



JOINT STOCK COMPANY  
FIRST UKRAINIAN INTERNATIONAL BANK  
(JSC "FUIB")

Kyiv

APPROVED

By the Supervisory Board of JSC "FUIB"  
Minutes dated 19 February 2026 No. 454

AGREED

By the Management Board of JSC "FUIB"  
Minutes dated 9 December 2025 No. 1085  
Chairman of the Management Board

\_\_\_\_\_ Serhii CHERNENKO

**Declaration**  
**on sustainable development of JSC "FUIB"**

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## 1. INTRODUCTION

**1.1.** The global goal of JSC "FUIB" in the field of sustainable development is to develop society through voluntary contributions by businesses to the social, economic and environmental spheres related to the Bank's activities and the achievement of its strategic goals.

JSC "FUIB" promotes environmentally sound and sustainable development of society. The Bank recognises that environmental and social sustainability is a key aspect of achieving high results in its activities in the future. Thus, projects that promote environmental and social sustainability are among the main priorities of the Bank's activities.

JSC "FUIB" strives to be a business that is fully aware of its responsibility to all stakeholders and Ukrainian society. The Bank takes a systematic approach to sustainable development issues. The Bank establishes uniform principles and approaches to sustainable development and adheres to these approaches in all aspects of its activities: in strategic planning, in project implementation, and at all levels of management.

**1.2.** The Bank joined the UN Global Compact in April 2013. By joining, the Bank declared its commitment to the principles of the UN Global Compact in the areas of human rights, labour relations, environmental protection and anti-corruption.

The Bank supports the 17 principles of sustainable development and implements them in its activities by integrating these principles into three main components: environmental, social and governance (ESG), where:

- environmental component: potential or actual changes to the physical or natural environment (including environmental pollution, impact on biodiversity, carbon emissions, use of natural resources, climate change);
- social component: potential or actual effects that impact the population of the territories where the company operates and, in particular, the workforce (including health and safety, supply chains, diversity and inclusion, stakeholder engagement);
- management component: corporate governance structure and processes used to manage and control companies (including the structure and diversity of the supervisory board, ethical behaviour, risk management, disclosure and transparency).



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1 goal	End poverty
Goal 2	End hunger
Goal 3	Good health and well-being
Goal 4	Quality education
Goal 5	Gender equality
Goal 6	Clean water and sanitation
Goal 7	Affordable and clean energy
Goal 8	Decent work and economic growth
Goal 9	Industry, innovation and infrastructure
Goal 10	Reduced inequalities
Goal 11	Sustainable cities and communities
Goal 12	Responsible consumption and production
Goal 13	Climate action
Goal 14	Conservation of marine resources
Goal 15	Protecting terrestrial ecosystems
16 Goal	Peace, justice and effective institutions
Goal 17	Partnerships for sustainable development

### 1.3. All of the Bank's activities are based on:

- The current legislation of Ukraine;
- The 17 Sustainable Development Goals of the UN Global Compact;
- The UN Universal Declaration of Human Rights;
- The International Labour Organisation's Declaration on Fundamental Principles and Rights at Work;
- The UN Declaration on Environment and Development;
- OECD Convention on Combating Bribery;
- The Constitution of Ukraine;
- The Law of Ukraine "On Prevention of Corruption";
- Key standards of social responsibility in business conduct in accordance with the international standard ISO 26000 "Guidance on social responsibility";
- Provisions of the international standard for stakeholder engagement AA1000 SES;
- SKM Group's policy on sustainable development.

## 2. PURPOSE

The main purpose of the Sustainable Development Declaration of JSC "FUIB" (hereinafter referred to as the Declaration) is to integrate and implement ESG standards in the activities of the Bank and society as a whole in accordance with the goals of the UN Global Compact.

The Declaration is a basic document that defines the principles and standards of sustainable development, a systematic approach to integrating the principles of sustainable development and social responsibility of the Bank into its relations with all **stakeholders**:

- The Bank's customers;
- Bank employees;
- Residents of regions where the Bank operates in Ukraine;
- The Bank's suppliers and partners;
- regulatory authorities;
- the business community;
- investors and financial organisations;

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- international organisations;
- public organisations;
- the media.

