



BNP PARIBAS



**2023
REPORT PRESENTING
NON-FINANCIAL INFORMATION
OF BNP PARIBAS
BANK POLSKA S.A. GROUP**

(including non-financial information
of BNP Paribas Bank Polska S.A. in 2023)



Contents

| | |
|---|-----------|
| Our approach to reporting | 3 |
| The Group and the Bank | 4 |
| Market shares | 4 |
| Business model and value creation for stakeholders | 5 |
| Business strategy GOBeyond 2022-2025 | 8 |
| Key non-financial performance indicators | 12 |
| ESG Management | 14 |
| Sustainable financing | 17 |
| Activities aligned with EU Taxonomy | 18 |
| Social aspects | 45 |
| Employee aspects | 52 |
| Environmental aspects | 65 |
| Human rights | 71 |
| Counteracting corruption and conflicts of interest | 72 |
| ESG risk management | 73 |
| SIGNATURES OF MANAGEMENT BOARD MEMBERS OF BNP PARIBAS BANK POLSKA S.A. | 77 |



Our approach to reporting

BNP Paribas Bank Polska S.A. has been publishing annual reports since 2011 containing non-financial data on the management of ESG (E – environment, S – social, G – governance), i.e. environmental, social and responsible business practices and corporate governance.

Starting in 2019, the Bank publishes integrated annual reports. **The Report of the Management Board on the activities of the BNP Paribas Bank Polska S.A. Capital Group in 2023 (covering the Report of the Management Board of BNP Paribas Bank Polska S.A. in 2023)** provides a comprehensive view of the business integrating financial and business performance with environmental, social and governance (ESG) impact aspects. The Report of the Management Board takes into account market best practices and addresses national and international guidelines relevant to the business for reporting non-financial information: Global Reporting Initiative (GRI) international non-financial reporting standard GRI Standards 2021, the IFRS Foundation's Integrated Reporting Framework guidance, the Task Force on Climate-related Financial Disclosures (TCFD) recommendation on climate risk reporting.

For the purpose of complying with Article 49b(9) of the Accounting Act, the Bank has separately prepared **the Report on Non-Financial Information of the BNP Paribas Bank Polska S.A. Group in 2023 (including non-financial information of BNP Paribas Bank Polska S.A. in 2023)**, which takes into account the non-financial information required by the provisions of the Act.

In the Report on Non-Financial Information, for the first time, we also publish green asset ratio (GAR) according to EU systematics (EU Taxonomy). The EU Taxonomy is a system for classifying economic activities according to their contribution to the six environmental objectives defined by the European Commission in subsequent regulations and delegated acts published between June 2020 and November 2023. In line with the regulation, in the Report on Non-Financial Information for 2023, we refer to what proportion of our assets are environmentally sustainable finance in the context of climate change mitigation and adaptation.

For a complete picture of our activities, we encourage you to review the Management Report, which is the result of our strategic approach to conducting business in line with sustainability principles. We fully integrate ESG matters into our business model and one of our key commitments is to contribute to the transformation of the economy towards sustainability and to finance Clients and investments ethically and responsibly.

The Annual Reports of BNP Paribas Bank Polska S.A. for previous years, including those published since 2011 containing non-financial information, are available on the Bank's website.

The data presented in the Report relate to the period from 1 January to 31 December 2023, unless otherwise stated in the content. The Report presents the activities and financial and sustainability data of the BNP Paribas Bank Polska S.A. Group comprising BNP Paribas Bank Polska S.A. as the parent company and the companies comprising the BNP Paribas Bank Polska S.A. Group as at 31 December 2023. These are:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.
- BNP Paribas Leasing Services Sp. z o.o.
- BNP Paribas Group Service Center S.A.
- Campus Leszno Sp. z o.o.

Contact

Thank you for reading our report. If you have any questions or suggestions regarding the content we report, please do not hesitate to contact us: relacjeinwestorskie@bnpparibas.pl or esg@bnpparibas.pl.

More information is available at: <https://www.bnpparibas.pl/relacje-inwestorskie> and <https://www.bnpparibas.pl/csr>.



The Group and the Bank

BNP Paribas Bank Polska S.A. (the Bank) is a universal bank.

Individual Customers are offered a selection of savings and investment products as well as a wide range of loans, including housing and consumer loans. Our comprehensive offer addressed to private Banking Customers is aimed at the protection, optimisation and multiplication of assets. The Bank's Customers can also take advantage of investment advisory services.

We provide micro, small and medium-sized enterprises as well as corporations with local and international financing solutions. Our services are also addressed to enterprises from the agri-food sector. We specialise in financing agriculture, the food economy and regional infrastructure.

We have been active in the Polish market for over a hundred years. Our ties with the global BNP Paribas financial Group enable us to apply the best international practices. Thus, we can meet the needs of the local market and the expectations of the Bank's Customers. We provide our services all over the country through a network of Customer Centres, partner branches, as well as online and mobile Banking. We also cooperate with partner stores and selected car dealers.

As the Bank of Green Changes, we support our Customers' transition to a low-carbon economy and inspire them to make responsible financial decisions. We consistently pursue a strategy of financing investments with a positive social, economic and environmental impact.

The Bank and its subsidiaries form the BNP Paribas Bank Polska S.A. Capital Group (the Group), which ranks sixth as regards balance sheet total in the domestic Banking sector. Employment in the Group expressed in FTEs – 8.2 thousand.

The Bank is part of the international BNP Paribas Banking Group (BNP Paribas Group).

The shares of BNP Paribas Bank Polska S.A. are listed on the Warsaw Stock Exchange.

The Bank's head office is located in Warsaw, at 2 Kasprzaka Street.

Market shares

Table 1. Market shares of BNP Paribas Bank Polska S.A.

| | 31.12.2023 | 31.12.2022 |
|---|-------------|-------------|
| Loans to non-Bank Customers | 6.1% | 6.2% |
| Loans to individual Customers | 5.3% | 5.6% |
| Non-financial business entities | 9.3% | 9.2% |
| Deposits from non-Bank Customers | 6.0% | 6.2% |
| Individual Customer deposits | 4.5% | 4.8% |
| Non-financial business entities | 9.9% | 10.3% |

In the "Loans to non-Bank Customers" category, the Bank's share in the sector was 6.1% at the end of 2023, compared to 6.2% at the end of 2022. The decrease in market shares occurred, as a result of lower shares of loans to individual Customers, in particular PLN housing loans recorded as a result of the decrease in the Bank's volumes against the increase in the Banking sector (the Bank did not join the government programme "Safe 2% Credit" to support the purchase of the first flat; it offers mortgage loans only to its own Customers). Otherwise, the Bank recorded an increase in market shares in loans to non-financial businesses as a consequence of a slower decline in volumes than in the Banking sector.

The Bank's share of non-Bank Customer deposits recorded a decrease to 6.0% from 6.2% at the end of 2022. This occurred as a result of both a decrease in the share of deposits from private individuals (a decrease in the share of current deposits with a slight increase in the share of time deposits) and a decrease in the share of deposits from non-financial businesses (caused by a decrease in the share of corporate deposits). In both categories, the Bank recorded an increase in volumes at a slower rate than growth in the sector.

