPPORT FOR CULTURE, SCIENCE AND SPORT

177

Belarusbank became a partner of the international intellectual games tournament “Slavyanka-2020”. Intellectual competitions were held in Polotsk on January 25-26. 28 teams from Belarus and Russia took part in them, including the national team of the bank.

178

The National Historical Museum has opened the exhibition “Piggy Bank of Good Little Things” — the first joint project organized with the participation of Belarusbank. It demonstrates part of the collection of the bank museum: antique piggy banks and unique postcards of the late XIX — early XX century with the image of savings banks.

179

On the eve of the celebration of the 75th anniversary of Victory in the Great Patriotic War, Belarusbank supported the large-scale project “Partisans of Belarus”, organized by the publishing house “Belarus Today”, and acted as an official partner of the initiative.

180

The project started in Brest and took place in all regional cities of Belarus and the city of Minsk.

181

The opening ceremony of the exhibition project “Rarities of the National Historical Museum of the Republic of Belarus” on the fence of the Chelyuskinetes Park of Culture and Recreation was held at the National Historical Museum with support of Belarusbank.

182

For the third time in Belarus, the BLUE DRAGON RACE charity swim race across the Minsk Sea, organized by the Swimming School Swimming.By, took place on July 11

with support of the Bank. **100 swimmers**

took part in it. **BYN 5,000** have been collected.

183

According to the Regulations on conducting a charity swim race, each participant, when registering, chose the fund to which he wants to direct the profit from the swim race. According to the choice of the Blue Dragon

Race 2020 participants, **BYN 1,700** were sent to the Local Alexey Talai Charitable Foundation for the implementation of the 3D Heart project to help children with heart

defects; **BYN 3,300** were sent to the CHANCE International Charitable Foundation for Children to buy a Bach hearing aid to the little ward of the foundation Kirill Demidov.

Belarusbank became the official partner of the XXIX International Festival of Arts “Slavianski Bazaar in Vitebsk”, which took place from July 16 to 20, 2020. The Bank has been supporting a large-scale cultural project for the third year in a row, starting from 2018.

ENVIRONMENTAL IMPACT



184

An important element of the bank's activities is environmental protection, rational use of natural resources and ensuring the environmental safety of the enterprise.

185

In these matters, the bank adheres to the requirements of the legislation of the Republic of Belarus in the field of environmental protection and rational use of natural resources, as well as the National Strategy for the Management of Solid Municipal Waste and Secondary Material Resources in the Republic of Belarus for the period up to 2035.

186

The main purpose in the field of environmental impact management is to minimize the negative impact due to the bank's activities.

187

The employees are assigned the following tasks:

- comply with the requirements of the legislation of the Republic of Belarus in the field of environmental protection and rational use of natural resources, constantly reduce the impact on the environment, prevent environmental pollution;

188

The bank has organized a separate waste collection, the purpose of which is to prioritize the use of waste over their disposal and burying.

189

One hundred percent transfer for recycling or neutralization of such types of waste as fluorescent lamps, paper and cardboard, batteries, waste of decommissioned furniture, waste of electrical and electronic equipment is implemented.

190

There is an effective electronic document management system, which leads to a decrease in paper consumption.

**CALCULATION OF THE CORPORATE SOCIAL RESPONSIBILITY INDEX
STRUCTURE OF THE CORPORATE SOCIAL RESPONSIBILITY INDEX**

Calculation method	The value assigned for 2020	
Category 1: External Social Responsibility (ESR)		
1. Implementation of sponsorship and charity projects	1 — during the reporting year, funds were allocated to finance all (or at least 50%) of social projects approved by the bank; 1/2 — 50% or less projects were funded; 0 — projects were not funded.	1
2. Environmental responsibility	1 — measures aimed at environmental protection were implemented (saving fuel and energy resources, paper); 0 — events were not implemented.	1
3. Socially oriented programs	1 — financial literacy activities were also implemented for people with disabilities; 1/2 — only one component of the measures was implemented; 0 — not implemented.	1
Category 2: Internal Social Responsibility (ISR)		
4. The presence of material and moral motivation in the team	1 — both motivation mechanisms exist and work; 1/2 — only one of the mechanisms is used; 0 — the mechanisms do not work.	1
5. Social package	1 — developed and available to every employee regardless of position and geographical location; 1/2 — not 100% available to the headcount; 0 — not implemented.	1
6. Corporate culture	1 — the Code of Professional Ethics of Employees has been approved; 0 — There is no code.	1
7. Development and training	1 — conditions have been created for the training of employees both inside and outside the bank; 1/2 — only one option is functional (either inside or outside the bank); 0 — there are no opportunities for training and development at the expense of the company.	1
8. Occupational and industrial safety	1 — the structure has a dedicated subdivision responsible for ensuring labor protection; 0 — there is no corresponding subdivision.	1
Category 3: Compliance with international standards (CIS)		

