

AccessHolding



AH ESG REPORT
2022



For AccessHolding, environmental and social impact is not a trend, and not a cost of doing business, but rather the basis for win-win partnerships with our clients. As a holding company of microfinance banks, we have impact focus in our DNA and have always lived our responsibility to make a significant contribution to achieving the UN Sustainable Development Goals.

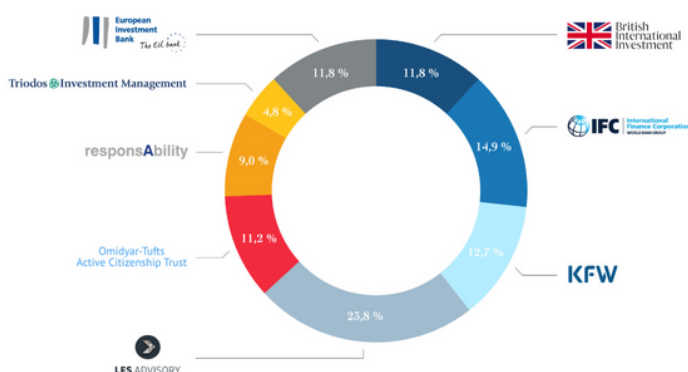
Thomas Engelhardt
CEO, Access Microfinance Holding AG

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MISSION, VISION and CORPORATE VALUES

AccessHolding was founded in 2006 as a partnership among high profile investors from the public sphere (Development Finance Institutions or “DFIs”) and private sector impact investors. What unites our shareholders is the drive to support entrepreneurs in developing and emerging markets by providing access to responsible and fair financial services.



In AccessHolding we provide a range of central support services across multiple areas such as Technology, Risk, Audit, Project Management and Finance to [network banks](#) from our headquarters in Berlin, Germany. Our strategic management support includes broad-based capacity building for middle managers through the [AccessCampus](#) corporate academy, network-wide e-learning modules and steering strategic projects in digitalisation and technology.



VISION

We believe that the financial inclusion and the provision of responsible banking services are a key ingredient of sustainable economic growth.



MISSION

We are committed to creating an inclusive financial sector, built on equal rights and gender equality, that improves peoples' livelihoods, drives local economic growth, and creates jobs.



VALUES

Transparency
Non-discrimination
Open communication
Performance orientation
Social responsibility
Environmental protection

THE YEAR'S OVERVIEW



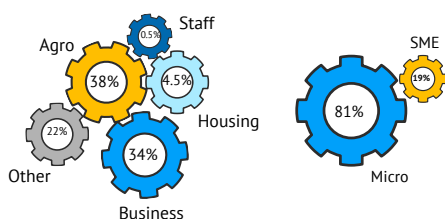
For AccessHolding 2022 was a success. The group generated a profit of more than €21 million and increased its equity to €143 million, recording at the same time a rise in both loan and deposit portfolios by 36% and 38%, respectively.

Apart from recording positive financial results, we successfully ended the A2A partnership programme with Mastercard Foundation. An independent [end-term evaluation](#) has been conducted to maximise benefits from lessons learnt during the programme. All the crucial impressions about our capacity-building culture and digitalisation efforts that the programme has enhanced have been featured in our AccessHolding Capacity Building and Digitisation Journey [movie](#).

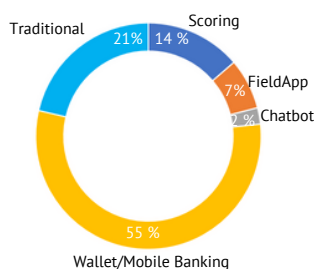
Access Group continued with digitalisation efforts by promoting internal technology sharing and collaboration. During the year, we embarked on a mission to put female leaders from the network institutions in the spotlight, promoting their achievements and dedication by publishing a series of thirteen interviews on our [website](#) and re-sharing them on our [LinkedIn channel](#). Additionally, we joined the 2022 [Break-the-Bias campaign](#), with more than 100 colleagues from the network participating.

€ 1,012,865,409

amount disbursed



The loans were disbursed using various approaches

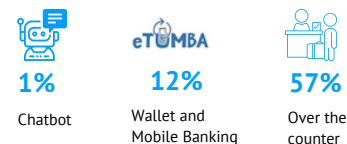


LOW 85% HIGH 6% MEDIUM 9%

Environmental risk of AH LOAN PORTFOLIO (amount)

7,339,490

Incoming transactions



5% Recovery

25% Client Retention

3,259,313

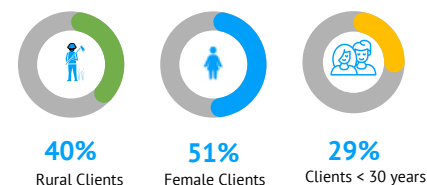
Contact Centre calls

25% Sales

25% Scoring Loan Offer

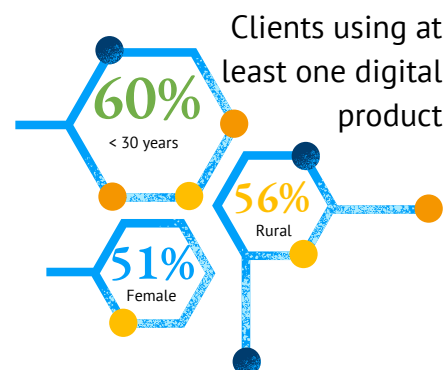
1% Survey

41% Monitoring and Repayment



1,339,185

Number of Clients



Amount of "green" loans disbursed

7,196

€13,960,637

Number of "green" loans disbursed

CLIENT PROTECTION PATHWAY

The institutions within the network were members of the SMART Campaign until its end in 2020. Last year the group initiated a global commitment to [Client Protection Pathway](#) by Cerise and SPTF as SMART campaign successors. By becoming a member, banks acknowledged the commitment to the following standards:

1 Appropriate product design and delivery

Being customer-centric, we design our products to be attractive and straightforward for our clients and delivered via the most convenient channels.

2 Prevention of over-indebtedness

We base our decisions for a loan amount on a comprehensive business analysis for repayment capacity identification, not collateral.

3 Transparency

We provide an overview of all service costs to all clients before establishing the business relationship. There are no hidden fees or other hidden charges for the client.

4 Responsible pricing

We quote and calculate interest based on declining outstanding balance instead of the original loan amount. We pass on reduced costs of funding and service delivery to clients.

5 Fair and respectful treatment of client

We create a long-term relationship with our clients and emphasise fair and respectful treatment at eye level.

6 Privacy of client data

We ensure the confidential treatment of all client data, in line with the local and international standards.

7 The mechanism for complaint resolution

We maintain a customer complaints handling mechanism to ensure fast and fair resolution and improve the customer relationship.

8 Governance & HR

The governance bodies and management are committed to Client Protection, and internal HR systems support its implementation.

Some institutions like Credo and Access Microfinance Bank Tanzania became members and completed internal gap analyses to identify main areas for improvement. Other institutions only committed to the Client Protection Pathway, planning to do the self-evaluation in 2023.

LABOUR AND WORKING CONDITIONS

Our **Code of Conduct** is a set of ethical, moral, and legal rules as minimum standards against which we hold ourselves accountable as AccessHolding's employees. We have distributed the Code of Conduct's principles to employees of AH, both in the bank network and the Head Office in Berlin. All network banks endorsed their Codes of Conduct addressing specific local requirements.

Additionally, each institution provides channels for employee complaints and grievances. In 2022 no complaints for abuse, harassment or discrimination have been received.

As a group, we provide fair working conditions and Health Insurance to all our employees and their families.

A Hay grading system has been introduced in all the banks. Each existing position is evaluated using the Hay job grading methodology, and the relative value of each job is determined. The job matrix maps all existing jobs, and their relative values compared to each other and is a basis for the salary matrix. Salary matrix maps positions by grades and minimum, midpoint and maximum pay for each grade.



6,958

Number of employees in
AccessGroup in 2022

3,825

Number of female employees in
AccessGroup which presents 55%

52%

Average participation of staff in 6
employee surveys organised in NFIs
and Berlin HO in 2022

18%

Average Gender Payment Gap in
AccessGroup. The institution with the
highest gap is Credo (48%) and the
institution with the lowest GPG is AB
Bank Rwanda (6%)

26%

Women Supervisory Board members
on average in AccessGroup

25%

Women Management Board members
on average in AccessGroup

STAFF SAFETY AND SECURITY

The safety and security of our staff and clients are our priority, so we ensure complete protection on our premises.

Security guards deployed on-site help protect against intrusion and theft of property. We provided first aid boxes, emergency exits, fire drills, extinguishers, CCTVs, alarms and water hose reels within our offices to enhance further the safety and security of all the bank's employees. We equipped our buildings with fire (smoke) detectors. First Aid and fire safety training are conducted regularly in branches and Head Office. ABL went a step further and opened a first aid clinic.

Considering the ISO standard, the evacuation plan, evacuation routes, danger, prohibitory and other informational stickers are posted in the buildings and offices. We informed our employees about the gathering places and indicated and marked them appropriately. Practical fire/evacuation training is conducted in the service centres, during which the employees take part and learn how to act, who should be informed and what to do for the injured employees.



LEARNING AND DEVELOPEMENT



12,441

Total
Employee
Training Days



20,652

Completed e-
Learning



23

Number of
AccessCampus
Graduates



1,600

Total Net New
Hires



We continue engaging people, empowering talent, and driving change to ensure the company's strategic success. Our own Learning Management System (LMS) ACCESSMIND continues to enhance and reinforce classroom training across the network. Only in 2022, the tool provided over 20,000 eLearning experiences. We increased the tool's interactivity with the latest *Search and Enrol* function, enabling employees to decide the topics they want to learn more about individually. One hundred eighty-seven digital learning experiences are currently developed for ACCESSMIND and grouped under 18 subject categories.

The holding continued with Access Campus in a hybrid form in 2022 – most of the courses have been delivered remotely; however, the participants had a chance to attend some of the classes and the graduation ceremony in Berlin.

