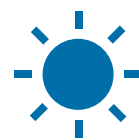
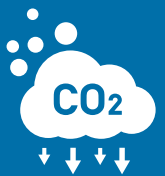


SUSTAINABILITY REPORT 2023





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Overview



Letter from the Chairman of the Supervisory Board

Dear Stakeholders,

It is my privilege to present AccessBank's first Sustainability Report, marking a significant step in aligning our strategic priorities with sustainable growth and responsible banking. As the Supervisory Board, we provide strategic oversight and direction, ensuring that our actions serve both the long-term interests of our stakeholders and the broader development goals of Azerbaijan.

Our focus remains on supporting the pillars of Azerbaijan's economy – micro, small, and medium-sized enterprises (MSMEs). Through innovative financial solutions and personalized service, we empower businesses that are the backbone of the country's economic growth. AccessBank has long recognized that its role extends beyond banking: it includes helping businesses grow sustainably, fostering entrepreneurship, and driving positive social impact across communities.

Azerbaijan has embarked on an ambitious economic transformation journey, focusing on green energy transition, diversification, and sustainable infrastructure development. In this context, AccessBank plays a key role by prioritizing investments in energy-efficient businesses and expanding access to finance for sectors aligned with national priorities. With Azerbaijan's 2024 COP29 presidency, there is no better time for us to reaffirm our commitment to sustainable finance, demonstrating our alignment with the country's agenda for climate resilience and environmental stewardship.

The Supervisory Board will continue to ensure that AccessBank's governance standards reflect the best practices of modern corporate governance. We are

committed to transparency, responsible risk management, and resource stewardship. Furthermore, the Bank is actively investing in digital technologies that will enhance customer experience while reducing operational inefficiencies and environmental impact.

Looking to the future, we believe that sustainable growth requires a clear strategic focus. For AccessBank, this means maintaining sound financial performance while embedding social responsibility and environmental considerations into everything we do. By nurturing a diverse workforce, promoting inclusive growth, and supporting green financing, we are confident that AccessBank will remain a trusted partner for businesses, customers, and communities.

Sincerely,

Oleg Ivaniychuk



Letter from the CEO/Chairman of the Management Board

Dear Shareholders, Customers, and Partners,

I am pleased to present AccessBank's inaugural sustainability report, marking a pivotal moment in our journey toward long-term value creation. 2023 has been a transformative year for us as we entered a new stage of growth and development. Our financial results this year reflect our resilience and commitment to excellence, positioning us strongly for the future. We are proud of the progress we've made, both in terms of financial performance and in laying the foundation for a sustainable future.

In alignment with Azerbaijan's national sustainability efforts, we remain committed to contributing to the country's Environmental, Social, and Governance (ESG) goals. Over the past decade, Azerbaijan has implemented several key initiatives and policies aimed at reducing its carbon footprint and enhancing resilience to climate impacts. These include the submission of its Nationally Determined Contributions (NDCs) to the UNFCCC, whereby the country committed to reducing GHG emissions by 35% by 2030 and by 40% by 2050 [with reference to 1990 levels]. Azerbaijan has also fostered the development of renewable energy sources and launched energy efficiency programs across various sectors of the economy.

Recently, the Central Bank of Azerbaijan introduced the Sustainable Development Roadmap, targeting the promotion of sustainable financing for micro, small, and medium-sized enterprises, while fostering greater responsibility within the financial sector. AccessBank is dedicated to supporting these vital initiatives.

In 2024, Azerbaijan will host COP29, further emphasizing the country's leadership in global climate action. This presents a tremendous opportunity to showcase our contributions to sustainable finance and environmental responsibility within the global conversation.

In the past two years, AccessBank has concluded several financing agreements with international financial institutions, with a strong focus on promoting green lending and sustainable businesses. We are deeply thankful to our international partners for their continued support, which has been instrumental in advancing our sustainability agenda.

Furthermore, we also took a significant step by joining the UN Global Compact and becoming a committed institution under the Client Protection Pathway. These milestones reaffirm our dedication to transparency, ethical practices, and client protection, demonstrating our unwavering focus on creating positive impacts for our stakeholders and the communities we serve.

To support these efforts, we are continually enhancing our internal policies and procedures to ensure that we meet our sustainability targets. These improvements align with our broader mission of promoting financial inclusion, gender equality, and green financing solutions.

Thank you for your continued trust in AccessBank as we embark on this exciting chapter. Together, we will contribute to a more sustainable future for our clients, our community, and the world.

Sincerely,

Davit Tsiklauri

AccessBank at a Glance

AccessBank serves Azerbaijan MSME & Retail market since 2002 and is the largest lender for Micro entrepreneurs in the country. Throughout its 20-years of operations, AccessBank distinguished itself with its top customer service levels, its contribution to small businesses and to the banking sector as a whole, and with high transparency and adherence to ESG standards. The Bank is also considered to be the best MSME banking school in the country.

Key numbers



1.5 bn*
Total assets



1.1 bn*
Loan portfolio
with 66% micro loans



1 bn*
Deposit portfolio



70 K
Active micro
borrowers



230 K+
Active clients



100 %
International
shareholders



1400+
Employees



33%
Female employees



35
Branches

*Amount shown in AZN

About this report

This is AccessBank's first Sustainability Report, prepared in accordance with the Global Reporting Initiative (GRI) Standards. The report provides a detailed account of our Environmental, Social, and Governance activities for the year 2023, reflecting our commitment to sustainable development and responsible business practices. We have aligned our disclosures with internationally recognized frameworks, including the Sustainable Development Goals (SDGs), to ensure transparency and relevance for our stakeholders. This report serves as a foundation for our ongoing efforts to integrate sustainability into all aspects of our operations.

Shareholding structure

	Asian Development Bank	19.90%
	European Investment Bank	17.39%
	International Finance Corporation	16.56%
	FMO	9.41%
	Development Bank of Austria	9.17%
	Swiss Investment Fund for Emerging Markets	8.89%
	responsAbility SICAV (Lux)	7.11%
	MultiConcept Fund Management (managed by responsAbility Investments)	5.18%
   	Others	6.4%

Mission

AccessBank's mission is to contribute to the sustainable development of Azerbaijan by offering financial services and solutions to households, micro, small, and medium-sized enterprises, and by employing internationally accepted advanced practices in the banking sector. The Bank emphasizes its commitment to values such as transparency and openness, professionalism, customer loyalty, teamwork, and responsibility towards society and the environment.

Vision

To be a leading Bank in the country, supporting the development of small businesses and financial inclusion of the population of Azerbaijan.

Strategic goals

- > To maintain its position as a leading provider of financial services for micro and small business clients.
- > To continue increasing customer satisfaction by optimizing processes, expanding digitization, and further tailoring services to customer needs.
- > To maintain strong risk management, high underwriting standards, full compliance, and internal control mechanisms.
- > To invest in the development of employees for professional excellence and customer satisfaction, thereby enhancing operational efficiency.
- > To ensure sustainable development and financial profitability for investors.

Our values



Integrity and openness



Professionalism



Commitment to customers



Team work



Social responsibility



Recent Highlights

2022

- ◆ With the support of the Asian Development Bank, AccessBank launched the Access2Success project, aimed at enhancing the professional skills of female entrepreneurs
- ◆ AccessBank became the first financial institution in Azerbaijan to adopt the United Nations Women's Empowerment Principles (WEPs), reaffirming its commitment to promoting gender equality
- ◆ The Bank issued its inaugural thematic bonds, totaling USD 5 million, to support the development of the agricultural sector. These 18-month senior bonds were fully subscribed, reflecting strong investor confidence

2023

- ◆ AccessBank was awarded as "The most active supporter in improving financial literacy" by the Azerbaijan Banks Association in recognition of successful implementation of the "Access2Success" project
- ◆ The Bank resumed funding relations with the international financial institutions by securing senior loans from Enabling Capital Ltd., Blue Orchard Microfinance Fund, and Global Climate Partnership Fund S.A.
- ◆ New branches established in rural regions of the country, Tovuz and Agdjabedi
- ◆ The Bank established correspondent relations with the Bank of New York Mellon (BNY), thereby further expanding the correspondent network and making international payments more flexible and effective

2024

- ◆ AccessBank successfully completed migration to a new card operations processing center, enhancing operational efficiency and service delivery
- ◆ AccessBank entered into a senior loan agreement with the European Bank for Reconstruction and Development, securing AZN 17 million to support the expansion of the Bank's MSME financing initiatives
- ◆ The Bank joined the UN Global Compact, reaffirming its commitment to aligning operations and strategies with the Compact's principles on human rights, labor, environment, and anti-corruption
- ◆ AccessBank partnered with the Center for International Private Enterprise (CIPE) and US Embassy in Azerbaijan on a collaborative project aimed at supporting women entrepreneurs across regions of Azerbaijan

Memberships with professional organizations

AccessBank is a proud member of several key industry associations, including:

- ✓ the Azerbaijan Banks Association (ABA),
- ✓ the American Chamber of Commerce in Azerbaijan (AmCham),
- ✓ the German-Azerbaijani Chamber of Commerce (AHK),
- ✓ the Azerbaijan Risk Professionals Association (ARPA).