Group structure and subsidiaries subject to consolidation

BNP Paribas Bank Polska S.A. (the Bank) is the parent company of the BNP Paribas Bank Polska S.A. Capital Group (the Group) operating in Poland. Subsidiaries that constituted a part of the Group as of the end of December 2023 (fully consolidated) are listed below. The Bank's share in the equity of individual subsidiaries is provided in percentage values:



Structure of the BNP Paribas Bank Polska S.A.



Group structure changes in 2023:

- On 27.03.2023, the securitisation programme was completed and BGZ Poland ABS1 DAC (SPV) ceased to be controlled by the Bank,
- On 11.04.2023, Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o. was removed from the KRS register, on 18.04.2023 the company was validly deleted from the KRS, ending the liquidation process.

Apart from Group companies, the Bank held equity investments in infrastructure companies at the end of December 2023, including Biuro Informacji Kredytowej S.A., Krajowa Izba Rozliczeniowa S.A., VISA Inc., Mastercard Inc. and SWIFT. We also held minority, non-controlling interests, shares or convertible bonds in over a dozen medium-sized Polish companies. The value of investments in shares and minority interests is not material to the scale of the Bank's and the Group's operations and financial performance. These investments are financed from own funds.

All transactions between the Bank and related entities resulted from ongoing operational activities and mainly included loans, deposits, derivative transactions, income, expenses from advisory services and financial intermediation. Detailed information on related party transactions can be found in Note 52 of the BNP Paribas Bank Polska S.A. Group Consolidated Financial Statements for the year ended 31 December 2023.

Business model and value creation for stakeholders

The business activity of the BNP Paribas Bank Polska Group is based on operating segments (the business line's share of the Group's Banking profit, NBI, for the 12 months of 2023 is given in %):

- Retail and Business Banking – provides services to individual Clients – including private banking Clients (Wealth Management) and business Clients – including microenterprises. The highest share of the NBI - 50.6%,
- Corporate Banking – offers a wide variety of financial services to big and medium-sized enterprises, local government entities and entities that are part of international capital groups. The share in NBI - 29.5%,
- Small and Medium Enterprise Banking – provides services to Agro and non-Agro Clients. The share in NBI – 10.1%,
- Corporate and Institutional Banking (CIB) – supports sales of the Group's products to Polish companies and provides services to strategic Clients. The share in NBI – 6.5%,
- Other banking activities are carried out within the Asset and Liability Management Division and the Corporate Center. The share in NBI – 3.3%.

Foundations of operations

Completeness of the offer

We offer Clients a variety of financial products and services provided by the Bank and Group companies. We are close to our Clients. We provide services in a network of the Bank's Client Centers and we are constantly developing and adapting our branches to their needs. Our loan products are also available at partner stores and selected car dealer networks. To meet the technological challenges, we are constantly developing our products and digital service channels: mobile and online banking, new forms of communication.

Offer availability

We seek to provide equal access to Banking for each customer, therefore we are improving our products and introducing accessible infrastructure at our Client Centers to provide access to banking for people with disabilities, seniors and those from vulnerable groups.

Responsible Risk Management

We aim to provide the highest quality services to our Clients. Prudent market management and a culture of Compliance are the pillars of our business operations. We have implemented and follow procedures to manage risk. One of the key elements of this system is the management of ESG risks, including climate risk.



Supporting Clients in a sustainable transformation

Long-term support for the sustainable development of the economy and building lasting relationships with Clients and other stakeholders of the Bank are key components of our responsibility. We offer products and services tailored to the changing needs of our Clients, while responding to global challenges and local market conditions.

Key resources

- **Financial capital** – we use the funds raised from Clients and shareholders and the profits we generate to offer responsible financial products and services.
- **Human and intellectual capital** – through the knowledge and competence of our employees, we create innovative products and services to meet the needs of our Clients.
- **Operating capital** – we work agilely and continuously to develop and improve the quality and availability of our services through traditional and digital contact channels.
- **Social capital** – as a public trust institution, we initiate actions for positive changes in our environment.
- **Environmental capital** – we care about the environment and offer solutions to support sustainable economy.

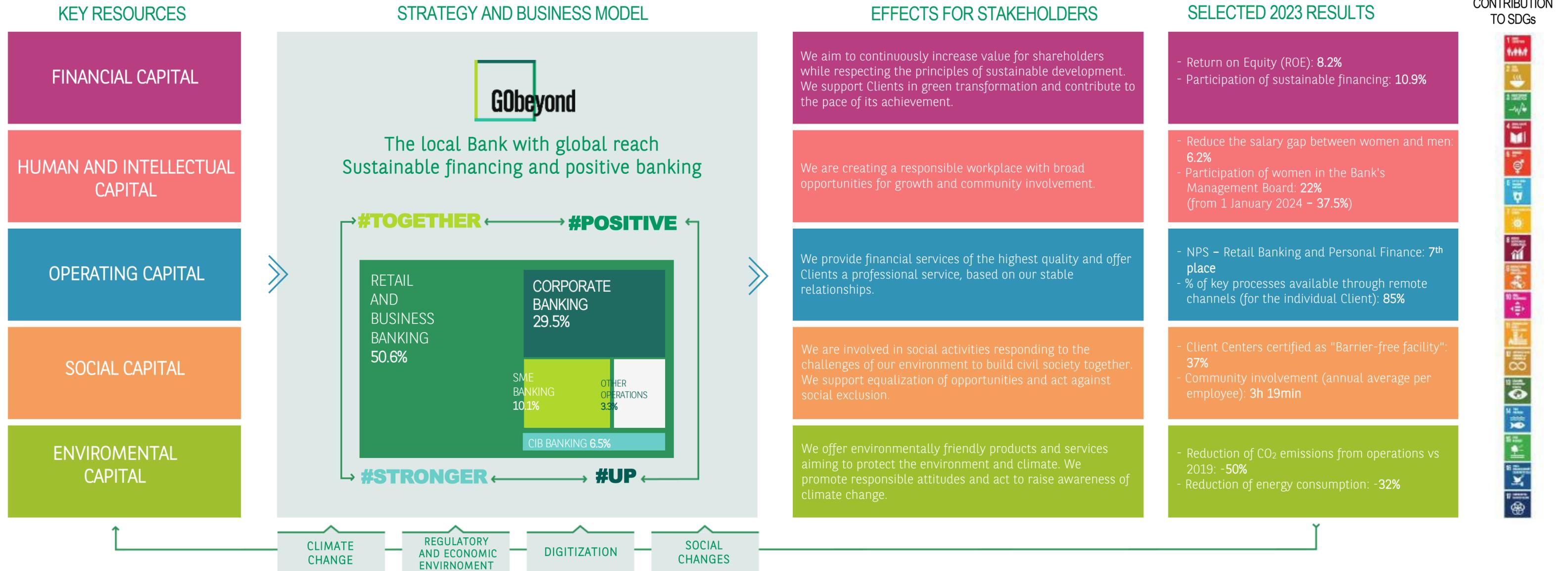
The Bank's mission

We bring positive banking into our Clients' lives, meeting their financial needs and making it easier for them to achieve their goals. In a simple, thoughtful and secure way. Caring for society and the environment.