The Bank's main objectives in the area of sustainable development are:

1. Promoting the comprehensive development of the Bank as a sustainable business that is fully aware of its responsibility to all stakeholders.
2. Defining the main principles and directions of the Bank's activities in the field of sustainable development, approaches to their implementation, planning and reporting.
3. Ensuring effective interaction between all Bank divisions during the implementation of projects that are significant for business and society in all territories where the Bank operates, cooperation with SCM Group companies.

The declaration complies with the principles of the UN Global Compact and is based on the Bank's mission, vision, values and the fundamental principles of the Bank's Code of Corporate Ethics.

### 3. SCOPE OF APPLICATION

This Policy applies to all Bank employees, all processes, the entire organisational structure and all levels of management. The Declaration is posted on the official website for review by all interested parties.

### 4. TERMS, DEFINITIONS AND ABBREVIATIONS

**Bank, FUIB** - JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK", JSC "FUIB"

**Stakeholders** are legal entities and individuals who have a legitimate interest in the Bank's activities, depend on them and/or can influence them.

**Sustainable development** is long-term economic prosperity that is less dependent on the use of limited resources and exploitation of the natural environment, more socially inclusive, and encompasses environmental, social, economic, and governance aspects that are closely interlinked.

**Responsible financing** is the establishment of basic principles for priority areas of financing for projects financed by the Bank, taking into account environmental and social impacts.

**Responsible use** is the introduction of environmental and social standards that will contribute to improving environmental and social performance, minimising the Bank's impact on the environment, and improving the quality of working conditions and health of Bank employees.

### 5. STRATEGIC SUSTAINABLE DEVELOPMENT GOALS

The Bank develops and implements a 5-year Sustainable Development Strategy, which is aimed at complying with and achieving the Bank's strategic sustainable development goals:

- promoting the comprehensive development of the Bank as a sustainable business that is fully aware of its responsibility to all stakeholders (assessing the negative impact of its activities, products and services on the state and business, the environmental situation and society);
- compliance with Ukrainian legislation in the field of sustainable development;
- ensuring a unified approach to the management of the environmental and social management system;
- preventing and minimising negative impacts on the environment in terms of responsible consumption;
- ensuring open and transparent communication on sustainable development issues;

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– cooperating with suppliers, customers, contractors and business partners to ensure that our standards in the field of environmental protection, human rights and anti-corruption are also their obligations.

## 6. THE BANK'S SUSTAINABLE DEVELOPMENT PRINCIPLES

**Act systematically.** The concept of sustainable development is integrated into the business strategy and is taken into account in the planning and implementation of all the Bank's projects.

**Work efficiently.** We apply modern approaches to doing business, constantly improve our business processes and methods, use resources efficiently and seek new opportunities for business development, minimising the use of finite resources.

**Respect the interests of partners, customers and society as a whole.** We respect the interests of partners, customers and society as a whole and build relationships with them based on the principles of integrity, honesty, openness and mutual trust.

**Ensure decent and safe working conditions.** We recognise our employees as our most important asset and provide them with safe working conditions, decent wages and social benefits.