Additionally, each of the NFI provided classroom training focused on improving the skills or knowledge of the employees. Only in 2022, for example, Credo Bank retrained 1947 employees, mainly retail staff, SME officers, Service Centre Managers and Head office staff. The topics vary from basic sales training, time management and negotiation, marketing, strategic management and coaching, depending on the positions of the trainees.

Being socially responsible institutions, our NFIs also focused on customers providing training about financial or digital services. Traditionally, some banks focused on kids' education and the importance of savings.



1947

Internally retrained employees in Credo in 2022



993

Number of participants of Financial Literacy training for the children in AccessGroup in 2022

RESPONSIBLE FINANCING

AccessHolding is conscious of its environmental and social responsibility when operating as a lender. No loans have been disbursed or are outstanding with the customer's business activity on the Exclusion List. Our lending is safeguarded by a rigorous process, and a proper Environmental and Social Risk management and governance system. In 2022 no loans were rejected due to the Exclusion list. All the loans are classified based on low, medium and high environmental and social risk. For all SME Loans marked with high or medium risk, the loan officer prepares an individual risk assessment following a particular E&S assessment template. After obtaining a comprehensive analysis, the Credit Committee can make a proper decision. If such a loan marked as medium or high risk is disbursed, the LO must monitor it regularly.

Our ESMS (available [here](#)) was completed by 572 employees. The course contains a Microfinance Exclusion list and Business risk classes. It is recommended that the course is taken every year by all people involved in the lending business.





GREEN LOANS

In 2022 three banks engaged in delivering particular "green" products to the market: Credo, AB Bank Zambia and AccèsBanque Madagascar. We talk about loans of very small amounts dedicated to purchasing solar lamps (ABM) or small solar systems (ABZ). The case of ABZ is particularly interesting since they partnered with the Women's Initiative for Delivering clean Energy to Africa (Widenergy Africa Ltd), a women-led company, with more than 80% of its employees being women.

DIGITAL PRODUCTS

Credo

In 2022, Credo bank launched google pay, virtual cards and the capacity to pay per Credo card in public transport in Tbilisi (Capital of Georgia). It upgraded its online banking, allowing customers to deposit to Term Deposits and Savings Accounts and change their card PIN. The bank has also launched new banking cards and developed an in-house business internet bank. Credo Bank reached 90 thousand monthly active users on its digital bank by the end of the year 2022 and intends to increase this number significantly in 2023.

AB Bank Zambia

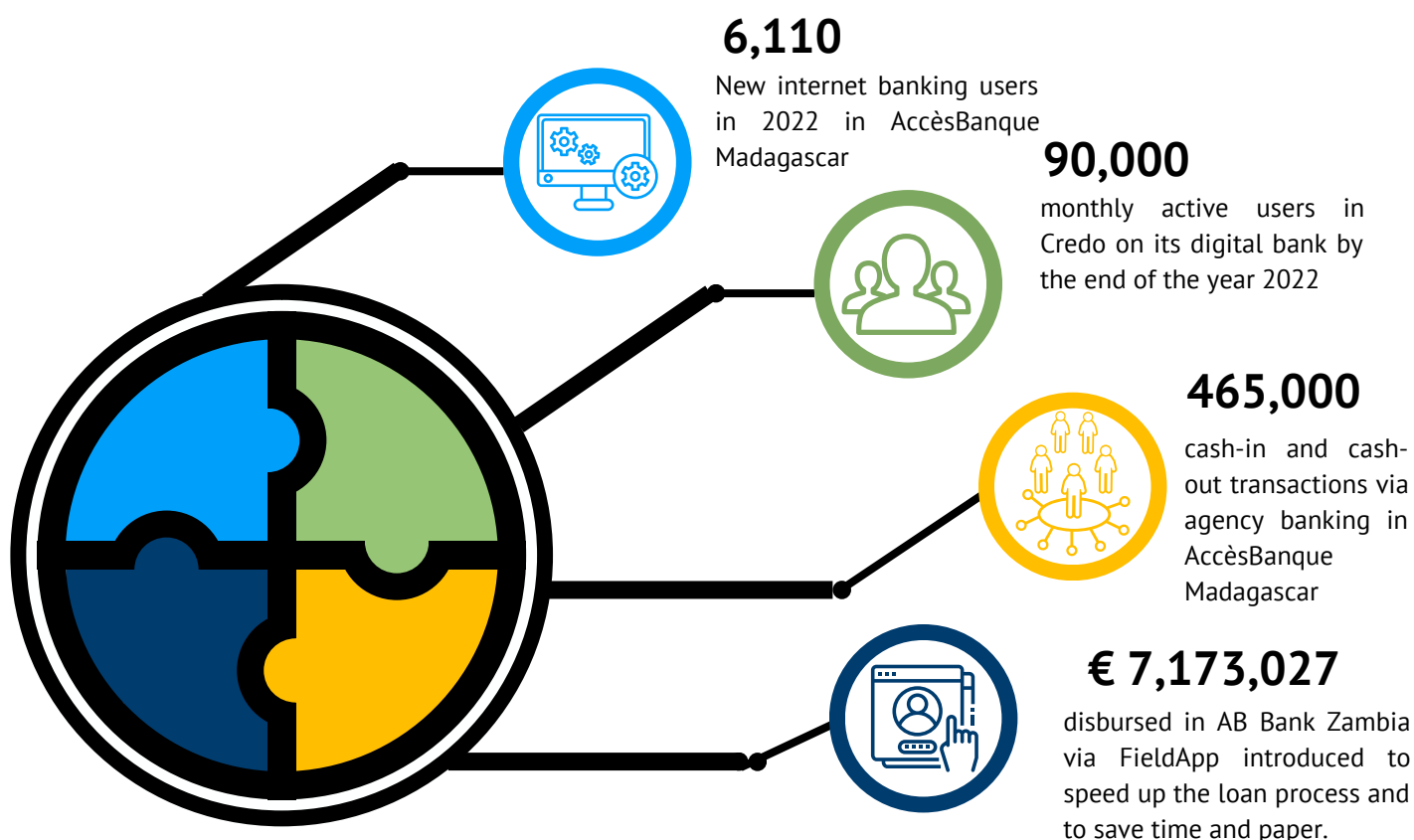
AB Bank's vision is to offer everyone in Zambia simple and affordable financial services accessible anytime and everywhere. The bank provides digital financial services on mobile wallet, eTumba, accessible via USSD, short Code *888#, or the app. They are integrated with networks of over 20 thousand agents and mobile money operators and are accessible anytime and everywhere in Zambia. Additionally, the bank offers loan repayments through MNO and Internet banking. In 2022 the Juakali FieldApp was introduced to speed up the loan process and to save time and paper. AB Bank's contact centre bridges AB Bank and its clients by attending to their needs and providing solutions. In June 2022, AB Bank opened its third Satellite location in Mumbwa. All the operations are run digitally via eTumba. Information is available [here](#).