We live in a changing world. Therefore it is especially important for us to secure financial needs and introduce innovations. We support Clients in their sustainable development. We care about the professional development and engagement of our employees. We generate increased shareholder value and benefits for the economy, environment and local communities.



IN A CHANGING WORLD WE SUPPORT OUR CLIENTS IN THEIR SUSTAINABLE DEVELOPMENT





Business strategy GOeyond 2022-2025

The main objective of GOeyond's new strategy for 2022-2025, adopted by the Bank's Management Board and the Supervisory Board in March 2022, is to continue the dynamic growth of the Bank, which will be an institution that operates efficiently, with engaged employees and satisfied Customers, while being a leader in the area of sustainability. GOeyond's strategy, after multistage building of scale through acquisitions in previous years, focuses on organic growth with a responsible approach to risk management.

Although the volatile environment may affect the Group's financial performance in the future, our ambition is to achieve the following targets by 2025:

- **Return on equity (ROE): ~12%**
- **Cost/income ratio: max. 48%**
- **Share of sustainable financing: 10%**

The strategic directions included in GOeyond's new strategy are based on solid foundations and the Bank's sustainable and diversified business model. The directions set are valid despite the volatile environment we currently face. The new strategy was developed internally, by a broad group of Bank employees representing all key areas, and by representatives of the subsidiaries.

GOeyond's strategy is based on four pillars:

PILLAR UP

GOeyond's strategy is a growth strategy. Our aim is to increase the number of Customers served, strengthen our market position and increase revenues. The Bank sees potential for growth in all customer segments.

Retail Banking and Personal Finance

Achieving high customer satisfaction, which translates into an increase in the number of active Customers (by 0.5 million to 4.5 million). This will be achieved through innovative products (including those that go beyond Banking), personalised communication and broad accessibility to the Bank's products through remote channels.

SME, Corporate and CIB Banking

Aiming to strengthen its position among international Customers and large local corporations, (including supporting their international expansion). The Bank wants to increase its active customer base, serviced using digital solutions. A key objective is to deeply optimize and shorten the credit process.

PILLAR POSITIVE

The Bank aims to be a leader in sustainable finance by developing a range of dedicated products and services for all business lines. It will consistently aim to its own climate neutrality and support its Customers in doing so. Responsibility, accessibility, transparency and ethics will dominate the relationship with Customers. Activities for the benefit of local communities and involvement in education and public debate, will support the building of the Bank's brand.

PILLAR STRONGER

For the Bank, it is important to improve internal processes, transform the IT area using state-of-the-art technologies and accelerate the pace of implementation of new solutions. Planned investments in this area are expected to reach a total of PLN 1.5 billion by 2025. Fast and efficient scalability is to be the basis of a modern digital Bank. The objectives are: to support business growth through advanced analytical tools; to maintain a secure and optimal capital and liquidity position; and to start paying dividends during the current strategy.

PILLAR TOGETHER

The Bank is convinced that a committed and satisfied employee guarantees a high level of customer satisfaction. A new organisational culture that supports employee development, proactivity and creativity, and encourages bold decisions. In 2022, The Bank began operating under the Agile@Scale working model. Important activities of the Bank include: ensuring work-life balance, taking care of employees' mental health, supporting the development of women and promoting diversity.

Strategy execution in 2023

In 2023, the banking sector operated in an environment of strong and opposing factors. On the one hand, high interest rates allowed it to generate higher results. The sector's net result in 2023 was PLN 27.9 billion (NBP data), the highest result ever achieved. On the other hand, most institutions still incurred very high provisioning costs for CHF loans. Nevertheless, the overall operating conditions could be described as favourable if it were not for the prevailing uncertainty in the market. For the banks this took place against a backdrop of fears about further regulatory burdens, companies held back investments due to market stagnation and individual customers refrained from large expenditures beyond their current needs. General caution prevailed, and this was reflected in the operating strategy.

As part of this precaution and in the interests of a safe level of capital, the Bank decided to limit the sale of mortgage products. The offer of mortgages was primarily targeted at existing Customers, while new Customers of the Bank were offered a so-called "Green Mortgage" to finance energy-efficient properties. Furthermore, while remaining a fully universal Bank, the Bank decided to moderately profile its business towards the most desirable segments. Among individual Customers, more emphasis was placed on strengthening relationships with affluent Customers and private Banking. To strengthen its offering to these segments, the Bank introduced the GOinvest investment advisory service. On the corporate side, these are primarily multinationals, large local companies and agricultural product processors. Customers in these segments are characterised by higher than average profitability and reliability, which is particularly important in the current market environment.



Irrespective of its efficiency-oriented management, the Bank is constantly striving to allocate part of its investment resources to the introduction of innovative solutions that will differentiate it in the market. An innovative mamGO platform for the sale with financing, rental and leasing of new and used cars was launched in 2023. A partnership was also established with Plenti, a company offering rental of consumer electronics.

The last 12 months have also seen dynamic progress in the area of sustainability. The Bank has provided Sustainability Linked Loan, as well as ESG rated linked loan. It also completed its first factoring transaction taking ESG criteria into account. Further Customer Centres gained "Barrier-free facility" certification and systems to assist the deaf. For the third time, it also succeeded in obtaining OK SENIOR® certification for Customer Centres. The Bank's actions translated into a fourth victory in the ranking of responsible companies, with a maximum score. The Bank was also reassessed by Sustainalytics and achieved the best ESG rating in the industry. The score of 10.2 (low ESG risk) is also an improvement on the score of 10.9 for 2022.

The Bank is constantly striving to build its technological competence. The simultaneous modernisation of outdated systems and the implementation of breakthrough solutions that are unique in the market are ongoing. This was recognised in the Digital Banking Awards 2023 organised by The Banker magazine. The Bank received the award for "the most innovative digital solutions in Central and Eastern Europe" - thanks to the implementation of digital customer service at the branch using a mobile application. The last year also saw the implementation of a payment gateway (Acepta) for e-commerce Customers, the first to allow the amount to be paid to be split into different forms of payment. In the Customer Centres, mDowód is honoured and SME Customers have the possibility to remotely confirm their identity through the ID Broker service. In the back-office area, the Bank's operations are supported by 208 active robots, and the implementation of artificial intelligence began in 2023. The first area with such a solution was the process of determining deposit rates and foreign exchange margins.