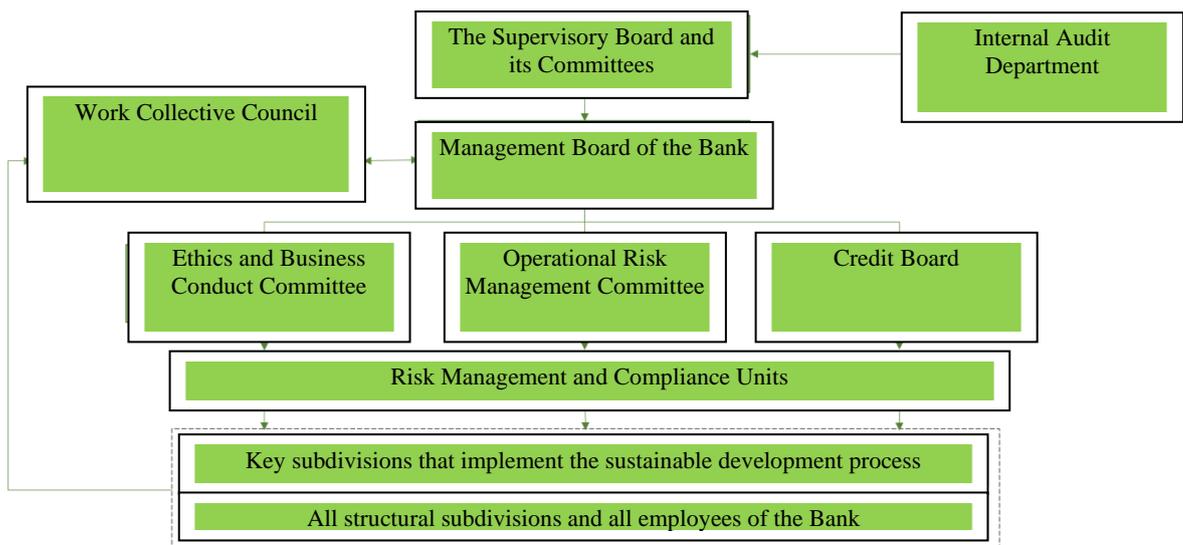
**Respect human rights.** We respect and uphold human rights and freedoms and do not tolerate discrimination.

**Improve the quality of life in the regions where we operate.** We are a responsible financial company that invests in improving the quality of life in the regions where we operate and contributes to the sustainable development of Ukraine.

**Strive to prevent and reduce negative impact on the environment.** We strive to continuously reduce our negative impact on the environment and engage in responsible financing.

## 7. ORGANISATIONAL STRUCTURE OF THE BANK'S SUSTAINABLE DEVELOPMENT

The Bank has implemented the following organisational structure for sustainable development:



The Bank's risk management and compliance departments include:

- Corporate Client Risk Department
- Small Business Risk Management Department
- General Banking Risk Department

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- Compliance Control Department

The Bank considers the following to be its key divisions:

- Legal Department
- Marketing Department
- Human Resources Department
- Bank Operations Management
- Security Department
- Bank Network Development and Operations Department

Details of the persons responsible for all areas of the Bank's activities in the field of sustainable development are provided in Appendix 1 to this Declaration.

## 8. RESPONSIBLE PERSONS – BANK MANAGERS

The Bank's activities in the field of sustainable development are comprehensive in nature.

The Bank appoints responsible persons for the following areas:

Principle		Definition	Implementation by FUIB	Responsible
Human Rights	Human rights	Human rights are the right to life and liberty, freedom from slavery and torture, freedom of belief and expression, the right to work and education, etc. All people should enjoy these rights without discrimination.	Respect for human rights in the Bank's activities	CCO, Chief Compliance Officer
Labour Rights /Decent Work	Labour law/ Decent Work	A system of interrelated legal norms that regulate social and labour relations and related relations of social organisation of labour with regard to the realisation of the right to work and the use of hired labour in enterprises of various forms of ownership, combining the social, collective and personal interests of their subjects.	Compliance with the norms and principles of labour legislation in the Bank's activities	Deputy Chairman of the Management Board, responsible for human resources management issues
Environment	Environment	All living and non-living objects that naturally exist on Earth or in a certain part of it (e.g., <i>the environment of a country</i> ).	Responsible financing	CRO – Chief Risk Officer, Deputy Chairman of the Management Board for Risk Management
			Responsible use	Deputy Chairman of the Management Board, who controls the work of the operational vertical
Anti-Corruption	Anti-corruption	Corruption – the use by an official or persons working under contracts that can be equated to employment contracts of the official powers	Counteracting and preventing the criminal use	Deputy Chairman of the Management Board

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		granted to them or related opportunities for the purpose of obtaining an undue advantage or accepting such an advantage or accepting a promise/offer of such benefits for themselves or others, or, accordingly, the promise/offer or provision of unlawful benefits to an official of the Bank, or, at their request, to other individuals or legal entities, with the aim of inducing that person to misuse their official powers or related opportunities.	of official position	responsible for security issues
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## **9. IMPLEMENTATION OF SUSTAINABLE DEVELOPMENT PRINCIPLES (ESG STANDARDS) in the BANK'S ACTIVITIES**

For the Bank, it is important not only to achieve the planned results of its activities and strategic goals, but also how these results were achieved.