AccessBank Liberia

In 2022 the bank enhanced its Scoring and Juakali FieldApp solution and improved its solution for MNO repayments.

AccèsBanque Madagascar

The bank introduced credit cards, agency, mobile, internet and Messenger banking to facilitate clients' access to money and to transact. Regarding digital loan services, the bank focused on FieldApp, Scoring and Quick-A for issuing an objective decision on loan application within the shortest period, from the previous two days of analysis to less than one hour. Only with Quick-A, a set of tools consisting of a data-collection tool for in-the-field agents, connected and synchronised with a centralised analysis tool operated by underwriters, 20 837 cases were disbursed, representing 32% of all 2022 disbursements.



SOCIALLY RESPONSIBLE ACTIVITIES

CREDO

Credo Bank supported Ukraine by sending humanitarian support and transferring financial aid to the International Federation of the Red Cross and Red Crescent and the Ministry of Social Security in the National Bank of Ukraine. Also, they offered free-of-charge banking services to Ukrainian citizens staying in Georgia. Next, the bank supported the nature protection activity "Together for a Better Earth", during which Ukrainian and Georgian children united, planted plants with symbolic colours and communicated the importance of protecting the environment.

Credo Bank joined the National Bank of Georgia in the global money week event, a blogging contest called "Create your future, be wise with money!" to raise public awareness of money and financial education issues.

Next, the bank sponsored and participated as a mentor and jury in Innovation Camp, an intensive idea-generation event on financial education aimed at students 15 to 18 years old who work as a team around a specific challenge. The project is implemented by "Junior Achievement Georgia" within the framework of the US Agency for International Development (USAID) project - "Entrepreneurial Education Support in Europe and Eurasia".

For International Youth Day, the bank organised the "For young students" competition to interest young people in financial education. The participants had to develop and send a competition project about financial education to participate in the contest.

For World Savings Day, the bank joined National Bank and other banking institutions in a financial literacy-related campaign emphasising savings direction.

In partnership with the Pro Bono, the human resources management representative has consulted "The Georgian Cognitive Centre". Within the same collaboration framework with Pro Bono, Credo Bank participated in the Leaders' Forum and was awarded one of the participants.

Access Microfinance Bank Tanzania

AMBT provided basic business skills training to its clients in Dar Es Salaam, Mwanza and Mbeya regions. The bank organised three events, with more than 60 clients attending. Also, to commemorate its 15th anniversary, the bank organised two Giving back to community events.





AB Bank Zambia

As part of AB Bank's Corporate Social Responsibility activities for 2022, AB Bank supported several meaningful campaigns. The bank donated groceries, old clothes and shoes donated by AB Bank staff to orphanages and older people's homes (more info [here](#)). In partnership with the Lusaka City Council, AB Bank supported Keep Zambia Clean, Green and Healthy Campaign. The employees cleaned part of Kafue Road (Lusaka Downtown area). Follow the [link](#) for more information. To promote financial education in schools, AB Bank visited seven schools to educate 500 students on financial literacy, provide career talks and donate some stationery to all the participating students. For detailed information follow the links: (1) [Inspire Leadership School](#), (2) [Rosefield School](#) (3) [Arise Christian Community School](#) (4) [Pillar-Tec Academy School](#) (5) [Meanpark School](#) (6) [Matsh Baldon Community School](#) (7) [Phoenix Primary and Secondary School](#).