UN Global Compact

AccessBank joined the UN Global Compact, declaring the Bank's commitment to advancing Sustainable Development Goals and embracing ESG principles across its operations.



Microfinance Centre

In 2023, AccessBank became a member of the international Microfinance Centre (MFC). This partnership provides the Bank with opportunities to exchange expertise, leverage global best practices, and further strengthen its microfinance services. The MFC brings together over 100 organizations from 36 countries across Europe and Central Asia, advancing fairness, inclusion, and responsible financial services for nearly 2 million low-income clients.



Commitment to Client Protection Pathway – a milestone in ethical banking

AccessBank was recognized as a committed institution on the Client Protection Pathway, marking a significant step in upholding the highest standards of client care and ethical banking. This achievement reflects the Bank's strong dedication to transparency and fairness in financial services.

Awards

- ★ "Financing for Gender Equality" award by United Nations Development Programme (UNDP)
- ★ "Best Employee Satisfaction Strategy" by Global HR Summit-2023
- ★ "Banking Awards-2023" by the Azerbaijan Banks Association:
 - ✓ Corporate social responsibility
 - ✓ Financial literacy supporter
 - ✓ A member of the ABA who has held events related to increasing the financial accessibility of Small and Medium Businesses
 - ✓ Participation in the Self-Employment Program

Economic Overview

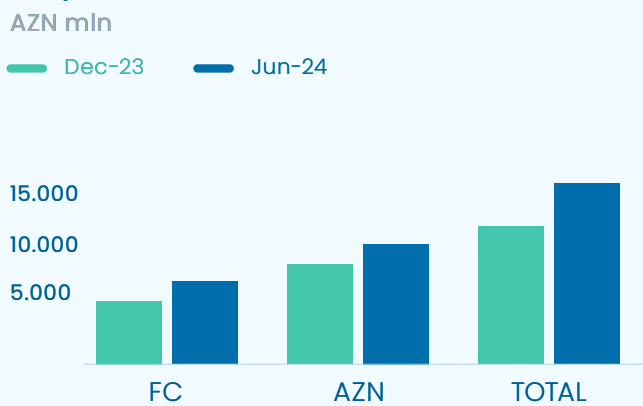
<h3>General information</h3> <p>Population: 10 million</p> <p>Area: 86,600 km²</p> <p>Largest cities: Baku, Sumgait, Ganja, Khirdalan, Mingachevir</p>	<h3>Economy</h3> <p>GDP: USD 72.4 bn (USD 35 bn in June 2024)</p> <p>GDP per capita: USD 7126</p> <p>GDP share: 1.1% (4.3% in June 2024)</p> <p>Non-oil GDP share: 63.1%</p> <p>Inflation: 8.8% (0.7% in June 2024)</p>	<h3>Currency</h3> <p>Currency: Azerbaijan Manat (AZN)</p> <p>USD 1 = AZN 1.7</p>
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Ratings

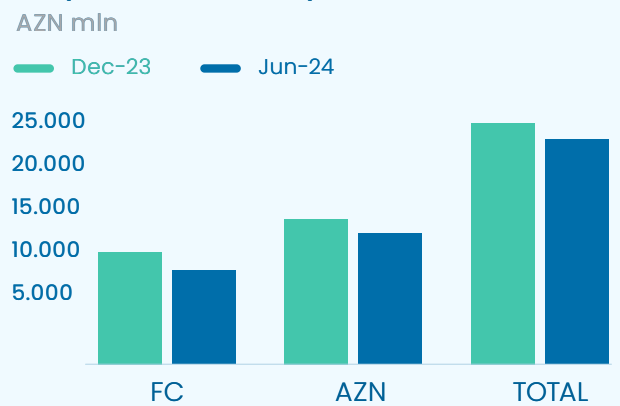
Moody's: Ba1	Fitch: BBB-	S&P: BB+/B
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The Azerbaijani banking sector remains stable and resilient towards regional turbulences. The Central Bank of Azerbaijan successfully continues implementation of the Basel Standards and guidelines. Specifically, significant steps have been made towards improvement of the corporate governance, AML policies and ESG reporting standards during the recent years. The sector's growth rate is sound and remains stable in line with the economic growth indicators.

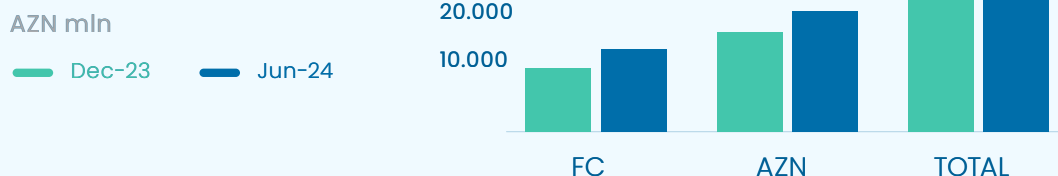
Deposits of Individuals



Deposits of Corporates



Loan Portfolio



Corporate Governance



Supervisory Board



Oleg Ivaniychuk

Mr. Ivaniychuk has been serving as a Chairman of AccessBank's Supervisory Board since April 2019. Mr. Ivaniychuk leads restructuring at responsAbility, a Swiss impact investment manager with USD 3 billion in assets. He specializes in crafting strategies for financial institutions in emerging markets, focusing on development finance, debt investment, and credit risk management. He holds an MBA from Goethe University and a diploma in economics from Ternopil National Economic University.



George Rublee

Mr. Rublee has been a member of AccessBank's Supervisory Board since April 2019, nominated by the Asian Development Bank, where he has worked since 2010. With 30 years of international banking experience, he has served on boards of private companies since 1995. Prior to ADB, Mr. Rublee held roles at LCF Rothschilds, WestLB, and UBS, focusing on project finance and debt advisory. He is a graduate of Georgetown University's School of Foreign Service.



Andrea Hagmann

Ms. Hagmann joined AccessBank's Supervisory Board in January 2020. With over 25 years in financial services, she also serves on the boards of the European Fund for Southeast Europe and SANAD Fund, and is a Member of the Supervisory Council of the Stichting Clean Energy and Energy Inclusion for Africa, CEI Africa. She previously served on the Executive Board of the Development Bank of Austria and held senior roles at Oesterreichische Kontrollbank AG. Ms. Hagmann holds a Master's in commercial science from Vienna University of Economics and Business.



Dariusz Kacprzyk

Mr. Kacprzyk joined AccessBank's Supervisory Board in April 2019, nominated by the European Investment Bank. He has held senior roles in several Polish banks and is currently a Trustee for a systemically important institution appointed by the Polish Financial Supervision Authority. He holds a Bachelor's from Warsaw School of Economics, a Master's from Warsaw University, an MBA from the International School of Management, and completed the Advanced Management Programme at IESE.



Fernanda Molejon

Ms. Fernanda Molejon joined AccessBank's Supervisory Board in April 2024. With 25 years of experience in emerging market finance, she has held senior roles at IFC and currently advises the Asian Infrastructure Investment Bank. Previously, she worked for Citi in Argentina. Ms. Molejon holds a Master's in International Finance from Fundación de Estudios Financieros, a Postgraduate Degree in Finance from Universidad Torcuato Di Tella, and dual Bachelor's degrees from Universidad Católica Argentina.