The Bank refrains from implementing any decisions, actions and projects that may directly or indirectly lead to a violation of the current legislation of Ukraine or violate recognised principles of public morality and ethics.

The Bank does not implement or support projects of a political or religious nature in any form.

The Bank adheres to high standards of entrepreneurship. At the same time, the Bank takes all possible measures to ensure that everyone acting on its behalf, connected with it through entrepreneurial or any other activities, adhere to the highest standards of business ethics.

The Bank promotes the principles of sustainable development among organisations in the territories where it operates, primarily among its partners and customers.

The Bank seeks to join forces with stakeholders, including local authorities, territorial communities, local self-government bodies, residents of the territories where it operates, international and public organisations through the implementation of social projects.

### **9.1. THE BANK'S ACTIVITIES REGARDING THE SOCIAL COMPONENT OF SUSTAINABLE DEVELOPMENT**

9.1.1. The Bank respects **the following human rights, including but not limited to:**

- freedom of speech: any Bank employee has the right to freely express their ideas or opinions without fear of retaliation or persecution;
- the right to participate in cultural life: a set of constitutional rights and freedoms that ensure the opportunities for free spiritual development of a person (citizen) through access to the spiritual achievements of their people and all of humanity, their assimilation, use and participation in their further development;
- digital security/privacy: the right to personal privacy with regard to the storage, repurposing, provision to third parties and display of information via the Internet (remote means of communication);
- gender equality/women's rights: at the Bank, women and men have equal opportunities to obtain management positions, undergo professional development, undergo any training, receive equal pay for equal work, and have equal rights to maternity leave and childcare;

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- indigenous peoples' rights: the indigenous peoples of Ukraine have the right to revive, use, develop and pass on to future generations their history, language, traditions, writing and literature, and to restore and preserve objects of tangible and intangible cultural heritage;

- inclusiveness in business and decent working conditions;

- rights of refugees/migrants and displaced persons: the same rights and freedoms as other citizens of Ukraine.

Human rights issues are regulated by the Bank's internal documents, including the following:

- Corporate Ethics Code of JSC "FUIB";

- Operational Risk Management Policy of JSC "FUIB";

- Information Security Policy;

- Policy on confidential reporting of unacceptable behaviour and violations at JSC "FUIB".

#### **Activities**

- The Bank maintains zero tolerance for any manifestations of human rights violations;

- The Bank excludes situations involving discrimination against individuals on any grounds;

- The Bank respects and adheres to civil, political, economic, social and cultural human rights;

- The Bank has introduced **a hotline** for all employees – a channel for receiving information about corporate violations, which is administered by a special structural unit of the SCM Group that provides services for receiving and transmitting reports of violations of the Corporate Ethics Codes of the SCM Group companies.

- The Bank conducts regular anonymous surveys among Bank employees regarding staff satisfaction;

- The Bank conducts internal investigations into cases of employee rights violations.

#### 9.1.2. The Bank complies with **labour law/decent work** standards:

- freedom of association and effective recognition of the right to collective bargaining: respecting the right of all employees to freely establish and join groups to promote and protect their professional interests;

- no forced labour: not allowing work that is required of employees under threat of any punishment and to which the employee has not voluntarily agreed; exclusion of coercion to commit or perform any actions that contradict the requirements of the law;

- no child labour: refusal to employ children;

- no discrimination in employment and occupation: equal opportunities for all employees without discrimination based on gender, ethnic and social origin, property status, place of residence, language or other characteristics, as well as political, religious and other beliefs (including appointments to positions);

- safe and healthy working environment: decent material and technical support for workplaces, including cleaning, lighting and ventilation; adequate level of occupational safety;

- decent working conditions (wages, working hours): ensuring compliance with labour legislation and providing decent wages.