The Bank's focus on employee satisfaction, which is essential for offering high quality products and service levels to the customer, is also having an effect. The Bank, through a number of internal programmes, cares about employee well-being. It supports employee networking activities, work-life balance. It focuses on diversity, adapting to the needs of people with disabilities or neuroatypical people. At the same time, the Bank creates opportunities for development, especially in areas with the highest potential such as IT, through internal courses that allow people to change career paths within the Bank. This has translated into a quantum leap in satisfaction, as measured by the eNPS indicator, which rose by a further 5 points on the previous year to a value of 23, against a 20-point strategic target only set for 2025 and a 2021 benchmark of -9.

Table 2. Execution of strategic financial targets in 2023

| Indicator | 2025 strategic target | 2023 execution |
|--------------------------------|-----------------------|----------------|
| Return on equity ratio (ROE) | ~12% | 8.2% |
| Cost/income ratio (C/I) | max 48% | 42.5% |
| Share of sustainable financing | 10% | 10.9% |

PILLAR UP

Actions under the strategy's objectives in 2023

| PILLAR | KEY ACHIEVEMENTS 2023 |
|---|---|
| #UP Offering high quality Banking products as well as and non-Banking products and services as the key to growing the customer base in an omnichannel world. Creating an excellent customer experience by designing customised pathways. | <ul style="list-style-type: none"> • Launch of innovative mamGO platform for selling with financing, renting and leasing new and used cars. • GOinvest: new investment service for Premium and Wealth Management Customers. The consultancy takes into account all types of Customer assets. • Establishment of a partnership with Plenti, a consumer electronics rental company. • Introduction of a new service model for wealthy Customers, including support from a dedicated advisor (an increase in the number of Customers served from 357 thousand in 2022 to 418 thousand at the end of 2023). • Conclusion of an agreement with the European Investment Bank for EUR 100 million to support energy efficiency projects in Poland. • Implementing an Ecological Loan to support the energy transformation of Polish enterprises with the possibility of obtaining an ecological bonus granted by Bank Gospodarstwa Krajowego for partial repayment of the loan. • Offering a preferential liquidity loan to farmers at an interest rate of 2% per annum. PLN ~2 billion in loans to Microenterprises and over PLN 113 million to Corporate and SMEs by the end of 2023. • 182 branches without cash services (almost half of the sales network). • Euromoney Awards for Excellence 2023 best Bank for corporate Customers and best Bank in the ESG area and second place in the "Newsweek's Friendly Bank" ranking in the "Banking for the Smith" category. |



Strategic commitments and their implementation

| Indicator | 2025 strategic goal | 2023 execution |
|---|---------------------|--|
| NPS - Retail Banking and Personal Finance | TOP 3 | 4 th place |
| % of key processes for the individual Customer available in remote channels | 90% | 85% |
| Number of Customers (individuals and micro companies) | 4.5 million | 3.8 million |
| Sales through digital channels (individual Customers) | >50% | 43% |
| Market shares in new sales (ROR accounts, cash loans, mortgages) | 7% | ROR – 3.7% Cash loans – 4.2% Mortgage loans – 0.5% |
| Number of active micro companies | 340 thousand | 277 thousand |
| Number of micro companies active in digital channels | 230 thousand | 179 thousand |
| Maintain leadership in the farmers' segment (market share of loans) | >25% | 25.2% |
| Increase in number of active food processors [vs 2021] | +30% | +27% |
| Increase in number of active Customers (Corporate and SME Banking) [vs. 2021] | >18% | +8% |
| Increase in the number of active international Customers [vs 2021] | >22% | +20% |
| Number of Customers active in digital channels (Corporate and SME Banking) | 37 thousand | 31 thousand |
| Growth in credit volumes (Corporate and SME Banking 2025-2021) | +6% annual average | +5% |

PILLAR POSITIVE

| PILLAR | KEY ACHIEVEMENTS 2023 |
|--|---|
| <p>#POSITIVE</p> <p>Responsible and reliable financial partner supporting the positive and sustainable development of Customers, business and society.</p> <p>A guide for Customers in a world of digital and sustainable transformation.</p> | <ul style="list-style-type: none"> • Best ESG rating among Polish Banks awarded by Sustainalytics. The score of 10.2 (low risk) represents an improvement on the score of 10.9 in 2022. • Environmental Credit in cooperation with BGK (15% participation in the programme, second place in the market). • Sustainability-Linked Loan financing (Polsat Plus, American Heart of Poland, Iglotex, Śnieżka). • Launch of the only greenhouse gas emissions calculator for poultry production on the Agronomist.pl platform, aimed at entrepreneurs in the Food & Agro sector. • New version of the Clean Air Programme. The Bank was one of the first to resume providing financing under the programme under the new rules with an increased maximum loan amount of up to PLN 150,000. • Support for the Bank's Customers in obtaining "white certificates" (energy efficiency certificates); cooperation with VIVERO. • 131 Customer centres certified as "Barrier-free facilities" (including the head office); around 120 with systems supporting the deaf. • Ranking of Responsible Companies: Bank at the top of the ranking for the fourth time (overall and in its industry) with the maximum possible score. |

Strategic commitments and their implementation

| Indicator | 2025 strategic goal | 2023 execution |
|--|---------------------|-----------------|
| Share of sustainable finance [vs 2021: 4.5%] | 10% | 10.9% |
| Total value of green and sustainable bonds of the Bank's Clients [vs 2021: 0] | PLN 1,400 million | PLN 534 million |
| Share of sustainable assets in management [vs 2021: 5%] | 30% | 14.7% |
| Social involvement of employees (annual average per employee) | 4h | 3h 19' |
| Clients' Centers with the "Barrier-free facility" certificate (partner facilities not included) [vs 2021: 18%] | 50% | 37% |
| Reduction of operational CO ₂ emissions [vs 2019] | 55% | 49% |



PILLAR STRONGER

| PILLAR | KEY ACHIEVEMENTS 2023 |
|---|---|
| <p>#STRONGER BNP Paribas Group's global strength and dynamic technological development combined with the optimisation of E2E processes underpin organic growth and high customer satisfaction.</p> | <ul style="list-style-type: none"> Implementation of a payment gateway solution for e-commerce Customers (Acepta BNP Paribas). Enabling the completion of formalities at the Bank's branches using mDowod. Unification of online and mobile Banking systems for business Customers (microenterprises and farmers). Single sign-on for business and private accounts. Remote confirmation of Broker ID for SMEs, offered by Autenti, as the first Bank in Poland. Implementation of a new integrated CRM system in the area of retail Customers enabling, among other things, the use of artificial intelligence capabilities. 208 robots actively supporting the Bank's operational processes (34 implementations in 2023). Implementation of an electronic credit application for medium and large agricultural enterprises. The Bank's digital solutions most innovative in Central and Eastern Europe: the Innovation in Digital Banking Award 2023 for the implementation of digital customer service in the branch using a mobile application. |

Strategic commitments and their implementation

| Indicator | 2025 strategic goal | 2023 execution |
|--|---------------------|-----------------|
| Total investment in technology by 2025 | PLN 1.5 billion | PLN 437 million |
| Optimisation of all key end-to-end processes | 38 processes | 34 processes |
| Increase in efficiency of operations [vs 2021] | >10% per year | +12% |
| Number of use cases using artificial intelligence or advanced data analytics | >200 | 73 |