Olga Tomash

Ms. Olga Tomash, with 25 years of experience in financial services, primarily in development-oriented institutions, is currently a Supervisory Board member at Ipak Yuli Bank, Uzbekistan and CREDO Bank, Georgia. Since December 2019, she has served as the Chairperson and independent member of AccessBank's Audit Committee (non-SB member). Ms. Tomash holds a diploma in Accounting and Audit in Banks from Kyiv State University of Economics and Trade and has been a Fellow member of ACCA since 2004. She specializes in strategy development, operational excellence, internal audit, and corporate governance.

Responsibilities of the Supervisory Board

The Supervisory Board of AccessBank serves as the primary governance body, exercising oversight over the Bank's management and operations to ensure compliance with regulatory requirements and alignment with corporate governance standards. It is responsible for determining the Bank's strategy, monitoring its implementation, and ensuring that resolutions of the General Assembly of Shareholders are executed between meetings.

Comprising five members elected by the General Assembly of Shareholders, the Board supervises key committees, including the Audit, Risk Management, and Corporate Governance and Remuneration Committees, and ensures that governance, risk management, and business practices are conducted in accordance with the highest standards of transparency and responsibility.

	Supervisory Board	Risk Management Committee	Audit Committee	Corporate Governance and Remuneration Committee
Oleg Ivaniychuk	✓*			
George Rublee	✓			✓*
Dariusz Kacprzyk	✓		✓*	✓
Andrea Hagmann	✓	✓		✓
Fernanda Molejon	✓	✓*	✓	
Olga Tomash		✓	✓	

* Chairperson

Key functions

Oversight of Strategy, Governance and ESG integration:

Evaluating and approving the Bank's strategic objectives, including the integration of ESG principles into business operations. The Board ensures sustainable growth by embedding ESG practices into key decisions and aligning operations with corporate responsibility goals.

Appointment and Supervision of Key Personnel:

Appointing and removing members of key committees, internal auditors, and heads of critical functions such as risk management and compliance, as well as E&S responsible officer.

Regulatory Compliance and Risk Management:

Ensuring the Bank adheres to financial, banking and sustainability regulations and guidelines, setting policies for risk management, and overseeing compliance with internal controls and anti-money laundering policies.

Approval of Policies and Transactions:

Authorizing major policy decisions, setting operational frameworks, and approving transactions exceeding specified limits or involving related parties.

Monitoring Business and Financial Performance:

Reviewing financial statements, approving major transactions, and ensuring the Bank's financial soundness and responsible resource management.

Commitment to Corporate Governance:

Promoting diversity within the Board, maintaining transparency, and ensuring ethical business practices in alignment with applicable legislation and the Bank's Charter.

Committees and their responsibilities



Audit Committee:

The Audit Committee ensures financial integrity, internal controls, and compliance. It oversees audits, manages policies, monitors risks, and ensures timely action on recommendations. The committee fosters communication between governing bodies, auditors, and regulators, promoting accountability and sound governance practices.



Risk Management Committee:

The Risk Management Committee establishes and monitors the Bank's risk management frameworks, revising risk policies and guiding the Risk Management Department. It reviews the Bank's risk appetite and emergency action plans to ensure that all risk identification methods align with the Bank's strategic goals and long-term sustainability.



Corporate Governance and Remuneration Committee:

The Corporate Governance and Remuneration Committee ensures governance compliance, manages remuneration policies, evaluates the effectiveness of the key performance indicators, and promotes transparency and communication across the Bank's leadership.

Management Board



Davit Tsiklauri

Chief Executive Officer
Chairman of the
Management Board

Mr. Tsiklauri has over 15 years of financial sector experience and has been the CEO of AccessBank for the past 4 years. Prior to this role, he served as a Non-executive Director at HamkorBank and Kompanion Bank and an Investment Board Member at the Georgian Pension Fund. He also served as CFO at Bank of Georgia and Deputy CEO at TBC Bank from 2014 to 2019, and held roles at Deutsche Bank in London. He has an MBA from London Business School.



Orkhan Ismayilov

Chief Financial Officer
Deputy Chairman of the
Management Board

Mr. Ismayilov joined AccessBank in January 2020 as Director of the Risk Management Department. He started his career at the Central Bank of the Republic of Azerbaijan and later served as Head of the Prudential Policy and Methodology Department at the Financial Markets Supervisory Authority. Mr. Ismayilov holds a Bachelor's and Master's degree in Economic Cybernetics from Baku State University, as well as an MBA from the University of New York in Prague.



Ilkin Guliyev

Member of the Management Board
SMBC and Retail Banking

Mr. Guliyev has over 15 years of experience in the banking sector, having held various roles at the three Azerbaijani banks before joining AccessBank. His previous responsibilities included AML, Risk Management, Strategic Planning, Project Management, Process Optimization, and HR Management. Mr. Guliyev holds a Bachelor's degree in Economic Management from Azerbaijan State Economic University and furthered his education in Banking and Finance at Newcastle University, UK.



David Alimbarashvili

Chief Risk Officer
Member of the Management Board

Mr. Alimbarashvili has over 20 years of experience in banking and finance, with the last 12 years spent in senior managerial roles. He previously held executive positions at BTA Bank and Halyk Bank, and served as COO of Equfin Holding. His experience spans Kazakhstan, Azerbaijan, Ukraine, Spain, Balkans and Central Asia. Before joining AccessBank, he had been Deputy CRO at Liberty Bank in Georgia. Mr. Alimbarashvili holds an MBA from Ivane Javakishvili Tbilisi State University.



Renat Humbatov

Member of the Management Board
Micro and Agro Business

Mr. Humbatov joined AccessBank in 2005 as a Loan Officer and has since advanced through several key positions, including Branch Manager, Head of the Micro and Agro Clients Department, and Executive Director of Micro/Agro. In 2023, he was appointed as a member of the Management Board. Mr. Humbatov holds both Bachelor's and Master's degrees in Economics and Management from Azerbaijan Technological University.



