



creditwest
Creditwest Bank Ukraine

STRATEGY **of Sustainable** **Development**

 **Altınbaş**
HOLDİNG

The concept of sustainable development for JSC “CREDITWEST BANK”



For us, “Sustainable Development” is a philosophy that covers all aspects of life and defines our vision for the future.

It is about our awareness and responsibility towards future generations.

It is about ecology and climate not only in our actions but also in our attitudes.

Important aspects:



We decided to move away from the formal approach to Sustainable Development and started from what we believe in, from our values.



We are not only committed to making a profit, but also to act responsibly in terms of our impact on the environment, society and business management.



We are already taking small steps that are building a great European future for our children.

‘Sustainable development implies meeting the needs of the present generation without compromising the ability of future generations to meet their own needs’

~ from the report of the International Commission on Environment and Development

Vision in the context of sustainable development

We see our Bank as:

A partner for clients that is always by their side, helps them develop and supports them in any situation;

A team for employees, where harmony, respect and high corporate and ethical values prevail;

Positive impact on society - support for social and environmental initiatives, equality and inclusion;

Reliable player for the state - transparent, law-abiding, continuously and consistently providing quality financial services under any circumstances.

Sustainable development mission

We see our mission as providing innovative financial solutions that ensure sustainable business development, environmental protection and support of social initiatives.

We guarantee **responsible corporate governance** and ensures **equal opportunities** for all clients and employees

and are committed to high standards of **ethical behavior and transparency** in all aspects of business



**Sustainable
development goals**

-  Economic resilience during war and post-war recovery
-  Small and medium-sized businesses (SMEs) support
-  Cooperation with international partners
-  Social responsibility
-  Corporate governance and ethics
-  Environmental responsibility

Economic resilience during war and post-war recovery

Tasks:



Ensuring the Bank's **uninterrupted** operation during the war and in emergency situations to support businesses and the public. Participation in the **POWER BANKING** program to ensure access to financial services even during power outages and other crisis situations.



Active involvement in financing the country's **reconstruction projects**, investing in innovative sectors and creating new jobs.

Ways of implementation:



- Uninterrupted operation:** From the very beginning of the war, the Bank continued its operations without stopping work for a single day. This ensured stable access to financial services for customers, which is critical for supporting businesses and individuals under difficult economic circumstances. The Bank is a member of the NBU's POWER BANKING initiative, which aims to ensure uninterrupted access to financial services even during power outages and other emergencies.
- Financial support for business:** The Bank provides preferential lending terms for businesses affected by military operations and helps businesses adapt to new realities. Particular attention is paid to enterprises that have relocated their operations to safe regions or rebuilt their production processes.
- Financing the country's reconstruction:** The Bank has developed loan programs and cooperated with international financial institutions to finance reconstruction projects.
- Investment in innovative sectors:** The Bank supports projects that promote economic diversification and job creation, particularly in the areas of technology, green energy, and agriculture.
- Adaptation to economic changes:** The Bank has developed effective anti-crisis measures to ensure its stability and support of its customers in times of economic uncertainty.

Small and medium-sized businesses (SMEs) support

Tasks:



Ensuring **broad access to financial resources** for SMEs through preferential loans, partnership programs, and grants for business development and recovery.



Development of **financial products and advisory services** to help entrepreneurs **adapt** to changes in the economic environment and **recover** from the crisis.

Ways of implementation:



- ❑ **Innovative solutions for entrepreneurs:** The Bank offers a wide range of financial products for small and medium-sized businesses, taking into account the needs of SMEs for quick access to financing and convenient business management tools.
- ❑ **Partnership programs:** The Bank actively cooperates with national and international SME support programs, providing clients with the opportunity to use various financial instruments to develop their business.
- ❑ **Development of small and medium-sized businesses:** The Bank provides affordable financial products for SMEs, including grant and loan programs for businesses planning to resume or expand operations under new conditions.

Tasks:



Attracting **international investment** and participating in **international aid programs** for the recovery and development of Ukraine's economy.