PILLAR TOGETHER

| PILLAR | KEY ACHIEVEMENTS 2023 |
|---|---|
| <p>#TOGETHER People first: we focus on people. Committed and satisfied employees guarantee a high level of customer satisfaction. Agile@Scale and a new organisational culture the as a foundation for a diverse and inclusive working environment based on trust, courage and creativity.</p> | <ul style="list-style-type: none"> Improvement in employee satisfaction as measured by the eNPS index by 5 points compared to 2022 (to a score of 23). "I can DO IT" training programmes for Bank employees wishing to change their career path towards IT. Two courses: Service Desk and IT Analyst - 644 applications for 35 places. Partnership agreement entitled. "INCLU(VI)SION" with the Activation Foundation, supporting the employment of people with disabilities. Audit of the organisation in terms of the needs of neuroatypical employees together with the asperIT Foundation. Campaign communicating the Bank's values "I CAN" with the top prize in a competition organised by the London Institute of Internal Communication in the Best Engagement Programme category. Honoured on the Diversity IN Check 2023 List for the fifth consecutive year - a compilation of employers most advanced in diversity and inclusivity management in Poland. Strategic partner of the Noble Gift programme for the 6th time. Achievement of the Top Employer Poland 2023 title for the 10th time. |

Strategic commitments and their implementation

| Indicator | 2025 strategic goal | 2023 execution |
|--|---------------------|--------------------------|
| Share of women on the Bank's Management Board [vs 2021: 22%] | 30% | 22% (37.5% from 01.2024) |
| Closing the gender pay gap [vs 2021: 7.3%] | <4.0% | 6.24% |
| eNPS – Net Promoter Score of employees [vs 2021: -9] | 20 | 23 |
| People working within Agile@Scale (in Tribes) | >1,300 | ~1,600 |



Key non-financial performance indicators

Table 3. Key non-financial performance indicators reported for the Bank and Group

| | 2019 | 2020 | 2021 | 2022 | 2023 | Change 2022/2021 | Comment |
|--|-------|-------|-------|---------|---------|---------------------|--|
| About the Bank | | | | | | | |
| Number of Customers of all business lines (in thousands), of which: | 3,887 | 3,938 | 4,117 | 4,186 | 4,227 | 1% | |
| Individual Customers | 3,601 | 3,639 | 3,810 | 3,874 | 3,877 | 0.1% | |
| Corporate Customers | 286 | 299 | 307 | 312 | 350 | 12.2% | |
| Number of retail banking Customers - GOonline internet banking users (in thousands) | - | - | 790.0 | 743.2 | 692.6 | (6.8%) | |
| Number of mobile banking users GOMobile | - | - | 911.1 | 1 095.0 | 1 171.3 | 7% | |
| Retail and business banking Clients' centers | 514 | 459 | 427 | 410 | 371 | (9.5%) | |
| ATMs supporting only standard withdrawals and transactions provided by VISA and Mastercard systems | 238 | 140 | 58 | 30 | 15 | (50%) | |
| Dual-function machines | 417 | 462 | 514 | 537 | 530 | (1.3%) | |
| Private banking centers | 18 | 15 | 15 | 15 | 15 | <i>no change</i> | |
| Corporate banking centers | 25 | 25 | 30 | 14 | 13 | (7.1%) | |
| SME business centers | 50 | 50 | 45 | 34 | 32 | (5.9%) | |
| Economic responsibility | | | | | | | |
| Number of CSR Analyses carried out during the year | 218 | 225 | 174 | 207 | 273 | 31.9% | |
| Value of sustainable financing (in PLN billion) | - | - | 3.9 | 6.5 | 9.6 | 47.7% | |
| CSR declarations signed by our new suppliers during the year | 333 | 240 | 43 | 27 | 211 | 681.5% | <i>The increase in the number of signed declarations is a result of a larger pool of suppliers being included in the cyclical assessment under the BNP Paribas Group's new methodology.</i> |
| Percentage of expenditure on products and services accounted for by purchases from local suppliers in a given year | 89% | 85% | 85% | 85% | 85% | <i>no change</i> | |
| Responsibility at the workplace | | | | | | | |
| The Bank's headcount (number of employees) | 9,899 | 9,210 | 8,809 | 8,392 | 8,052 | (4.1%) | <i>In light of the need to adapt the Bank's business model to the changing business environment, a collective redundancy programme for 2021-2023 was announced in December 2020 in consultation with the trade unions. In addition, in order to mitigate the social impact of the collective redundancies, the Bank agreed with the trade unions to pay additional compensation and other elements of social protection, in addition to the statutory severance payments due to the redundant employees, and launched a Voluntary Redundancy Programme. In 2023, the Collective Redundancy Programme and the Voluntary Redundancy Programme continued.</i> |



| | 2019 | 2020 | 2021 | 2022 | 2023 | Change 2022/2021 | Comment |
|---|---------|---------|---------|---------|---------|---------------------|---|
| The Group's headcount (number of employees) | 10,219 | 9,455 | 9,035 | 8,585 | 8,204 | (4.4%) | |
| Number of training hours - average per person employed by the Bank in a given year | 26 | 18.3 | 24.32 | 28.99 | 26.3 | (9.3%) | |
| Percentage of women in managerial positions in a given year | 62% | 62% | 56% | 53% | n/d | not applicable | As a result of the reassignment of the number of employees to the structure by Board of Directors, Top Management (B1 + B2), Lower Management, Other Employees, the approach to the presentation of the indicator on the percentage of women in management positions was changed. |
| Percentage of women in top management (B1+B2) in the Bank and the Group | - | - | - | - | 46% | not applicable | |
| Social responsibility | | | | | | | |
| Number of the Bank's volunteers involved in the Noble Gift campaign in the given year | 3,317 | 2,470 | 2,610 | 3,028 | 2,223 | (26.6%) | |
| Amount of donations made under the Local Grant Programme in a given year | 200,000 | 240,000 | 300,000 | 300,000 | 300,000 | no change | |
| Total number of Local Ambassadors of the Bank operating throughout Poland | 90 | 130 | 100 | 132 | 140 | 6.1% | |
| Kilometres achieved through the Good Kilometres campaign in a given year | 40,643 | 70,000 | 71,952 | 75,474 | 159,230 | 111% | |
| Total number of regular donors under the Support All Year programme | 180 | 200 | 260 | 345 | 397 | 15.1% | |
| Number of scholarship recipients of the "Class" programme in a given year | 111 | 100 | 83 | 95 | 95 | no change | |
| Number of Clients' centers with the "Barrier-free facility" certificate | 28 | 51 | 77 | 103 | 131 | 27.2% | |
| Environmental responsibility | | | | | | | |
| Number of photovoltaic installations financed for individual customers (in thousands) | 10,553 | 10,003 | 16,065 | 6,413 | 6,251 | (2.5%) | A decrease is due to an apparent lower propensity to take out loans for PV installations with the change in billing rules introduced on 1.04.2022. |
| Group greenhouse gas emissions generated from operations | 20,149 | 9,349 | 10,792 | 11,539 | 10,144 | (12.1%) | |
| Hybrid and electric cars in the fleet | 70 | 174 | 376 | 606 | 823 | 35.8% | |
| Electricity utilised by the Bank from renewable sources | 33% | 100% | 100% | 100% | 100% | no change | |