Dmitro Kazany

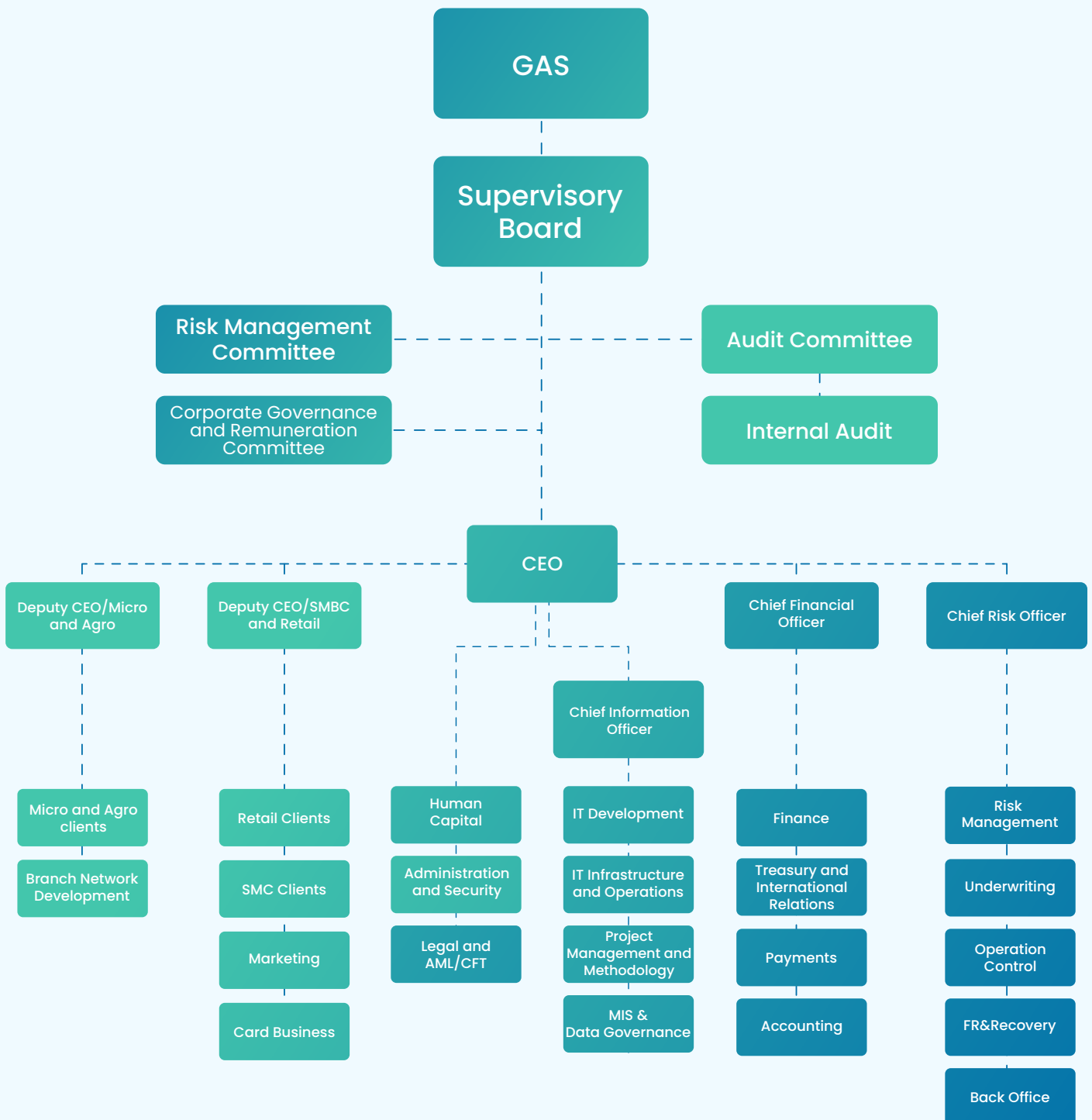
Chief Information Officer

Mr. Kazany, with over 15 years of IT experience and holds a Master's degree in Computer Sciences from Odesa National Polytechnic University. He started his career at Sitronics IT, working on corporate systems for major banks and telecommunication companies. Mr. Kazany joined AccessBank in 2017, served as Head of the IT Department until 2021, and currently holds the position of Chief Information Officer.

Responsibilities of the Management Board

The Management Board is responsible for driving the Bank’s strategic objectives and ensuring that principles of sustainability, ethical practices, and social responsibility are at the core of its operations. This includes implementing policies that reflect the Bank’s commitment to long-term value creation and responsible decision-making. The Board collaborates closely with various departments to maintain alignment with these goals, ensuring consistency and effectiveness across the organization.

Organizational chart





Risk Management

AccessBank's risk management framework is built to ensure proactive identification, monitoring, and mitigation of risks across multiple domains, aligned with the Bank's business strategy and sustainability goals. The Bank's primary focus is on managing credit risk, given that lending is at the core of its operations. Credit risk management extends across micro, small, medium, and retail clients, with a strong underwriting framework and monitoring practices to ensure portfolio quality.

To safeguard financial stability, the Bank actively manages market risk, including interest rate and currency risks by maintaining a balanced asset and liability structure and engaging in hedging operations when necessary. Market risks, as well as liquidity and funding risks are continuously monitored to minimize exposure to adverse fluctuations and ensure liquidity and operational continuity.

The Bank employs strict protocols to manage counterparty risk by working only with approved partners and counterparties, ensuring investments align with the Bank's risk appetite. Operational risks – such as fraud, IT risks, and human resource risks—are mitigated through preventive controls, strong internal audits, and secure IT infrastructure, including off-site backups and regular external audits.

Legal and compliance risks are actively monitored by the Legal and AML/CFT Department, which ensures alignment of the Bank's AML framework with local regulations and international best practices, while mitigating contractual liabilities and regulatory exposures. ESG risks are incorporated into the Bank's Environmental and Social Management System, ensuring alignment with sustainability objectives and minimizing environmental and social risks. A robust business continuity plan is also in place, with clear methodologies for project execution to mitigate project and strategic risks.



Fernanda Molejon

Chairwoman of the Risk Management Committee

AccessBank is committed to maintaining the highest standards of risk governance by aligning our framework with best practices in the sector. We ensure rigorous oversight across all operations, balancing risk with opportunity to safeguard financial stability, meet shareholder expectations, and promote sustainable growth. Our approach integrates Environmental, Social, and Governance principles through the implementation of the Environmental and Social Management System (ESMS). This framework enables us to proactively identify and manage environmental and social risks, ensuring responsible operations that create long-term value for stakeholders while contributing to the well-being of the communities we serve.

Key Areas and Control Measures

Risk Appetite and Governance

The Bank's risk appetite is set within a comprehensive framework to ensure sustainable and responsible practices. Limits for credit, liquidity, and market risks are aligned with the Bank's long-term goals and are regularly monitored by the Supervisory Board. Risk governance is overseen by the Risk Management Committee, and supported daily by the Risk Management Department.

Audit, Compliance, and Continuous Improvement

Risk management is governed by departmental rules, and annual audits by the Internal Audit Department focus on both financial and sustainability-related risks. These audits ensure continuous compliance with evolving standards, promoting operational efficiency and accountability.

Rigorous Loan Monitoring and Proactive Risk Management

The Underwriting Department monitors loan proposals and branch-issued loans, ensuring that sustainability considerations are integrated into decision-making. An early warning system alerts management to risks that could impact strategic objectives, with corrective actions taken as necessary. All identified risks, including those related to sustainability, are reported to the Management Board, Risk Management Committee and Supervisory Board for transparency and governance.

AML / CFT

AccessBank has a comprehensive Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) policy, managed by the Legal and AML/CFT Department. The Bank follows a risk-based approach to ensure compliance with local and international standards like FATF, and monitors transactions using specialized software, reporting suspicious activities to the appropriate authorities.

ESG Governance

At AccessBank, ESG governance is anchored in a robust structure that ensures accountability and effective implementation across all levels.

The Supervisory Board provides strategic oversight by aligning the Bank's long-term objectives with ESG principles. The Supervisory Board approves the ESMS policy, appoints Environmental and Social Officer, monitors ESG performance, ensures alignment with best practices, decides on engagement of external experts to certain projects, and evaluates the effectiveness of governance frameworks to promote sustainable value creation.

The Risk Management Committee, reporting to the Supervisory Board, plays a critical role in integrating ESG-related risks into the Bank's risk management framework. It ensures that ESG risks, such as environmental and social impacts, are identified, monitored, and mitigated effectively to align with both regulatory requirements and the Bank's sustainability targets.

The Management Board is responsible for implementing the Bank's strategy by translating the Supervisory Board's and Risk Management Committee's directives into operational policies and processes. The Management Board ensures that ESG priorities are embedded in business practices and that the Bank's sustainability commitments are met through collaboration across departments.

The Chief Risk Officer as a member of the Management Board, reporting to both the RMC and the MB, is tasked with overseeing the Bank's exposure to ESG risks. The CRO ensures that environmental and social risks are integrated into the overall risk management framework and communicated effectively to the relevant governance bodies. Supporting these efforts, the Environmental and Social Officer ensures compliance with the Bank's Environmental and Social Management System. This role involves collaborating with business units to identify, assess, and mitigate environmental and social risks associated with lending activities. The E&S Officer ensures that AccessBank aligns with both regulatory requirements and international ESG standards.

Finally, various functions such as Compliance, Operations Control, and Internal Audit teams work alongside the E&S Officer to operationalize ESG initiatives throughout the Bank's activities. This collaborative governance model fosters transparency, ensures responsible risk management, and aligns operations with sustainable development goals, positioning AccessBank as a responsible financial institution committed to long-term value creation and sustainable growth.

Environmental and Social Management System

Purpose

AccessBank's Environmental and Social Management System (ESMS) outlines the Bank's commitment to managing environmental and social risks in its activities and those of businesses it finances. The policy ensures responsibility toward all stakeholders, including staff, clients, and the wider community, through adherence to the ESMS principles.