Next, the AB Bank Team, accompanied by a medical doctor and a motivational speaker, visited 300 learners at Mukamambo School for girls to carry out a talk on Urinary Tract Infections (UTIs), Personal and Menstrual Hygiene and the need for girls to focus on their personal and career growth. In addition to this, the AB Bank team spoke on Financial Literacy. More information is available [here](#). AB Bank staff joined the fight against Breast Cancer by wearing a Duku or anything pink. For visual information, follow [link](#). Staff members also created a video to educate people about the importance of early screening and treatment and showing support for Breast Cancer survivors.

AccessBank Liberia

ABL joined Liberia Marathon 2022 and supported the Buchanan City Corporation cleanup campaign.

AccèsBanque Madagascar

Through the COVID-19 Emergency Facility in partnership with KfW, the bank initiated support to Malagasy MSMEs in the post-COVID relaunching of their activities. By contributing to the repayment of the loan instalments and employees' salaries, the bank supported over 2,800 MSMEs and helped preserve 10,000 jobs.

The bank built a network of more than 7000 primarily women agents as its representatives in remote and rural areas. Agents provide basic financial literacy to the under-served population and promote the use of formal financial solutions. The benefits of this project supported by EIB are twofold: first, the general population benefit from education and access to traditional finance, and second, the agents, primarily females over 35, increase their resilience by obtaining an additional source of revenue.

Additionally, the bank initiated a nationwide financial education program. The project involves identifying the critical specific bottlenecks in each area and providing financial literacy sessions to under-served local MSMEs focusing on women entrepreneurs.

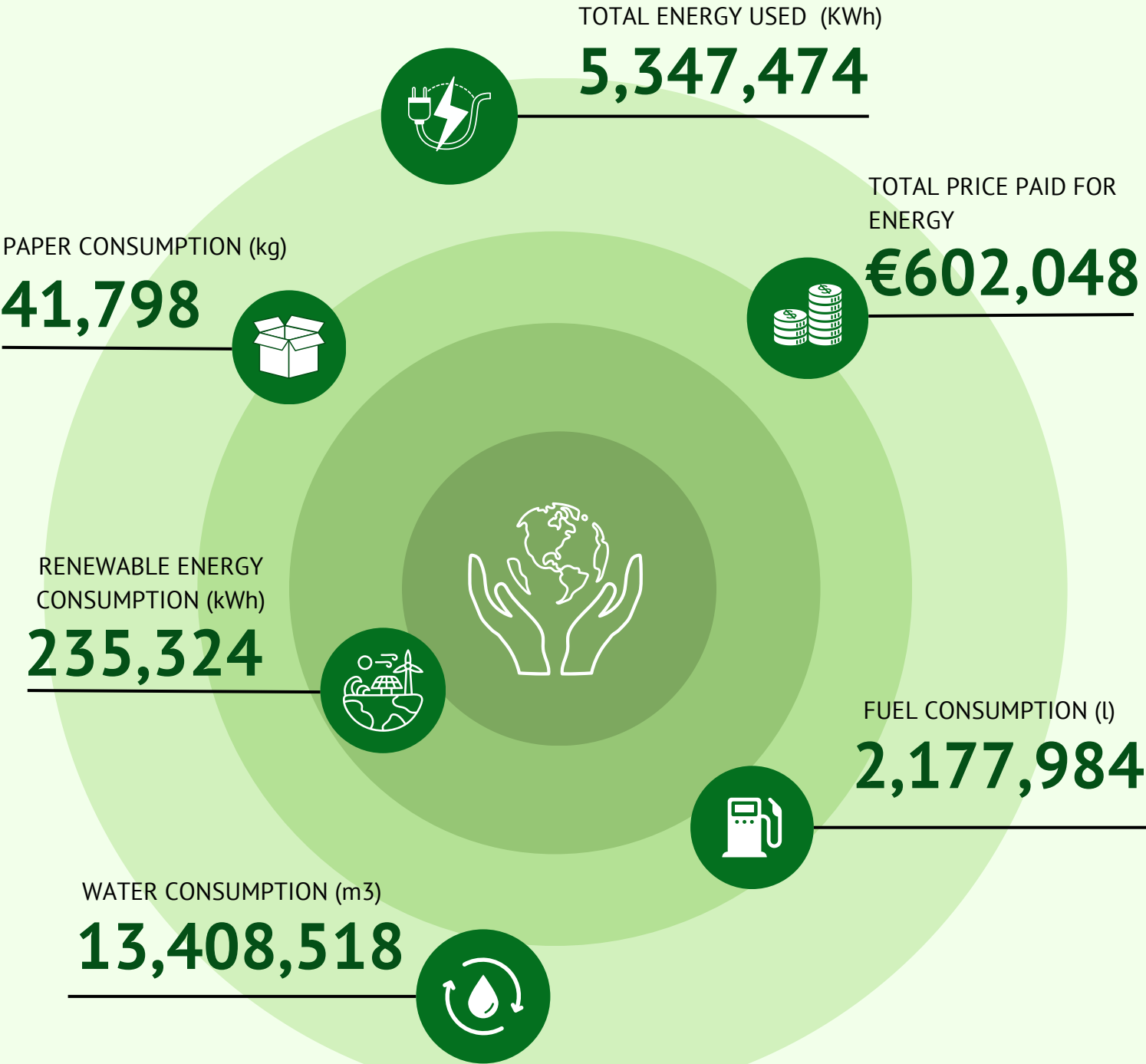
Another project is "AccèsEducation", with a scope of contributing to the university tuition of 41 best students in different fields.