Implementation of the Bank's **environmental and social management system** in accordance with **international standards to comply with the best practices in the field of environmental and social responsibility.**

Ways of implementation:



- ❑ **Attracting investments:** Cooperation with international financial organizations and funds to attract investments in projects for the recovery and development of Ukraine's economy. Implementation of the Bank's Environmental and Social Management System in cooperation with the BUSINESS DEVELOPMENT FUND (BDF).
- ❑ **International aid programs:** Participation in international aid programs and grant initiatives aimed at supporting business recovery. Financial support is planned within the framework of the project "Promoting Green Deal Readiness in the Eastern Partnership Countries (PROGRESS)/ EU4ClimateResilience" of the International Climate Initiative (IKI), which is being implemented in Ukraine under the leadership of the German government organization Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

Tasks:



Supporting **inclusiveness** and **equal opportunities** for all customers and employees, regardless of their social, economic or cultural background.



Partnering with **educational institutions** to create internship, training and employment programs for young people, which will contribute to the development of qualified workers in Ukraine.



Active participation in **social and cultural initiatives** aimed at developing local communities, supporting young people and helping people who suffered from the war.

Ways of implementation:



- Inclusiveness and customer support:** Development of financial products that meet the needs of different social groups, including veterans, internally displaced persons, people with disabilities and other groups with limited mobility. Creating conditions for accessibility of banking services for all social groups. The Bank intends to join the Charter on Financial Inclusion and Reintegration of Veterans as part of the cooperation between the National Bank of Ukraine and the European Bank for Reconstruction and Development.
- Equal rights and opportunities:** The Bank guarantees equal rights and opportunities for all its employees and customers regardless of gender, age, health status, race, color, national or social origin, language, religion, political or other beliefs, property or marital status. This reflects the Bank's commitment to the principles of ethical business and inclusiveness, creating equal opportunities for all who interact with the Bank.
- Social initiatives:** Active participation in projects supporting education, culture and healthcare. The Bank actively promotes the development of the younger generation and the development of qualified workers, given the shortage of labor due to the outflow of skilled workers during the war. The Bank sees its social mission in supporting education, professional development and cultural initiatives that contribute to the sustainable development of society. These initiatives emphasize the Bank's commitment to be an active participant in the social life of the country, to promote the development of the younger generation and to shape the future of qualified workers for the recovery and growth of the Ukrainian economy.

Tasks:



Ensuring high standards of **ethical behavior** and **transparency** in business management, compliance with compliance practices and international corporate governance standards.



Improving the effectiveness of the **risk management** system, taking into account environmental, social and governance factors to minimize risks and support the Bank's sustainability.

Ways of implementation:



- ❑ **Ethics and compliance:** Compliance with the highest level of professional and ethical standards of doing business. The Bank ensures compliance with the requirements of laws, regulations, market standards, rules of fair competition, rules of corporate ethics, prevention of corruption and conflicts of interest, and implementation of best compliance practices in all aspects of its activities.
- ❑ **Risk management:** Continuous improvement of the effectiveness of risk management systems, with due regard to environmental and social factors. The Bank implements a risk management system that addresses environmental and social risks, as well as risks associated with changes in the economic and geopolitical situation. Gradual integration of ESG into the overall risk management system is ensured.

Tasks:



Transition to **electronic document management** in all departments of the Bank to reduce paper usage and environmental impact.



Supporting and investing in **renewable energy projects** and other green initiatives that contribute to the country's energy independence and sustainable recovery.



Implementation of **energy-efficient technologies** in the Bank's own office, development of **digital banking services** that provide convenient and fast access to financial services for customers, reduce resource consumption and increase the Bank's efficiency.

Ways of implementation:



- ❑ **Transition to electronic document management:** The Bank is actively implementing an electronic document management system that allows it to significantly reduce the use of paper in all departments. This includes processing of incoming/outgoing correspondence, internal documents (including regulatory and administrative documents), electronic signing of contracts, digital storage of documents and use of electronic invoices.
- ❑ **Implementation of environmental technologies:** The Bank uses energy-efficient solutions in its office, including the transition to digital forms of communication, LED lighting and automatic energy consumption control systems. Such measures not only reduce the Bank's environmental footprint but also cut operating costs.
- ❑ **Electronic communication with customers:** Instead of paper mailings, the Bank uses electronic newsletters and SMS notifications. This ensures fast and efficient informing of customers about news, services and changes in banking products.
- ❑ **Digitalization of customer experience:** The Bank is working to improve online services for customers, which will allow them to perform most banking transactions without having to visit a bank branch. This includes the development of tools for opening accounts, receiving consultations and processing requests remotely, in an electronic format.

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