



INFORMATION DISCLOSURE POLICY OF PARITETBANK OJSC

The information disclosure policy of Paritetbank OJSC is based on the Instruction on the Procedure of Information Disclosure of Paritetbank OJSC developed on the basis of the Instruction on Information Disclosure on the Activities of a Bank, Non-bank Credit and Financial Organisation, Banking Group and Banking Holding approved by the Resolution of the Board of the National Bank of the Republic of Belarus No. 19 dated January 11, 2013, and on local legal acts of Paritetbank OJSC.

[The Instruction on the procedure of information disclosure of Paritetbank OJSC](#) is developed for the purpose of increasing transparency of the bank's activities and contains approaches to the composition and scope of information to be disclosed, purposes of disclosure of any information, procedure and periodicity of information disclosure, means of bringing information to the attention of information users, as well as mechanisms of internal control over proper disclosure of information.

The disclosure of any information on Paritetbank OJSC is carried out in order to inform potential or existing customers about the bank's activities; to guide legal entities and individuals when they choose a servicing bank; to stimulate competition in the market of banking services.

The means of bringing information to users are the official website of Paritetbank OJSC and printed mass media (official periodicals determined by the President of the Republic of Belarus), placement of information in publicly accessible places and upon users' requests. The printed mass media shall publish the bank's annual reports compiled in accordance with the NSFR in full, except for the explanatory note, reports on the bank's activities as of April 1, July 1, October 1 of the current year compiled in accordance with the NSFR, annual reports compiled in accordance with the IFRS in full, except for notes including a brief description of significant elements of the accounting policy and other explanations.

When disclosing information, Paritetbank OJSC is guided by such principles as reliability and clarity, completeness, accessibility, timeliness and regularity of information, efficiency, absence of information asymmetry, preservation of banking secrecy and confidentiality of information.

Information constituting, in accordance with the legislation, banking, commercial and other secrets of the bank, its clients and counterparties protected by law shall not be disclosed.

The full text of the instruction on the procedure for disclosure of documents can be found [here](#).