Next, since its inception, the bank has supported NGO Manda's effort to improve the living conditions of 300 children aged between 5 and 19 living on the streets of the capital.

Last, the bank joined a sports competition organised by the professional association of banks. Players from the bank are among the best: six champions, three vice-champion and three third-place ranked.



DIRECT IMPACT ON THE ENVIRONMENT



CUSTOMER



Aina is a young businesswoman. At 25, she runs an evolutive business activity: online sales. While in university, she started selling online cosmetic products from her old sister living abroad. The business flourished until the COVID-19 restriction measures in 2020, making it impossible to receive goods from abroad. Fortunately, she had managed to save money to launch her own business, selling men's and women's fashion online. She often spends much time searching for the newest fashions online and in different media after her study. She has contracted with professional tailors and dressmakers to produce her fashion clothes. Her business transactions were always performed through mobile banking, making transacting with people with no mobile accounts difficult.

She did not hesitate when she first heard about the possibility of access to banking accounts and performing all financial transactions from her Messenger account at any time with AccèsBanque Madagascar. She says, "I would never believe that I can have my bank in my pocket and play with it whenever I want".

In the coming months, Aina will move one step up by diversifying her items: sales of imported high-technology equipment. She has already identified her partners in the supply of the goods and will be able to introduce new items on her online showcase and expects to open her physical shops within one year.



Rancy Larway is an emerging businessman. He trades in housing construction materials in Liberia's Capital, Monrovia. Before establishing this business, Rancy found himself on the streets of Monrovia selling goods for store owners in return for a percentage of the profit generated from those sales. Liberians call this kind of business practice "sell and pay". Most of the time, when a low-income vendor does this kind of business, it allows him to generate money to start a business of his own.

But in some cases, no matter how much money is saved, the money gained is insufficient to start a business - which was the case for Rancy. Even though Rancy had saved up a large portion of the profit from his sales, the money was not enough to establish and sustain his business, so Rancy approached AccessBank for a loan. The bank gave Rancy USD 1,700 in an initial instalment. "When AccessBank gave the money, it was a big breakthrough. And my business expanded afterwards. Today, I own a high school, and we are planning the construction of technical vocational schools for students." With his school project, Rancy aims to propel an impact that fosters the social development of young Liberians of school-going age. Access to education is one of the significant social challenges Liberians face.

In their 2022 report, the UN established that Liberia has the world's largest number of out-of-school children, with 65 per cent of primary-school-age children missing out on an education.

STORIES



Nyirarukundo Alphonsine started her partnership with AB Bank Rwanda in 2017. At that time, she was sewing for friends and relatives. She said she wanted to extend her customer base but lacked funds. She had the vision but not the provision until the day a loan officer from our Gisozi branch approached her.

Alphonsine agreed to start with a loan of RWF 1,000,000. She invested that money buying fabrics she knew by experience would attract more customers. She can now profit from the labour with her textiles and directly sell unsewn materials. Her revenue quickly increased, and after she had paid back her first loan, Mrs Nyirarukundo applied for a second loan of RWF 2,000,000. She needed to urgently purchase two sewing machines and diversify her product offering by introducing high-end fabrics. The AB Bank Rwanda disbursed the new loan in less than two days.

A few months later, Alphonsine became a member of the Private Sector of Rwanda.

Alphonsine is a regular user of ABR digital service. According to her, the service saves her transportation costs, reaching RWF 2,000 per trip. Additionally, when she is not present in her shop, clients tend to go elsewhere, which is a loss of income for her business.

"I am now the biggest supplier of African fabrics in my area and an active member of the private sector of Rwanda. I couldn't have achieved this without the support of AB BANK RWANDA. I employ two people and offer an apprenticeship to young people. Most of my apprentices are women."



Hellen Tusiime Tegge is a business owner specialising in manufacturing garment products such as corporate and protective uniforms for hospitals, banks and construction companies. She has been operating this business since 2008. The business employs 12 full-time staff, including three management positions and supports an additional 24 persons as casual labourers who work during the night shift.

"I am very proud to be one of Access Microfinance Bank Tanzania's (AMBT) first customers, and I actively direct my income through my account at Access Microfinance Bank. I appreciate that AMBT is willing to listen and they care about small business owners like me. I feel that AMBT understands the challenges of being a women entrepreneur or businessman. I remember my first loan from AMBT, which was just TZS 3 million around 2008, but today can borrow more than TZS 100 million to fund the purchase of equipment needed to fulfil the requirements of a government contract. These contracts usually pay with a 60-day delay, but I can repay the loan beforehand. I plan to establish a proper manufacturing facility increasing from just 20 lines to as many as 50 and I have financial access to this plan through Access Microfinance Bank."