Compliance with these standards is regulated in the Bank by the following internal documents:

- Corporate Ethics Code of JSC "FUIB";

- Collective Agreement of JSC "FUIB";

- Operational Risk Management System Policy of JSC "FUIB".

#### **Activities:**

- The Bank respects human rights in the field of labour;

- The Bank ensures decent treatment of its employees and their social protection;

- The Bank provides medical insurance;

- The Bank cares about the well-being of its employees (including providing material assistance when necessary);

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- The Bank creates safe, healthy and comfortable working conditions for its employees;
- The Bank continuously improves its organisational structure;
- The Bank develops a corporate culture;
- The Bank engages in social dialogue, supports volunteers (corporate and external) and volunteer activities;
- The Bank promotes employee engagement and efficiency at work and creates conditions for their self-fulfilment;
- The Bank organises training and professional development for its employees;
- The Bank contributes to improving the standard of living of its employees through full-time employment;
- The Bank supports social projects in the fields of education, culture, healthcare, sports and security.
- The Bank supports social projects and makes social investments in the sustainable development of Ukrainian society.
- The Bank carries out charitable activities and provides free assistance to those in need: socially vulnerable groups, specialised children's institutions, specialised medical institutions, public organisations and charitable foundations, and military units.

## **9.2. THE BANK'S ACTIVITIES REGARDING THE ENVIRONMENTAL COMPONENT OF SUSTAINABLE DEVELOPMENT**

The Bank adheres to the following principles in its activities:

- taking climate change into account;
- waste disposal;
- conservation of natural resources, conservation and rational use of seas and marine resources, lakes and rivers, careful treatment of forests/biodiversity/land use, minimisation of air pollution, and careful use of energy and rational use of natural resources.

The Bank implements these principles through responsible financing and responsible use, where:

**1. Responsible financing** is the establishment of basic principles for priority areas of financing for projects financed by the Bank, taking into account environmental and social impacts.

For the Bank, responsible financing is accompanied by proper management of climate, environmental and social risks. The Bank implements environmental (climate) and social risk management, which is a mandatory component of the Bank's sustainable development policy. Climate risks include both the management of risks associated with the transition to a low-carbon economy and physical risks.

**2. Responsible use** is the introduction of environmental and social standards that will contribute to improving environmental and social performance, minimising the Bank's impact on the environment, and improving the quality of working conditions and health of the Bank's employees.

The Bank is aware of its responsibility for the impact on the environment through its economic activities and takes responsibility for controlling its own consumption and impact on the environment.

Compliance with these principles is regulated in the Bank by the following internal documents:

- Credit policy at JSC "FUIB" in Corporate Business;
- Credit Policy at JSC "FUIB" in Small Business;
- Operational Risk Management Policy at JSC "FUIB";
- Environmental and Social Risk Management Policy at JSC "FUIB";
- Regulations on the occupational health and safety management system at JSC "FUIB".

**Activities:**

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- The bank finances projects related to renewable energy, energy efficiency, sustainable waste management, sustainable land use, biodiversity conservation, resource efficiency, and environmentally friendly transport.
- Before implementing financial projects, the Bank assesses environmental and social risks in accordance with the requirements of external financing programmes;
- The bank keeps records of energy consumption and implements advanced energy consumption and lighting technologies.
- The Bank strives to provide paperless customer service and reduce paper purchases.
- The Bank considers the development of digital customer service to be a priority;
- The Bank continuously improves the environmental awareness of its employees and stakeholders in the areas of rational use of natural resources, environmental protection and environmental safety;
- The Bank participates in green initiatives, including projects to clean up and green areas in Ukraine.
- The Bank implements "Green Office" initiatives, including the economical use of energy resources.

### **9.3. THE BANK'S ACTIVITIES IN THE MANAGEMENT COMPONENT OF SUSTAINABLE DEVELOPMENT**

The Bank adheres to the following principles:

- honesty and integrity in internal relations;
- decency in relations with customers and business partners;
- transparency and openness;
- zero tolerance for corruption;
- legality and the rule of law;
- zero tolerance for internal fraud.