ESG Management

The role of administrative, management and supervisory bodies in the field of ESG

Oversight of environmental, social and governance – ESG (E – environmental, S – social, G – governance) issues and the implementation of the strategic sustainability goals included in the GOeyond strategy is carried out by the Management Board, led by the CEO. The Management Board approves the direction and scope of activities, and gives its opinion and supervises the integration of sustainability activities into the Bank's business activities. As part of its oversight and management of ESG issues, the Board takes into account the voices and opinions of stakeholders resulting from reports received, customer and employee surveys and information from ongoing partnerships with NGOs. Reports and research are presented, among others, at the Board meetings.

Information provided to, and sustainability issues taken up by, the administrative, management and supervisory bodies

During the 2023 the Board meetings, issues discussed included:

- The Bank's strategy for ESG-related services (February 2023) – the Management Board reviewed and adopted the study prepared by the Sustainability Area in cooperation with the business lines. The main issues covered in the material are:
 - information on the sustainability aspects of GOeyond strategy and the level of achievement of the #POSITIVE pillar's KPIs in 2022.
 - strategy approach to ESG products and services, including challenges in the Polish market and the Bank's resulting focus on renewable energy, energy efficiency and business model transformation.
 - a self-assessment of progress in 'green' products, which showed significant progress in sustainability finance and AuM (Assets under Management) and the start of work on daily banking products.
 - additional services and tools offered by the Bank that increase value for Clients and build the Bank's competitive advantage.
 - information on the sustainability aspects of the GOeyond strategy (#POSITIVE pillar) and the implementation of the strategic KPIs of the #POSITIVE pillar in 2022.
- GOeyond's sustainability strategies and how to further implement them (April 2023) – discussed, among other things, how to implement selected sustainability initiatives supporting the implementation of the GOeyond strategy and how to embrace the Agile@Scale methodology. The Board also confirmed the key role of ESG aspects in the strategy and the Bank's high ambitions in this area.

An overview of selected issues raised at the Board meetings is published periodically on the intranet for the information of all employees.

Mainstreaming sustainability-related outcomes into incentive schemes

Sustainability is one of the four key pillars of GOeyond 2022-2025 strategy, and therefore members of the Management Board are required to meet annual ESG targets, and these are cascaded sequentially within the Bank's structures. In 2023, ESG targets have been assigned to senior managers, members of the Sustainability Council, all those employed in the Sustainability Area units and those responsible for developing and selling sustainable products and services. In addition, the Bank actively promotes the adoption of ESG targets among managers and employees. The Bank strives to ensure that all employees adhere to the principles of sustainable development as the basis of the organisational culture and implement measurable ESG.

Sustainability Area

The Bank's strategic approach to ESG issues is reflected in the separation of sustainability competences in the organisational structure. The **Sustainability Area** was created in 2022 to coordinate sustainability tasks. The Executive Director of the Area reports directly to the CEO. His role is also to inform the Management Board and the Supervisory Board about: ESG issues, related risks and opportunities, the implementation of due diligence and the results and effectiveness of ESG policies and activities. In addition, the Executive Director of the Sustainability Area heads the cross-cutting structure of the Sustainability Community, acting as Chief Sustainability Officer.

The mission of the Sustainability Area is to:

- developing the strategy and implementation of the Bank's ESG and sustainability activities,
- planning and managing the Bank's budget for ESG and sustainability initiatives,
- initiating, implementing and reporting on ESG and sustainability initiatives, projects and programmes,
- initiating the development of sustainable products and services with a positive impact offered by the Bank, with a particular focus on supporting the energy transition (including RES and energy efficiency),
- cooperation with international and national financial institutions and organisations, rating agencies, Clients and other external stakeholders,
- cooperation with other units and organisational departments and internal stakeholders of the Bank,
- coordinating the work of the Sustainability Community,
- monitoring and analysing ESG aspects of the Bank's Clients and transactions, and coordinating corporate social responsibility policies and analyses, especially in sustainability-sensitive sectors,
- building the Bank's position as a leader in ESG and sustainable development,
- conducting dialogue with stakeholders on ESG and sustainable development.



Sustainability Community

Sustainability efforts are supported by the **Sustainability Community**, which consists of:

- Sustainability Council, made up of 20 representatives of the Bank's key areas and business lines,
- Sustainability Officers, i.e. 250 employees selected through an internal recruitment process who, in addition to their daily duties, have taken on the role of supporting the implementation of ESG initiatives in the organisation.

The task of the interdisciplinary and cross-cutting community is to bring together different competences and undertakings alongside the structures already in place. The Sustainability Council is responsible for ensuring that the strategic objectives related to the GOeyond strategy are understood and shared across all areas of the Bank's business and among Clients. The Council's responsibilities include defining and monitoring strategic ESG activities, overseeing the development of sustainable products and services and linking initiatives across different areas of the organisation. The Council is also responsible for approving relevant reporting topics.

Sustainability Officers coordinate and implement activities on sustainability and ESG aspects and work closely with the Sustainability Council.

ESG policies and procedures

The main policies, procedures and other documents governing due diligence issues related to ESG aspects at Group and Bank level are approved by the Management Board through an appropriate resolution. Policies and procedures of an internal and confidential nature are available to employees through the Intralex system. Policies and procedures of a non-confidential nature are available to external stakeholders through the Bank's website.

Each policy and procedure has an assigned regulatory owner who is responsible for: the implementation of the commitments, the integration of the commitments into the Bank's business strategy, and the provision of the necessary training in this area.