Organization and Responsibilities

- **Supervisory Board:** Approves the ESMS, appoints the E&S Officer, and reviews annual reports.
- **Management Board:** Implements the ESMS and reviews performance.
- **Chief Risk Officer:** Oversees ESMS implementation and goal achievement.
- **E&S Officer:** Develops, implements, and reports on the ESMS, providing staff support.
- **Loan Officer/Credit Analyst:** Conducts E&S risk assessments for clients.
- **Credit Committee:** Ensures compliance with the ESMS.
- **Legal Department:** Incorporates ESMS covenants into loan contracts.

Managing Internal E&S Risks

AccessBank reduces its internal environmental and social impact by promoting:

- **Responsible Consumption:** Efficient use of resources.
- **Non-Discrimination:** Equal opportunity in employment.
- **Gender Equality:** Fair treatment for all employees.
- **Quality Education:** Supporting staff development through training programs.

Managing Internal E&S Risks in Lending

AccessBank ensures external activities financed by the Bank meet environmental and social standards by:

- **Screening:** Loan applications are evaluated against the Exclusion List and rejection criteria.
- **Due Diligence:** Compliance with environmental and social laws is verified.
- **Categorization:** Business activities are assigned a risk category.
- **Assessment:** E&S risks of financed projects are assessed and monitored.

Grievance Redress

AccessBank has established comprehensive procedures for processing customer appeals through its "Rules for Processing Customers' Appeals in AccessBank CJSC" (RPCA). This system ensures the investigation and resolution of appeals, providing clear guidelines on how appeals are received, registered, and resolved. In cases where appeals result in damages, AccessBank is committed to indemnifying affected parties as necessary.

ESG Materiality Assessment

Our dynamic methodology involves continuous stakeholder engagement and risk analysis to prioritize relevant ESG issues. This approach aligns our sustainability approach with business objectives and stakeholder expectations, minimizing negative impacts and enhancing contributions to environmental and social sustainability.

Top ESG Risks

○ Climate Change and Environmental Impact:

The increasing environmental impacts from climate change pose significant and evolving risks. We are committed to managing our environmental footprint, particularly minimizing Scope 1 and Scope 2 emissions.

○ Social Responsibility and Community Impact:

Our operations' impact on social equity and economic development is a key focus. We support sustainable development through responsible lending, community engagement, and promoting financial inclusion.

○ Regulatory Compliance and Governance:

Adhering to evolving ESG regulations is vital for maintaining our reputation and stability. We continuously monitor and adapt to regulatory changes to ensure compliance.

Mitigation Strategies

○ Emission Controls:

We manage emissions through energy efficiency and sustainable practices.

○ Green Financing Initiatives:

We are expanding green lending to support projects in renewable energy, energy efficiency, water conservation, and sustainable infrastructure.

○ Risk Management Tools:

We implement non-financing policies for high-risk sectors and focus on projects with positive ESG outcomes.

○ Employee Development and ESG Integration:

We promote sustainability awareness across all levels by equipping employees with the knowledge and tools to integrate ESG principles into their daily work. Through regular training and engagement, team members are encouraged to adopt responsible practices and contribute meaningfully to the Bank's sustainability goals and community impact.

Commitment towards sustainability



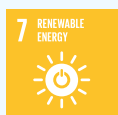
Economic Growth and Financial Inclusion

We empower individuals and MSMEs with tailored financial products, focusing on rural lending, women entrepreneurs, and green financing to reduce income disparities and foster local development. Through partnerships like the green funding agreement with the Global Climate Partnership Fund (GCPF), we extend green lending to support sustainable businesses. Our digital platform, myAccess, along with Apple Pay, Google Pay, and enhanced mobile banking, ensures seamless access to financial solutions, promoting inclusion across all customer segments.



Community and Social Development

We go beyond financial services by promoting financial literacy, supporting women entrepreneurs, and fostering access to quality education. Through initiatives like Access2Success, we invest in essential skills, inclusivity, and well-being, contributing to a thriving and equitable society. For employees, we ensure a safe workplace with comprehensive health & safety programs, regular training, and mental health support.



Environmental Stewardship

We prioritize environmental responsibility by focusing our green financing initiatives on projects that promote energy efficiency, renewable energy, and sustainable agriculture. Through numerous initiatives, such as paperless banking, the adoption of Jira for online signatures, and battery collection efforts, we actively minimize resource consumption and reduce waste, contributing to a more sustainable operation.



Sustainable Infrastructure and Innovation


We are committed to advancing urban development and innovative industrial practices through targeted financing. By supporting infrastructure projects focused on renewable energy, energy-efficient technologies, and smart solutions, we promote sustainable growth and responsible consumption. Our efforts also extend to digitalization initiatives that foster operational efficiency and improve customer experience, further enhancing both local communities and industries.



Governance and Partnerships

We uphold ethical, transparent operations through strong governance practices. Partnerships with international financial institutions, local stakeholders, and the UN Global Compact promote sustainable development. Our framework integrates anti-corruption measures, ESG principles, and transparent reporting, fostering resilient communities and strong institutions.

Products & Services

 AccessBank



Our Portfolio

With a diverse portfolio across multiple segments, AccessBank maintains the largest micro loan portfolio in Azerbaijan, empowering thousands of entrepreneurs and small businesses. By serving a variety of borrower groups and industries, we foster inclusivity and promote sustainable growth. This diversified approach reflects our commitment to addressing unique financial needs while driving economic progress across key sectors.

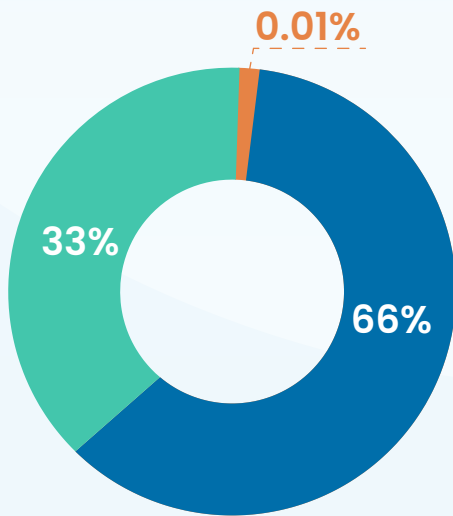
1.1 bn
AZN

Total loan portfolio

650 mln
AZN

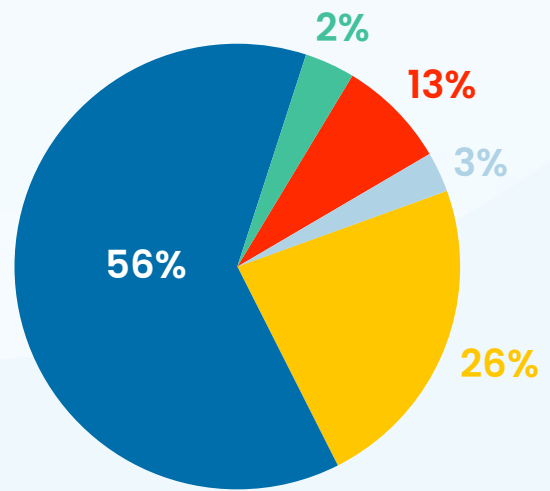
Micro loan portfolio

Breakdown of borrowers by business segments



Micro Retail SME/Corporate

Loan portfolio distribution

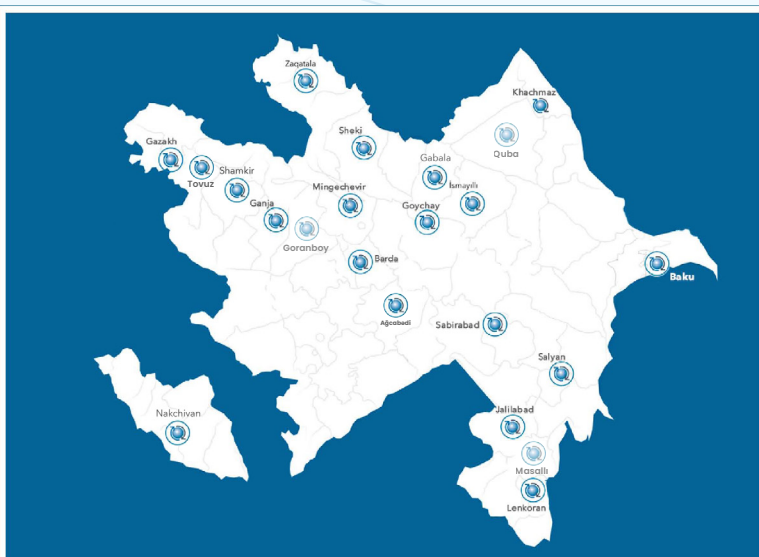


Youth Women Health and education Agriculture Other segments, predominantly trade and services

230K+ Clients

35 Branches

Distribution of branches



Key Products

Micro, Small, and Medium Enterprises

As a leader in MSME lending, we are dedicated to providing comprehensive support for the growth and success of our clients. In addition to offering flexible and accessible loan options, the Bank is expanding its portfolio of non-credit products and services to meet the full range of our business clients' needs. Beyond managing business accounts, we provide a variety of additional products and services, including salary projects and documentary operations such as guarantees and letters of credit.