Compliance with these principles is regulated in the Bank by the following internal documents:

- Code of Corporate Ethics of JSC "FUIB";
- Principles (Code) of Corporate Governance of JSC "FUIB";
- Anti-Corruption Programme of JSC "FUIB".

#### **Activities:**

- The Bank has implemented the Corporate Ethics Code of JSC "FUIB", which defines the core values and principles of business ethics that guide all Bank employees;
- The Bank has implemented a transparent system and clear structure of corporate governance that complies with the highest international standards and the Principles (Code) of Corporate Governance of JSC "FUIB".
- The Bank participates in international initiatives in the areas of human rights, labour relations, environmental protection and anti-corruption.
- The Bank adheres to its commitments in relations with stakeholders;
- The Bank identifies its stakeholders, determines their interests and expectations, as well as their impact on the Bank's current activities;
- The Bank is open and transparent at all stages of interaction with stakeholders;
- The Bank strives to take into account the interests of stakeholders when developing and implementing its business development strategy, as well as when planning and implementing activities in the field of sustainable development;
- The Bank adheres to honest practices in marketing, information provision and conclusion of agreements;

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- The Bank provides high-quality products and services;
- The Bank guarantees data protection and confidentiality of customer information;
- The Bank promotes financial literacy and awareness of products and services;
- The Bank adheres to the principle of fair competition;
- The Bank respects property rights;
- The Bank promotes the development of Ukrainian entrepreneurship.

## 10. KEY PRIORITIES FOR SUSTAINABLE DEVELOPMENT

The key priorities for sustainable development are:

- the well-being and development of employees;
- quality of products and services;
- development of local communities (improving financial literacy among the population, helping the younger generation choose a profession and find employment);
- development of the business environment in the territories of presence (consulting and lending to legal entities for the development of small and medium-sized businesses, consulting and lending to individuals to improve the standard of living of the population, creating special offers for the development of small businesses, supporting businesses and customers in difficult times);
- volunteering (encouraging Bank employees to participate in volunteer projects with an environmental or social component, and providing sponsorship support for such projects);
- compliance with standards and requirements, as well as best international practices in the field of sustainable development;
- minimising the negative impact of its own economic activities on the environment;
- effective management of environmental and social risks aimed at minimising negative impact on the environment;
- evaluation and selection of projects for financing, taking into account their role in sustainable development (impact on the environment, sustainability of economic activity and energy efficiency);
- raising the level of competence and awareness of employees regarding their own impact on the environment;
- ensuring transparency and accessibility of information related to responsible financing, which promotes open dialogue with all stakeholders;
- improving interaction with third parties (contractors, agents, etc.) regarding compliance with Ukrainian legislation on environmental and social responsibility.

## 11. INTEGRATION OF PRINCIPLES INTO THE BANK'S MANAGEMENT SYSTEM

The concept of sustainable development is integrated into the Bank's business strategy and is taken into account in strategic planning and the Bank's daily activities. Business units take the concept of sustainable development into account when developing their products and services.

The basic principles of sustainable development are established in accordance with the Principles (Code) of Corporate Governance of JSC "FUIB":

**1. High standards of corporate culture and business ethics.** Corporate governance is aimed at creating a healthy and effective corporate culture that promotes trust and creates value for the Bank's shareholders and customers. Members of the Supervisory Board and Management Board of the Bank demonstrate high standards of business conduct and ethics by their personal example, contribute to strengthening the Bank's business reputation, strictly comply with Ukrainian legislation and the Bank's internal regulatory documents on conflict of interest management, anti-corruption, use

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of confidential and insider information, etc., and require the same responsible behaviour from the Bank's employees.

**2. Compliance with corporate social responsibility.** The Bank complies with the rights and legitimate interests of stakeholders as provided for by Ukrainian legislation, takes a responsible approach to products and services, customers, employees and partners, and contributes to the development of local communities.

**3. Information transparency.** The Bank discloses complete and accurate information about its activities in a timely and regular manner, including its financial condition, economic indicators, significant transactions, ownership and management structure, corporate governance structure, etc.

