

## Financial Inclusivity

One of the key directions for the sustainable development of the Bank is financial inclusivity. Every year, the Bank expands opportunities for accessing and utilizing a full range of financial services and products for all clients, regardless of their socio-economic status and location.

The Bank continuously innovates and expands the range of financial services available to the entire population of the country and micro, small, and medium businesses, based on marketing research and customer feedback. The Bank collects and analyzes data to determine the needs and preferences of clients. Services and delivery channels for financial services are developed based on customer feedback and information. The Bank adapts logistically to the needs and preferences of clients, including the rural population and hard-to-reach areas.

The Bank actively offers potential and current clients non-financial support programs that contribute to improving their financial well-being and help them make financial decisions.

The Bank ensures equal, fair, and respectful treatment of its current and potential clients. The principles of the Bank include providing clients with clear and timely information to make financial decisions, protecting personal data, and informing clients about their privacy rights, ensuring the availability of complaint mechanisms and timely resolution of incidents, implementing procedures to prevent clients from excessive debt and granting loans based on the borrower's ability to pay, establishing reasonable interest rates on banking services and fair fees, and ensuring that Bank employees refrain from aggressive sales methods and disrespectful treatment of clients regardless of their socio-economic status and other factors.

The Bank interacts with external stakeholders, including regulatory bodies, actively advocating for the development of an accessible financial market and improving industry standards.

The Bank's Board of Directors, within the authority of the Sustainable Development Committee, oversees the implementation of various social and environmental initiatives, including the Bank's approach to financial inclusivity and relevant procedures.

In line with the approach to financial inclusivity, the Bank offers its clients the following services:

- Juniorcard
- Pension Card
- EBRD Program «Women in Business»
- EBRD Program «Micro, Small and Medium Enterprises»
- EBRD Program «Green Economy Financing Facility»

The Bank also provides non-financial support to clients in the area of financial inclusivity:

<b>Non-Financial Support Program</b>	<b>Quantitative KPIs for Assessing Social Impact</b>
ATMs with voice guidance and headphone jack	Number of people with disabilities who used the voice guidance feature
Financial Lessons from bcc junior	Percentage of correct answers in the final financial literacy test

Automation of the BCC Business application  
(with the ability to check contractors and  
online accounting)

Percentage of satisfied clients broken down by  
micro/small/medium business