Annex 1 - Data

	Access Holding							
	Total	Business	Staff	Housing	Agro	Other	SME	Micro
Amount of loans disbursed (eur) (1.1.-31.12)	€ 1,012,865,409	€ 347,845,758	€ 4,201,181	€ 47,411,188	€ 388,243,502	€ 225,163,779	€ 186,092,743	€ 826,772,666
Total number of loans disbursed (1.1.-31.12)	783,249	203,899	1,743	8,342	348,986	220,279	5,909	777,340
Amount of loans disbursed using Scoring(1.1.-31.12)	€ 138,852,674	€ 62,922,871	-	€ 2,948,997	€ 47,589,513	€ 25,391,292	€ 289,903	€ 138,562,771
Number of loans disbursed using Scoring(1.1.-31.12)	111,418	59,086	-	1,576	33,951	16,805	102	111,316
Amount of loans disbursed using Field App (1.1.-31.12)	€ 73,530,463	€ 63,606,811	-	-	€ 9,923,651	-	-	€ 73,530,463
Number of loans disbursed using Field App (1.1.-31.12)	109,511	95,977	-	-	13,534	-	-	109,511
Amount of loans disbursed using Chatbot (1.1.-31.12)	€ 23,644,392	€ 19,617,697	-	-	€ 1,749,832	€ 2,276,863	€ 5,239,082	€ 18,405,310
Number of loans disbursed using Chatbot (1.1.-31.12)	20,837	13,775	-	-	2,920	4,142	176	20,661
Amount of loans disbursed using Wallet/Mobile Banking (1.1.-31.12)	€ 560,457,342	€ 83,385,793	€ 913,372	€ 35,359,247	€ 278,288,383	€ 162,510,548	€ 99,382,267	€ 461,075,075
Number of loans disbursed using Wallet/Mobile Banking (1.1.-31.12)	423,616	24,262	254	5,735	239,321	154,044	1,793	421,823
Amount of "green" loans disbursed (1.1.-31.12)	€ 13,960,637	€ 2,347,379	-	€ 2,170,868	€ 6,705,413	€ 2,736,978	€ 2,203,873	€ 11,756,764
Number of "green" loans disbursed (1.1.-31.12)	7,196	242	-	2,588	801	3,565	44	7,152
Outstanding loan portfolio - amount (as of 31.12)	€ 800,019,099	€ 257,531,501	€ 4,757,172	€ 42,299,589	€ 305,548,169	€ 189,882,668	€ 199,076,399	€ 600,942,700
Outstanding loan portfolio - number (as of 31.12)	748,360	175,753	2,276	8,663	346,516	215,152	53,422	694,938
Amount of loans classified as Low environmental risk (as of 31.12)	€ 691,376,948	€ 195,527,275	€ 4,678,879	€ 23,158,757	€ 287,290,125	€ 180,721,913	€ 91,019,324	€ 600,357,624
Number of loans classified as Low environmental risk (as of 31.12)	732,005	162,799	2,195	8,123	344,249	214,639	51,016	680,989
amount	86.4%							
number	97.8%							
Amount of loans classified as Medium environmental risk (as of 31.12)	€ 74,108,844	€ 47,371,095	€ 55,657	€ 11,103,216	€ 7,743,456	€ 7,835,420	€ 68,171,045	€ 5,937,800
Number of loans classified as Medium environmental risk (as of 31.12)	5,240	4,240	14	332	261	393	1,473	3,767
amount	9.3%							
number	0.7%							
Amount of loans classified as High environmental risk (as of 31.12)	€ 48,678,015	€ 25,366,113	-	€ 8,037,616	€ 11,495,245	€ 3,779,040	€ 41,346,560	€ 7,331,455
Number of loans classified as High environmental risk (as of 31.12)	8,535	6,061	-	208	2,016	250	815	7,720
amount	6.1%							
number	1.1%							

	AH	Credo	ABR	ABL	ABM	ABN	ABT	ABZ
	(1.1.-31.12)	(1.1.-31.12)	(1.1.-31.12)	(1.1.-31.12)	(1.1.-31.12)	(1.1.-31.12)	(1.1.-31.12)	(1.1.-31.12)
Total number of incoming transactions	7,339,490	1,769,995	270,603	337,557	1,032,513	2,845,100	185,376	898,346
Number of incoming transaction over the counter (Branch)	4,174,913	769,199	91,595	259,971	716,669	1,697,154	116,625	523,700
Number of incoming transactions via MNO Repayment / NIP (1)	1,182,005	0	91,802	77,584	200,700	568,363	0	243,556
Number of incoming transactions via Wallet / Mobile Banking (2)	889,140	0	79,888	0	33,103	579,583	68,751	127,815
Number of incoming transactions via Chat Bot (3)	80,718	0	7,318	0	73,400	0	0	0
Number of incoming transactions via Internet Banking (4)	1,012,712	1,000,796	0	0	8,641	0	0	3,275
Total number of outgoing transactions	5,557,781	889,649	161,604	56,503	1,297,263	2,520,277	191,079	441,406
Number of outgoing transaction over the counter (Branch)	3,536,376	435,660	78,980	16,072	924,565	1,616,676	178,648	285,775
Number of outgoing transactions via MNO Repayment / NIP (1)	40,508	0	0	40,431	0	77	0	0
Number of outgoing transactions via Wallet / Mobile Banking (2)	544,948	0	82,624	0	0	297,537	12,431	152,356
Number of outgoing transactions via Chat Bot (3)	75,955	0	0	0	75,955	0	0	0
Number of outgoing transactions via Internet Banking (4)	754,007	453,989	0	0	296,743	0	0	3,275
Total number of Contact Center calls	3,259,313	1,741,752	27,860	230,108	583,580	605,987	32,467	37,559
Recovery Call	156,426	35,060	20,448	6,504	75,865		17,863	686
Client Retention	805,764	506,605	3,977	104,800	105,044	67,147	12,480	5,711
Scoring loan offer	101,689	0	158	4,796	46,686	27,871	0	22,178
Suveys	32,887	0	0	500	29,179		0	3,208
Monitoring of Repayment	1,338,625	1,133,018		113,508	87,538		2,124	2,437
Sales	820,645	67,069		0	239,268	510,969		3,339