The implementation of each policy is described in the chapters for each area.

| Area | Names of documents implemented (as at 31.12.2023) |
|-------------------------|--|
| Employee matters | <p>At the BNP Paribas Bank Polska S.A. Group level</p> <ul style="list-style-type: none"> • BNP Paribas Group Code of Conduct (https://www.bnpparibas.pl/csr/strategia-csr/lad-korporacyjny) • BNP Paribas Group Corporate Responsibility Principles (https://www.bnpparibas.pl/csr/strategia-csr) • Whistleblowing policy at BNP Paribas Bank Polska S.A. (Whistleblowing) <p>At the BNP Paribas Bank Polska S.A. level</p> <ul style="list-style-type: none"> • Corporate social responsibility policy of BNP Paribas Bank Polska S.A. • Diversity management policy at BNP Paribas Bank Polska S.A. |

| Area | Names of documents implemented (as at 31.12.2023) |
|---------------------------------|--|
| | <ul style="list-style-type: none"> • BNP Paribas Bank Polska S.A. Employee remuneration policy. • Policy on dealing with breaches of respect for others at BNP Paribas Bank Polska S.A. • Policy on succession planning at BNP Paribas Bank Polska S.A. • Policy on identifying key functions and appointing and dismissing persons performing these functions at BNP Paribas Bank Polska S.A. • Policy for assessing the suitability of the members of the Board of Executives and employees performing key functions at BNP Paribas Bank Polska S.A. |
| Social matters | <p>At the BNP Paribas Bank Polska S.A. Group level</p> <ul style="list-style-type: none"> • BNP Paribas Group Code of Conduct (https://www.bnpparibas.pl/csr/strategia-csr/lad-korporacyjny) • BNP Paribas Group Corporate Responsibility Principles (https://www.bnpparibas.pl/csr/strategia-csr) • BNP Paribas Foundation Statutes (https://www.bnpparibas.pl/fundacja) <p>At the BNP Paribas Bank Polska S.A. level</p> <ul style="list-style-type: none"> • Corporate social responsibility policy of BNP Paribas Bank Polska S.A. • Policy on donations, partnerships and sponsorships • Principles of ESG risk management at BNP Paribas Bank Polska S.A. |
| Environmental matters | <p>At the BNP Paribas Bank Polska S.A. Group level.</p> <ul style="list-style-type: none"> • BNP Paribas Group Code of Conduct (https://www.bnpparibas.pl/csr/strategia-csr/lad-korporacyjny) • BNP Paribas Group Corporate Responsibility Principles (https://www.bnpparibas.pl/csr/strategia-csr) • BNP Paribas Group Sector Policies (https://group.bnpparibas/en/our-commitments/transitions/financing-and-investment-policies) <p>At the BNP Paribas Bank Polska S.A. level</p> <ul style="list-style-type: none"> • Corporate social responsibility policy of BNP Paribas Bank Polska S.A. • Principles of ESG risk management at BNP Paribas Bank Polska S.A. |
| Respect for human rights | <p>At the BNP Paribas Bank Polska S.A. Group level</p> <ul style="list-style-type: none"> • BNP Paribas Group Code of Conduct (https://www.bnpparibas.pl/csr/strategia-csr/lad-korporacyjny) • BNP Paribas Group Corporate Responsibility Principles (https://www.bnpparibas.pl/csr/strategia-csr) • BNP Paribas Declaration on Human Rights (https://www.bnpparibas.pl/_files/assetmanager/item/1530015) <p>At the level of BNP Paribas Bank Polska S.A..</p> <ul style="list-style-type: none"> • Corporate social responsibility policy of BNP Paribas Bank Polska S.A. • Whistleblowing policy at BNP Paribas Bank Polska S.A. (Whistleblowing) • Diversity management policy at BNP Paribas Bank Polska S.A. • Policy on dealing with breaches of respect for others at BNP Paribas Bank Polska S.A. |



| Area | Names of documents implemented (as at 31.12.2023) |
|---------------------------------------|---|
| Anti-Corruption and Anti-Fraud | <ul style="list-style-type: none">Principles of ESG risk management at BNP Paribas Bank Polska S.A.. |
| | <p>At the BNP Paribas Bank Polska S.A. Group level</p> <ul style="list-style-type: none">BNP Paribas Group Code of Conduct (https://www.bnpparibas.pl/csr/strategia-csr/lad-korporacyjny)BNP Paribas Group Corporate Responsibility Principles (https://www.bnpparibas.pl/csr/strategia-csr) <p>At the level of BNP Paribas Bank Polska S.A..</p> <ul style="list-style-type: none">Whistleblowing policy at BNP Paribas Bank Polska S.A. (Whistleblowing)Anti-Corruption Policy at BNP Paribas Bank Polska S.A.Anti-Fraud Policy at BNP Paribas Bank Polska S.A..Gift Policy at BNP Paribas Bank Polska S.A.Conflict of Interest Management Policy at BNP Paribas Bank Polska S.A. (https://www.bnpparibas.pl/csr/strategia-csr/lad-korporacyjny)Instruction on the procedure for handling with employee complaints and requests |



Sustainable financing

The Bank is committed to offer responsible and sustainable products that exert a positive impact on the environment. We want to contribute to the energy transformation and popularise solutions that protect the natural environment. Additionally, our offer of products and services supports the development of entrepreneurship and social innovations. We ensure that our products are accessible to those at risk of exclusion. In 2023, we focused on the further development of sustainable products, conducted extensive training for our Clients' Advisors and launched a campaign promoting sustainable financing entitled "A wider outlook on business".

The value of sustainable financing as of 31.12.2023 was PLN 9.6 billion, which constitutes 10.9% of total financing.

Table 4. Value of sustainable financing granted by the Bank in 2023 vs 2022

| Value of sustainable financing | Value (PLN million) | | |
|--------------------------------------|---------------------|--------------|--------------|
| | 31.12.2023 | 31.12.2022 | change y/y % |
| with a positive environmental impact | 6,553 | 5,839 | 12.2% |
| with a positive social impact | 565 | 341 | 65.7% |
| ESG Rating-Linked Loan | 340 | -* | - |
| Sustainability-Linked Loan | 2,141 | 343 | 524.2% |
| Total | 9,599 | 6,523 | 47.2% |

*The ESG Rating-Linked Loan was introduced to the Bank's product offer in December 2022

Table 5. Value of financing with a positive environmental impact in 2023 vs 2022

| Financing with a positive environmental impact | Value (PLN million) | | |
|---|---------------------|------------|--------------|
| | 31.12.2023 | 31.12.2022 | change y/y % |
| renewable energy | 1,870 | 1,440 | 29.9% |
| ecological construction | 2,441 | 2,209 | 10.5% |
| thermal modernisation of buildings | 1,322 | 1,447 | (8.6%) |
| improving the energy efficiency of production processes | 130 | 154 | (15.6%) |
| low-emission transport | 225 | 394 | (42.9%) |

| Financing with a positive environmental impact | Value (PLN million) | | |
|--|---------------------|--------------|--------------|
| | 31.12.2023 | 31.12.2022 | change y/y % |
| circular economy | 251 | 24 | 945.8% |
| sewage and water treatment* | 95 | 23* | 313% |
| natural resources and biodiversity | 219 | 148 | 48.0% |
| Total | 6,553 | 5,839 | 12.2% |

*In the categories of financing with a positive environmental impact, an additional category 'waste and water treatment' was included. As a result of the change, it was also necessary to update the sustainable financing values for 2022.

Table 6. Value of financing with a positive social impact in 2023 vs 2022

| Financing with a positive social impact | Value (PLN million) | | |
|--|---------------------|------------|--------------|
| | 31.12.2023 | 31.12.2022 | change y/y % |
| counteracting social exclusion | 2 | 1* | 100% |
| healthcare | 416 | 306 | 35.9% |
| education | 121 | 30 | 303.3% |
| basic infrastructure (e.g. water supply, sewage) | 26 | 4 | 550.0% |
| Total | 565 | 341 | 66.2% |

*In the categories of financing with a positive social impact, an additional category 'counteracting social exclusion' was included. As a result of the change, it was also necessary to update the sustainable financing values for 2022.

