## SUSTAINABILITY INITIATIVES



## Be Resilient



Helping our customers and employees get through the Covid-19 crisis is a key focus for the Bank and we place great emphasis on crisis management to ensure we have sufficient capital to manage related risks. We introduced measures to protect the health of customers and employees and to boost the morale of employees, while giving support to those customers and employees affected.



## Be Responsible



## Be Customer Centric



Be Caring



Be Ethical









Our duties and responsibilities to stakeholders, society, and the environment are taken seriously and conducted in line with UN Sustainable Development Goals. We are responsible for providing financial services, expanding financial inclusion, promoting financial knowledge, protecting the environment, and reducing our contribution to global warming.

Customer care is the central tenet of our business and fundamental to providing customer satisfaction and improving service quality. We are using technology to provide innovative products and services that meet customer needs, while maintaining and building good relationships with customers and protecting the security and privacy of their information.

Employees are at the heart of our sustainable business operations. We seek to attract a new generation of talent while developing the skills and knowledge of existing personnel so they can adapt to change and take on new challenges. We try to ensure that all employees have a good quality of life and provide adequate and appropriate welfare support so that they can create value together with us.

Conducting business based on ethical principles and good governance is a core commitment which has helped us earn the trust of stakeholders and the public. We strictly comply with laws and regulations, respect human rights, and treat customers fairly. We do not tolerate any form of corruption and we encourage our employees and business partners to strictly comply with good environmental, social, and governance practices for the benefit of society at large.