	AH	Berlin Office	Credo	ABR	ABL	ABM	ABN	ABT	ABZ
	as of 31.12.	as of 31.12.	as of 31.12.	as of 31.12.	as of 31.12.	as of 31.12.	as of 31.12.	as of 31.12.	as of 31.12.
Number of employees	6,958	48	3,474	264	422	748	1,136	386	480
Number of employees of 24 years and younger	667	1	540	2	8	100	12	-	12
Number of female employees	3,825	26	2,303	111	139	408	448	181	209
Female staff ratio	55%	54%	66%	42%	33%	55%	39%	47%	44%
Existence of annual employee survey	6	1	1	-	1	-	1	1	1
% of employees responding to the survey	52%	69%	30%	-	44%	-	66%	66%	39%
Total Net New Hires	1,600	3	899	56	70	161	261	41	112
Annual Percent Attrition (%)	20%	15%	25%	24%	13%	23%	23%	11%	22%
Number of work related injuries	5	-	-	-	-	1	2	2	-
Average gross hourly earnings for female employees	€ 5.98	€ 32.03	€ 2.28	€ 2.06	€ 2.46	€ 1.29	€ 2.06	€ 3.63	€ 2.06
Average gross hourly earnings for male employees	€ 7.26	€ 38.29	€ 4.35	€ 2.20	€ 2.93	€ 1.46	€ 2.32	€ 3.90	€ 2.65
Gender payment gap	17.6%	16.3%	47.6%	6.4%	16.0%	11.8%	11.3%	6.5%	22.3%
Number of Supervisory Board members	40	6	6	5	6	3	8	7	5
Number of women Supervisory Board members	10	2	2	2	1	-	2	2	1
Number of Management Board members	38	2	5	4	5	8	8	4	4
Number of women Management Board members	10	-	-	1	-	4	2	1	2

	AH	Berlin office	Credo	ABR	ABL	ABM	ABN	ABT	ABZ
	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12
Total Employee Training Days (1.1.-31.12)	12,441	75	1,146	1,681	5,731	148	320	3,303	42
Completed e-Learning (1.1.-31.12)	20,652	348	9,306	834	4,103	1,095	3,556	1,410	2092
Number of AccessCampus Graduates	23	-	-	-	3	5	1	8	9
Financial Literacy training for the clients (number of participants)	66	-	-	-	-	-	-	66	N/A
Financial Literacy training for the children (number of participants)	993	-	193	-	-	-	-	800	
Financial Literacy training for the women (number of participants)	66	-	-	-	-	-	66	N/A	

	AH	Berlin office	Credo	ABR	ABL	ABM	ABN	ABT	ABZ
	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12	from 1.1.-31.12
Total energy used (KWh)	5,347,474	69,736	3,049,925	152,532	55,841	512,163	586,789	547,563	372,925
Total price paid for energy in eur	602,048	14,144	341,300	45,760	12,436	86,109	475,299	71,409	30,891
Energy price for 1KWh	0.17	0.20	0.11	0.30	0.23	0.17	0.81	0.12	0.08
Renewable energy consumption (KWh)	235,324	39,889	-	-	-	195,435.0	-	-	-
Renewable energy consumption (%)	4.4%	57.20%	-	-	-	38%	-	-	-
Fuel consumption (l) (for cars and generators)	2,177,984	2096	1,730,742	19,876	288,504	19,375	336,761	42,972	74,419
Paper consumption (Kg)	41,798		8,259	N/A	319	14,921	15,649	10,109	8,190
Water consumption (m3)	13,408,518		266	5,882	478	39,502	13,343,750	8,640	10,000
Paper recycled (kg)	8,150		-	-	-	8,150	-	-	-
Plastic recycled (kg)	0		-	-	-	-	-	-	-

	AH		
	Total	Using at least one digital product	Using at least one digital product
Number of Clients	1,339,185	665,754	50%
Number of Female Clients	676,565	342,102	51%
%	51%	51%	
Number of Rural clients	533,755	318,144	60%
%	40%	48%	120%
Number of clients of 35 years or younger	383,890	213,625	56%
%	29%	32%	
Number of clients of 24 years and younger	73,567	45,102	61%

AccessHolding

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