Business Operations Support

- Current Accounts
- Salary Projects
- Deposits
- POS terminals

Through our strong partnerships with international financial institutions, we offer our business clients access to affordable and highly advantageous financial tools. These tools are tailored to address their working capital requirements, investment projects, and long-term growth plans. Importantly, as part of our focus to the ESG agenda, we prioritize sustainable financing solutions that encourage businesses to adopt greener, more responsible practices. Whether it is offering preferential financing for eco-friendly projects or providing support for businesses integrating social impact initiatives, our goal is to help MSMEs align their operations with ESG principles.

Business Development

- CapEx Loans
- Working Capital Loan
- Micro and Agro Loans
- Micro Pre-approved limits
- Overdraft and Credit Lines

By empowering MSMEs to embrace sustainability alongside profitability, we contribute to the creation of resilient, responsible businesses that positively affect both local communities and the environment. Our holistic approach ensures that clients not only navigate the complexities of the modern business environment but also play a key role in building a more sustainable and equitable future.

Other Services

- Distant Channels
- Trade Finance Instruments
- Business Cards

Retail Banking

As a trusted partner for retail customers, AccessBank is committed to offering personalized, accessible, and responsible banking solutions that cater to the diverse financial needs of individuals and families. We provide a broad range of products and services, including savings and checking accounts, personal loans, credit cards, and mortgage options, all designed with flexibility and convenience in mind.

We implement a rigorous review process for all new product and process initiatives to ensure alignment with our compliance standards. This process involves the collaboration of key functions, including AML, Legal, Risk Management, and Finance, to ensure a comprehensive evaluation. By circulating each initiative among relevant units, we maintain robust oversight and mitigate potential risks.

Retail Products

- Consumer loans
- Mortgages
- Credit & Debit Cards
- Deposits
- Retail Bonds
- Transfers

Digital Services for a Sustainable Future myAccess – Internet and Mobile Banking Online Sales Processes

Through our innovative Internet & Mobile Banking and Online Product Services, we are committed to reducing our environmental footprint. By providing digital solutions, we help minimize paper usage, reduce in-person visits, and lower carbon emissions. These services also contribute to financial inclusion, offering secure and efficient access to banking for all, regardless of location. Together, we are driving sustainable progress and empowering communities with eco-friendly digital tools.

AccessBank prioritizes financial inclusion by offering tailored products for underserved communities, providing them with tools to build financial security. Our educational programs aim to improve financial literacy, helping customers make informed decisions and plan for a more secure future. Through these initiatives, we are not only enhancing individual financial health but also contributing to broader social and environmental goals.

By integrating sustainability into our retail banking services, we support our customers in making choices that benefit both their financial well-being and the planet. Together, we strive to create a more inclusive, sustainable future, where individuals are empowered to take control of their finances while contributing to positive social and environmental impact.

Sustainable Financing

AccessBank collaborates with international financial institutions to enhance access to finance for micro, small and medium-sized enterprises in Azerbaijan and promote sustainable development. A key milestone was the signing of senior loan agreement with the European Bank for Reconstruction and Development (EBRD) in syndication with the European Fund for Southeastern Europe (EFSE) for USD 10 million, aimed at empowering local businesses to boost their growth and competitiveness.



Loans by Turnover

AccessBank's focus on supporting small businesses is evident, with 18% of loans in 2024 issued to enterprises with a monthly net income of under AZN 800, empowering micro-businesses and fostering inclusive growth across Absheron and the regions.

Gender Distribution in Loan Disbursements

In 2024, AccessBank strengthened its commitment to gender inclusivity by disbursing 14.7% of total loans to female borrowers, empowering women entrepreneurs and contributing to more equitable economic growth.

Loan Distribution

AccessBank served a diverse client base in 2024, from micro-businesses receiving 18,626 loans for monthly net income under AZN 800, to larger enterprises with over 22,500 loans disbursed for turnovers exceeding 2,500 AZN. This balanced approach ensures that businesses of all sizes have access to financial resources.

Supporting Agriculture

AccessBank channeled over AZN 381 million in loan disbursements to agricultural businesses in regional areas in 2024, compared to AZN 15 million in Absheron. This strategic focus on rural development underscores the Bank's commitment to creating jobs and enhancing food security, contributing to the sustainability and resilience of Azerbaijan's economy.

Green Financing with Global Climate Partnership Fund

In 2023, AccessBank joined forces with the Global Climate Partnership Fund S.A. (GCPF) by securing the first committed tranche of USD 5 million senior loan to support energy efficiency and renewable energy initiatives for MSMEs across Azerbaijan. This five-year facility is accompanied by technical assistance and advisory services funded by GCPF, aimed at enhancing AccessBank's green lending expertise and ensuring effective deployment of loan proceeds to eligible projects.

Aligned with AccessBank's mission to drive sustainable development, this loan promotes the adoption of eco-friendly technologies and

practices that mitigate the climate change and lower environmental impact.

The initiative offers favorable loan conditions to encourage investment in projects within the following sectors:

- Renewable Energy
- Energy-Efficient Infrastructure
- Sustainable Agriculture
- Environmentally-Friendly Vehicles
- Green Building Initiatives



DAVID DIAZ FORMIDONI

Head of Financial Institution Investment, climate finance at responsAbility Investments AG.

"Azerbaijan's commitment to accelerate its green economic transformation has led to the launch of several climate-friendly policy reforms, which are expected to contribute to country's decarbonization path and economic diversification. AccessBank's pioneering vision and commitment to scaling climate-positive lending solutions impressed us from the very first meeting. The Bank's strong positioning in the MSME segments provides a unique platform for catalyzing the deployment of renewable energy and energy efficiency investments across Azerbaijan. We look forward to providing GCPF's tailor-made advisory and technical assistance in support of the Bank's green lending journey"

Digitalization

We are dedicated to advancing our digital capabilities to provide customers with an unparalleled banking experience. By leveraging the latest technologies, we ensure that our services are not only efficient and secure but also accessible to a broad range of users. Our focus on digital transformation is evident in the wide adoption of our digital platforms and the continuous enhancement of our offerings.

myAccess

Our flagship digital platform, myAccess, is at the heart of our digital transformation. Available in both Internet Banking (web version) and Mobile Banking (application) formats for all customer segments, including the youngest users as part of the family ecosystem, myAccess has become the preferred choice for our customers, with over 90% of all payments processed through it. We have further expanded its capabilities by integrating it with Apple Pay and Google Pay, providing our clients with even more convenient payment options.

Internal Digitalization

AccessBank uses various tools, including Jira, CRM and other platforms to optimize internal processes, improving task management, collaboration, project oversight across departments and minimizing paper consumption and carbon footprint. While these systems remain focused on internal functions, their expanded use strengthens AccessBank's commitment to leveraging digital tools for better organizational performance.

AniPay

As part of our commitment to providing instant and reliable payment solutions, AccessBank supports the Central Bank of Azerbaijan's instant payment system through its AniPay platform. This system allows our customers to manage transactions quickly and securely, reflecting our dedication to innovation and customer satisfaction.

Enhancing digital services through migration to a new processing center

In 2023, AccessBank successfully migrated to the Azericard processing center, a strategic move to enhance its digital services. This transition allows the Bank to offer advanced global payment tools, including Google Pay and Apple Pay, further strengthening its commitment to digitalization. The migration not only improves service efficiency but also enhances security for customers, aligning with AccessBank's broader digital strategy to provide cutting-edge financial solutions.