Within the framework of the Bank's business processes, the timeliness, reliability, confidentiality and accuracy of information is ensured through technological settings and organisational measures. The Bank has external and internal stakeholders:

For internal stakeholders: the timeliness, reliability, confidentiality and accuracy of information is ensured through established reporting processes to the Supervisory Board and Management Board of the Bank and interested parties.

For external users: information is posted in accordance with the requirements of legislation and internal standards for the coordination of information posted on the Bank's website or provided to other external stakeholders.

**4. Reputation risk management.** Compliance with international standards of socially responsible business, the expectations of society, local communities and stakeholders leads to the minimisation of reputation risks that affect business performance.

**5. Partnership approach.** The principles of sustainable development are implemented through active interaction between representatives of various functions and management bodies within the Bank, as well as through the involvement of stakeholders, including partners (customers and counterparties), competitors and regulatory authorities as partners in the planning, implementation and evaluation of social projects.

**6. Openness and transparency.** Openness and transparency are integral elements of dialogue with stakeholders. The Bank informs stakeholders about its financial and non-financial activities through various sources, the main ones being the Bank's financial and non-financial (social) reports, official website, specialised internet platforms, press conferences and personal meetings.

## 12. REPORTING

The Bank annually prepares reports based on key indicators (key risk indicators - KRI) of sustainable development according to ESG factors for all interested parties. KRI are developed and reviewed annually.

The Bank discloses information on sustainable development and corporate social responsibility in its annual Sustainable Development Report and publishes information on the Bank's corporate website.

## 13. ROLES, POWERS AND RESPONSIBILITIES OF PARTICIPANTS

**13.1.** The Supervisory Board approves the concept and Declaration of Sustainable Development of JSC "FUIB".

**13.2.** The Management Board is responsible for implementing ESG sustainability standards in the Bank's activities.

**13.3.** Key departments of the Bank are responsible for implementing ESG standards of sustainable development in the social, environmental and management components of the Bank's activities.

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**13.4.** All Bank employees adhere to the principles of sustainable development within the scope of their competences and job descriptions.

#### **14. CONTROL WITHIN THE INTERNAL CONTROL SYSTEM OF FUIB**

In accordance with the "Policy on the Organisation of the Internal Control System of JSC "FUIB", the Bank has implemented a three-level control process for the implementation of ESG sustainable development standards at the Bank:

Levels of internal control system	Controller	Highest controlling body
Self-monitoring/ ongoing monitoring	I level of control (line of defence) All structural subdivisions of the Bank Key divisions of sustainable development	Chairman of the Management Board and Deputy Chairmen of the Management Board in their areas of responsibility
Risk management and compliance control	II level of control (line of defence) General Banking Risks Department, Compliance Control Unit	CRO and CCO functionally subordinate and accountable to the Bank's Supervisory Board
Internal audit	III level of control (line of defence) Internal Audit Department	Supervisory Board of the Bank

#### **15. DOCUMENT REVIEW PROCEDURE**

This document must be updated at least once a year. Responsible for updating – RMD GBRD.

#### **16. LIST OF RELATED DOCUMENTS**

- 16.1.** Policy "Code of Corporate Ethics at JSC "FUIB";
- 16.2.** Operational Risk Management Policy at JSC "FUIB";
- 16.3.** Information Security Policy;
- 16.4.** Policy on the Mechanism for Confidential Reporting of Unacceptable Behaviour and Violations in the Activities of JSC "FUIB";
- 16.5.** Regulations "Collective Agreement of JSC "FUIB";
- 16.6.** Credit Policy at JSC "FUIB" in Corporate Business Policy;
- 16.7.** Credit Policy in PJSC "FUIB" in Small Business Policy;
- 16.8.** Policy on the Principles (Code) of Corporate Governance at JSC "FUIB";
- 16.9.** Policy on Environmental and Social Risk Management at JSC "FUIB";
- 16.10.** Anti-corruption programme of JSC "FUIB";
- 16.11.** Regulations on the occupational health and safety management system at JSC "FUIB";
- 16.12.** Sustainable Development Strategy of JSC "FUIB" for 2024-2028