9. The UN Global CSR Compact	1 — the Bank is a member of the Global Compact Network and shares the Sustainable Development Goals; 1/2 — part of the requirements has been fulfilled; 0 — requirements are not met.	1
10. International standard ISO26000 “Guide to Social Responsibility”	1 — the standard is integrated into the social reporting and activities of the bank; 0 — the standard does not apply.	1
Category 4: The level of interaction with stakeholders (LIS)		
11. Non-financial reporting	1 — the Bank annually publishes relevant reports and sends them to the Office of the Global Compact Network; 1/2 — only a part of the requirements has been fulfilled; 0 — reporting is not compiled and is not published.	1
12. Interaction with stakeholders	1 — non-financial reporting is available in open sources, there is information about feedback channels; 1/2 — only a part of the requirements has been fulfilled; 0 — requirements are not met.	1
13. Bonuses and awards in the field of CSR, participation in specialized events (at least one / one during the year)	1 — both requirements are met; 1/2 — only a part has been fulfilled; 0 — none of the above is done	1/2

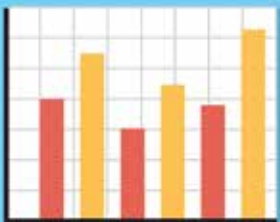
$$\text{CSR index} = 0.4 \times \text{ESR} + 0.3 \times \text{ISR} + 0.15 \times \text{CIS} + 0.15 \times \text{LIS} = 3.375$$

The indicator is considered fulfilled when it reaches a value in the corridor from 2.9 to 3.45.

TABLE OF GRI INDICATORS

GRI	INDICATOR	LINK/COMMENT	PAGE
102	General reporting elements/Company profile		
102-1	Name of the company	About the report	3
102-2	Activities, brands, products and services of the company	General information about the bank	5
102-3	Location of the company's headquarters	https://belarusbank.by/ru/33139	-
102-4	Location of the operation	About the report	3
102-5	Type of ownership and legal form	General information about the bank	5
102-6	Markets where the company operates	International cooperation	12
102-7	The scale of the company	Indicators and achievements of 2020	8
102-8	Information on staff and other employees	Team and its development	27-30
102-10	A significant change in the company or its supply chain	About the report	3
102-12	External initiatives	SOCIAL PROJECTS https://belarusbank.by	31-33
102-13	Membership in associations	International cooperation	12
Ethics and good business practice			
102-16	Values, principles, standards and norms of behavior	RESPONSIBLE BUSINESS DEALING	13-17
Interaction with stakeholders			
102-40	List of stakeholder groups	About the report (stakeholder map)	3
102-41	Collective agreement	Team and its development	27
102-44	Key topics and concerns raised	About the report	3
Reporting procedures			
102-46	Defining report content and topic boundaries	About the report	3
102-47	List of essential topics	About the report	3
102-48	Reformulation of indicators	Indicators and achievements of 2020	8
102-49	Changes in sustainability reporting	About the report	3
102-50	Reporting period	About the report	3
102-51	Date of publication of the previous sustainability report	Https:	
102-52	Reporting cycle	About the report	3
102-53	Contact person for questions about this report	About the report	3
102-54	Statement on the option of preparing reports in accordance with GRI Standards	About the report	3
102-55	Table of GRI indicators	Annex 2	-
102-56	External certification	External certification of non-financial information is not effected	-

Significant topics			
200	Economic		
203	Indirect economic impacts		
203-1	Investments in infrastructure and gratuitous services	Support for business communities Customer care Social projects	10 19 32-33
203-2	Significant indirect economic impacts	Environmental impact	34
205	Anti-corruption measures		
103	Management approach	RESPONSIBLE BUSINESS DEALING	13-17
300	Ecological		
302	Energy		
302-1	Energy consumption within the company	Environmental impact	34
306	Discharges and waste		
306-2	Waste by type and method of treatment	Environmental impact	34
400	Special		
401	Employment		
401-1	Newly hired employees and staff turnover	Team building	27-30
402-2	Benefits provided to full-time employees that are not provided to employees working on a temporary or part-time basis	TEAM BUILDING	27-30
404	Training and education		
404-2	Advanced Vocational Training Programs for employees and assistance for further employment opportunities	TEAM BUILDING	27-30
419	Compliance with the requirements		
419-1	Non-compliance with the requirements of legislation and internal documents in the social and economic domain	There were no cases of non-compliance with the requirements of legislation and internal documents in the social and economic domain within the reporting period	-
Local communities			
-	Access points to the company's services in sparsely populated and economically underdeveloped regions	CUSTOMER CARE	19-26
	Access points to the company's services for vulnerable groups of the population	New products and services Availability of financial services	20 26



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