Digital Advancements for 2024

AccessBank continues to enhance its digital services with the successful implementation of several innovative solutions:



SIMA Imza for online signatures, enabling seamless document processing



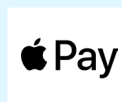
Enhanced Mobile Banking features, improving user experience and functionality



myAccess is now fully integrated with:



Google Pay



Apple Pay

Focus areas

In 2024, AccessBank aims to expand its digital services across all regions, ensuring that customers can access cutting-edge banking technology no matter where they are. Key initiatives include:



Expanding pre-approved limits: Allowing customers to access funding remotely, without visiting a branch.



Increasing customer penetration through distant service channels: Aiming to service a higher percentage of clients remotely, streamlining processes for enhanced efficiency.

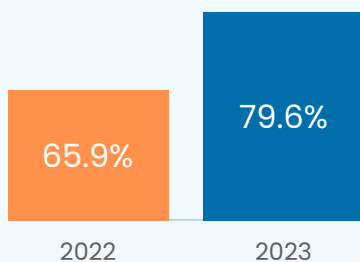


Enhancing digital transactions and promoting non-cash payments: Focusing on processing a significant portion of transactions digitally or through non-cash payment providers.

Digital Channels and Adoption Trends

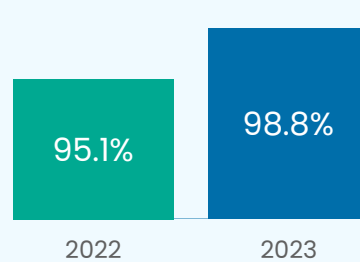
AccessBank's digital transformation strategy is centered around several key international and internal channels, offering seamless and efficient financial services to customers. These channels form the backbone of the bank's digital operations

SWIFT ↗



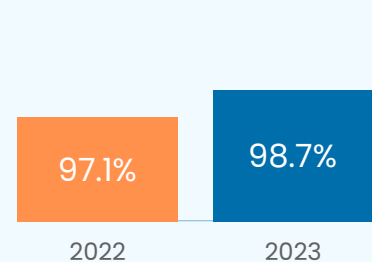
A key global financial messaging network, saw digital transaction usage rise from 65.9% in 2022 to 79.6% in 2023.

CASH/CASH-IN CHANNELS ↗



Terminals, part of AccessBank's self-service strategy, accounted for 98.8% of cash transactions in 2023, up from 95.1% in 2022.

AUTOMATED INTERBANK PAYMENT SYSTEM: AZIPS/XOHKS ↗



Facilitating high-value interbank payments, digital adoption surged from 97.1% in 2022 to 98.7% in 2023.



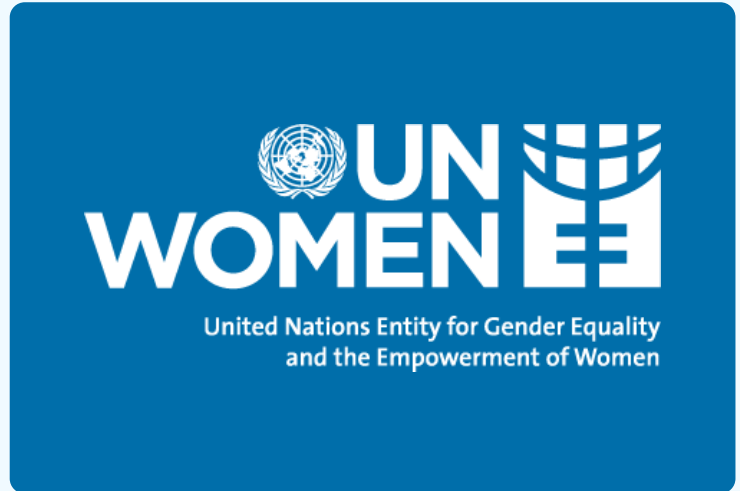
myAccess – Digital Banking Platform

Through myAccess, AccessBank has extended financial services to a broader audience, including those in remote areas, by offering digital banking solutions accessible 24/7. This supports the Bank's mission of expanding access to financial services and advancing financial inclusion.

Financial inclusion and initiatives

Commitment to Women's Empowerment Principles (WEPs)

AccessBank became the first Bank in Azerbaijan to become a signatory to the United Nations Women's Empowerment Principles (WEPs). Recognizing the importance of fostering an inclusive work environment, the Bank has implemented targeted initiatives aligned with WEPs to promote equal opportunities, leadership development, and professional support for women at all levels of the organization. These efforts extend beyond the Bank, contributing to gender equality and economic empowerment in the communities we serve. The Bank's achievements in this area have been recognized with sector awards and distinctions, underscoring its commitment to advancing the role of women within the financial sector and beyond.



Access2Success

AccessBank, with the support of its shareholder Asian Development Bank, launched the Access2Success project in 2022 to foster female entrepreneurship and enhance financial literacy of women in Azerbaijan. So far, two groups comprising more than 100 participants were selected from over 500 applicants to benefit from the program. The project offers comprehensive training in financial and business planning, strategic development, crisis management, marketing and sales, tax and regulatory reporting, and e-commerce. In recognition of its efforts, AccessBank was named "The Most Active Promoter of Financial Literacy" by the Azerbaijan Banks Association in 2023.

AccessLife

Established in 2022, the AccessLife Fund provides financial support to AccessBank employees and their first-degree relatives affected by serious illnesses. This initiative fosters a culture of solidarity among staff, with employees voluntarily contributing from their salaries, matched equally by the Bank, regardless of the amount collected. The Fund is overseen by a committee of employees appointed annually, ensuring transparency and effective management. Regular updates on the Fund's performance, including member participation, applications, and financial reports, are shared with all employees. AccessLife reflects the Bank's commitment to nurturing a supportive workplace environment, reinforcing mutual care and collective well-being among staff.





Future BankHers Program

In December 2023, AccessBank launched the Future BankHers internship program to empower women in the financial sector, concluding successfully in March 2024. Out of nearly 1000 applicants, 20 participants were enrolled in the program. The interns gained hands-on experience across key departments, including Internal Audit, Retail Banking, and IT Development, with several participants receiving job offers from the Bank. Following its success, AccessBank intends to continue the Future BankHers program annually, further strengthening its commitment to fostering female talent in the financial industry.

AccessBankers School

"AccessBankers School" is an initiative aimed at developing the next generation of banking professionals in Azerbaijan. Launched to provide comprehensive training and practical experience, the program targets young talents eager to build a career in the financial sector. Through a series of workshops, seminars, and hands-on learning opportunities, participants are equipped with the essential skills and knowledge required to succeed in various banking roles.



Empowering Women Entrepreneurs across Azerbaijan

AccessBank has partnered with the Center for International Private Enterprise (CIPE) and the US Embassy in Azerbaijan to empower women entrepreneurs across the country. The initiative delivers essential skills training in leadership, financial planning, marketing, and stress management through sessions held in both urban and rural areas. Designed to foster professional networks and broaden economic opportunities, this project aligns with AccessBank's commitment to advancing financial inclusion and entrepreneurship. The Bank also actively involves professional staff from various departments as trainers, reinforcing its dedication to meaningful community engagement and empowerment.



Environment



Carbon footprint

AccessBank is committed to minimizing its carbon footprint by optimizing operations and investing in energy-efficient technologies. In 2023, we began tracking our emissions as part of our journey toward sustainability, aiming to continuously reduce them.

Metric	2022 Total emission (tCO ₂ e)	2023 Total emission (tCO ₂ e)	2024 1H Total Total emission (tCO ₂ e)
Scope 1	1 029	989	501
Scope 2	1 367	1 417	635
Total	2 396	2 406	1 136
Emission per employee/month (kg)	151.25	146.75	132.01

Scope 1. Emission sources include own cars, fuel for employee travels, diesel generators

Scope 2. CO₂ emissions were calculated for electricity used, on the assumption that 0.439 tons of CO₂ emitted for every 1MWH of grid energy

Resource consumption

AccessBank tracks resource usage across key areas, with these tables providing an overview of consumption patterns, including mid-year data for 2024. The insights support the Bank's efforts to monitor operations and explore opportunities for greater efficiency.

Water Consumption

Metric	2022	2023	2024 1H
Water consumption (m ³)	15 202	16 593	8 558
Number of employees	1320	1366	1435
Consumption per employee/month	0.96	1.01	0.99

Energy Consumption

Metric	2022	2023	2024 1H
Electricity (KWh)	3 114 506	3 226 911	1 446 986
Consumption per employee	197	197	168

Paper printed

Metric	2022	2023	2024 1H
Paper printed (kg)	51.588	51.024	27.315
Average per month	4.299	4.252	4.553
Number of loans issued	88.569	92.615	41.854
Paper printed per loan issued	0.58	0.55	0.65

Waste management

Waste reduction initiatives

AccessBank continues its efforts to reduce paper usage across all branches. Although the overall paper consumption remains high due to operational needs, we are taking steps to address this issue. Our commitment to sustainability remains strong, and we are focused on reducing our reliance on physical documents.

As part of our digital transformation strategy, AccessBank implements Jira for online signatures, significantly reducing paper consumption. This initiative will play a key role in lowering our environmental footprint and advancing our sustainability goals by fostering a paperless banking system.

Waste Management	2022	2023	2024 1H
Battery collected (kg)	15	18	14
Paper recycled (ton)	31,3	21,0	5.5

AccessBank has joined the "Collect Batteries, Protect Nature" project, and since 2022, we have been gathering used batteries at our headquarters and branches in Ganja, Ismayilli, Lankaran, and Zagatala, handing them over to a specialized waste management company for safe disposal. Batteries contain heavy metals and toxic components that can harm the environment and human health. As part of our Corporate Social Responsibility program, we will continue to support such initiatives that benefit our community.



AccessBank took part in the 'Year of Solidarity for a Green World' campaign by planting 170 olive trees and pines in partnership with Baku Port and Institute of Internal Auditors (IIA Azerbaijan Chapter). This initiative reflects the Bank's dedication to environmental sustainability and aligns with its broader efforts to encourage eco-friendly practices.

Our Team



Inclusion and empowerment

At AccessBank, we recognize that our employees are the foundation of our success. With a workforce of over 1400, we are committed to fostering a diverse and inclusive environment that reflects the communities we serve. We value diversity and inclusion, with internal policies promoting gender equality and preventing discrimination. Women hold 40% of leadership positions at AccessBank, and 33% of our workforce is female as of 2023.

Through our focus on gender equality, employee development, and well-being, we aim to create an engaging and supportive workplace that empowers every team member to thrive. We offer competitive benefits, professional growth opportunities, and flexible work arrangements to help employees reach their full potential. Our commitment to nurturing talent and promoting equal opportunities ensures that AccessBank remains an attractive employer and a leader in delivering innovative financial solutions to our clients. Below is an overview of our team composition over the past three years.

Trainings and Development Programs

We place special emphasis on the development of our employees by offering various training programs, most of which focus on enhancing both technical and soft skills.

Metrics	Total employees	Male	Female	% of Female
2022	1 320	884	436	33,03%
2023	1 413	960	473	33,47%
H1 - 2024	1 493	998	495	33,0%

AML (Anti-Money Laundering) Training

Compulsory internal sessions designed to enhance employees' ability to combat financial crime and comply with AML regulations, with a total of 316 employees participating so far.

Management development program:

Aimed at enhancing managerial competencies and preparing leaders for greater responsibilities.

Access Change Leaders

AccessBank initiated the "Change Leaders Project" to engage middle and line managers in process optimization and efficiency improvements. Participants, selected through a three-stage process (test, business case, and interview), were organized into teams to analyze operations and propose at least three initiatives for enhancement. A total of AZN 20,000 was allocated for the project, with the top teams rewarded based on the strategic relevance and impact of their proposals.

Mini MBA for Managers:

Twenty AccessBank managers participated in a Mini MBA program delivered by Boğaziçi University, Türkiye. The program, consisting of five modules and a final project, enhanced their leadership skills and expanded their business knowledge. The experience also fostered cross-functional collaboration, equipping participants to tackle complex challenges with a broader strategic perspective.

Introduction to Environmental and Social Management

The "Introduction to ESMS" seminar explored key topics such as the importance of ESMS, their implementation at AccessBank, and their role in credit decision-making. Participants included team members from the Micro and Agro Department, Back Office, Branch Management, as well as new employees of the Bank and interns.

Sales skills:

Equips staff with advanced techniques to boost sales performance and client engagement.

IT and Informational Security trainings:

Mandatory internal programs focused on enhancing employees' technical skills and cybersecurity awareness, with participation steadily increasing from 795 in 2022 to 1,017 in 2023, ensuring full staff completion by year-end.

The total number of training hours exceeded

28K hours

With the total of **176** trainings from 2022 to 2024.

Participants

3 700+



Health and safety

We prioritize our employees' health and safety, adhering to national and international standards. In 2023, we conducted training on emergency response, and stress management. Regular health checks and consultations with health professionals are part of our Occupational Safety and Health (OSH) policy.

Emergency Preparedness and Safety Drills

First Aid Training: 643 employees from Head Office and branches participated to ensure quick and effective responses in case of medical emergencies.

Emergency Situations and Fire Drills: Conducted annually, with 679 participants in 2022, 555 in 2023, and 636 in 2024 across all branches. These drills enhance our readiness and awareness in handling fire-related incidents.



Health Screenings and Physical Well-being

Glycohemoglobin/Blood Sugar Detection: 200 staff members at the Head Office underwent this test to help monitor and prevent diabetes-related health risks.

Eye Examinations: More than 100 employees received eye check-ups to support good vision and reduce strain from screen exposure.

Physiotherapy Consultations: 20 employees at Head Office met with a physiotherapist to promote physical well-being and manage posture-related issues.

Mental Health and Stress Management

Burnout Prevention Workshop: 26 employees at Head Office participated in a session focused on managing stress and maintaining mental resilience.

Meeting with a Psychologist: 32 employees engaged in sessions promoting a positive work environment, helping to reduce stress and boost morale.



Safety Leadership Training

Occupational Safety Training for Managers: 62 participants, including the Management Board, department heads, and branch managers, received training on safety policies and practices to ensure a culture of workplace safety across all levels.

GRI content index

Chapter	GRI Standard & Disclosure	Description	Location in Report
Overview	GRI 102-1: Name of the organization	The legal name of the organization	AccessBank at a Glance
	GRI 102-2: Activities, brands, products, and services	The primary activities, products, and services provided	Our Portfolio / Products & Services
Corporate Information	GRI 102-4: Location of operations	The countries and regions where the organization operates	AccessBank at a Glance
Governance Structure	GRI 102-5: Ownership and legal form	Description of ownership and the legal form	Shareholding Structure
	GRI 102-6: Markets served	Geographic locations and sectors served	Our Portfolio
Workforce Information	GRI 102-7: Scale of the organization	Information about the organization's size (employees, etc.)	Key numbers
External Initiatives	GRI 102-12: External initiatives	Participation in external initiatives (e.g., UNGC)	Memberships with Professional Organizations
Economic Performance	GRI 201-1: Direct economic value generated and distributed	Financial performance, revenue, and community investments	Key numbers
Financial Inclusion	GRI 203-1: Infrastructure investments and services supported	Initiatives to promote access to financial services, especially in underserved regions	Financial Inclusion and Initiatives
Anti-Corruption & Ethics	GRI 205-1: Operations assessed for risks related to corruption	Processes to identify and manage corruption risks	Risk Management
Environmental Impact	GRI 305-1: Direct (Scope 1) GHG emissions	Direct emissions from owned or controlled sources	Environment / Carbon Footprint
	GRI 305-2: Energy indirect (Scope 2) GHG emissions	Indirect emissions from energy consumption	Environment

Employee Health & Safety	GRI 403-1: Occupational health and safety management system	Health and safety systems in place	Our Team / Health and Safety
Community Engagement	GRI 413-1: Operations with local community engagement, impact assessments, and development programs	Community engagement and impact initiatives	Financial Inclusion and Initiatives / Sustainable Financing
Training & Development	GRI 404-1: Average hours of training per year per employee	Training and development initiatives for employees	Team overview / Trainings and Development Programs



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