To provide favourable financial terms for sustainable products, in 2020 the Bank introduced a formal catalogue of products and types of investments with a positive (social or environmental) impact. The listed products are offered at preferential prices, which significantly strengthens the competitiveness of our offer. The following areas are considered sustainable: development of renewable energy, improving energy efficiency, mitigation and adapting to climate change, low-emission transport, protection of water resources, circular economy, protection of biodiversity and natural capital, improving the quality and accessibility of public education and medical services, counteracting social exclusion.

To be qualified for our internal sustainable financing programme, each loan undergoes verification by the ESG competence unit and needs to be approved by our credit decision-makers.

For more information on sustainable products and services, refer to **The Report of the Management Board**.



Activities aligned with EU Taxonomy

Regulatory framework and information obligations of financial institutions

EU Taxonomy is a classification system for economic activities based on their contribution to the achievement of six environmental objectives defined by the European Commission in successive regulations and delegated acts published between June 2020 and November 2023¹.

The Taxonomy is based on two key concepts related to the economic activities of companies subject to the Non-Financial Reporting Directive² (and subsequently the CSRD Directive when it enters into force³):

- Eligibility - an activity is eligible if it is described in one of the delegated regulations on the Taxonomy due to its high potential to contribute to the achievement of any of the six environmental objectives.
- Alignment - this confirms the significant contribution of an eligible activity to the achievement of one of the six environmental objectives based on measurable and objective criteria. An activity that is Taxonomy-aligned is defined as an activity that makes a significant contribution to the achievement of one of the environmental objectives without harming the other objectives, i.e. it fulfills all the technical eligibility criteria described in the relevant delegated regulations. Compliance with the Taxonomy also includes an assessment of compliance with minimum safeguards.

In 2024 (for the financial year 2023), European financial institutions are required to publish their Taxonomy-alignment indicators for the first time, in addition to the eligibility indicators published in the previous two years.

The main Taxonomy-alignment indicator is the green asset ratio (GAR), which refers to financial instruments (loans and advances, debt securities, equity holdings and repossessed real estate collaterals) in the institution's balance sheet. The publication of the GAR is accompanied by indicators for green financial guarantees and assets under management.

Scope of financial assets subject to Taxonomy alignment analysis

Each indicator is calculated based on the scope of consolidation, in accordance with Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021 (as further amended by Commission Delegated Regulation (EU) 2023/2486 of 27 June 2023). Consolidated reporting in this case includes: BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A and BNP Paribas Leasing Services Sp. z o.o.

Green Asset Ratio (GAR)

The value of financial assets covered by the Taxonomy is based on the gross carrying value, i.e. before taking into account any provisions.

The numerator of the green asset ratio includes the amounts of financial assets corresponding to Taxonomy-aligned activities. The scope of its analysis covers the following financial assets (in the form of loans and advances, debt securities, equity instruments and repossessed real estate collaterals):

- exposures to EU companies subject to the Non-Financial Reporting Directive,
- exposures of EU households in three categories of loans covered by the Regulation (mortgage loans, building renovation loans, motor vehicle loans granted from 1 January 2022),
- exposures to local government units in the area of social housing and other targeted financing, i.e. those for which the allocation of funds is known,
- the book value of collateral obtained by taking possession in the form of real estate.

The denominator of the GAR includes the following asset classes, in addition to the financial assets subject to the alignment analysis for the calculation of the numerator:

- on demand interbank loans,
- receivables from derivative hedging instruments,
- receivables from EU companies not subject to the Non-Financial Reporting Directive and receivables from non-EU counterparties,
- exposures to households that do not correspond to the 3 categories of loans covered by the indicator (i.e. mortgage loans, building renovation loans and motor vehicle loans),
- cash and cash-related assets,
- other assets (e.g. tangible fixed assets and intangible assets, deferred tax assets).

The inclusion of assets excluded from the numerator's alignment analysis in the denominator (44.75% of total assets on the balance sheet, in gross carrying value) causes a structural imbalance in the indicator. As a result, this ratio cannot be considered as a representative measure of alignment.

Exposures to central governments, central banks or supranational issuers are not covered by the green asset ratio regulations. The assets excluded from the calculation of the indicator by the regulation constitute 25.21% of total assets on the balance sheet, in gross carrying value.

¹ Regulation (EU) 2020/852 of 18 June 2020, Delegated Regulation (EU) 2021/2139 of 4 June 2021 on the establishment of technical screening criteria for two environmental objectives, Commission Delegated Regulation (EU) 2022/1214 of 9 March 2022 on economic activities in certain energy sectors, Commission Delegated Regulation (EU) 2023/2486 of 27 June 2023 supplementing Regulation (EU) 2020/852 by establishing the technical screening criteria for the remaining four environmental objectives, Commission Delegated Regulation (EU) 2023/2485 of 27 June 2023 amending Delegated Regulation (EU) 2021/213.

² NFRD, Non-Financial Reporting Directive 2014/95/UE of 22 October 2014.

³ CSRD, Corporate Sustainability Reporting Directive 2022/2464/UE of 14 December 2022.



Green Off-Balance Sheet Indicators

With regard to the green financial guarantees indicator, the scope of the guarantee alignment analysis used to calculate the numerator refers to financial guarantees with counterparties being EU companies subject to the Non-Financial Reporting Directive. The denominator includes all financial guarantees granted to companies regardless of their regulatory scope. In this case as well, it is necessary to take into account the structural imbalance in the calculation of the indicator, which means that the calculated indicator cannot be a representative measure of alignment.

With regard to the ratio of green assets under management, the scope of the alignment analysis includes investments in EU companies subject to the Non-Financial Reporting Directive and investments in real estate. They correspond on the one hand to the asset management activities carried out by the Group and on the other hand to the management of client portfolios in the area of investment funds, equity instruments, debt securities and real estate investments. The same structural imbalance is observed as described above, i.e. the denominator includes all instruments, regardless of their regulatory scope. Consequently, this ratio cannot be used as a representative measure of alignment.

Exposures to central governments, central banks or supranational issuers are excluded from the calculation of off-balance sheet indicators.

Methodology for assessing alignment with Taxonomy

The approach to analyzing the eligibility of financial assets for the Taxonomy and their compliance with the Taxonomy varies depending on the categories of counterparties: companies subject to the Non-Financial Reporting Directive, local governments, EU households and investment funds.

With regard to counterparties subject to the Non-Financial Reporting Directive, for general purpose financing, the Bank received from an external provider, the Credit Information Bureau (BIK) - the indicators of eligibility and alignment of turnover and capital expenditures (CapEx). Since finance sector companies will be publishing their Taxonomy alignment indicators for the first time in 2024, the value of the Taxonomy alignment indicator for this group of counterparties is zero by default. This approach applies to all three indicators: the Green Asset Ratio, the ratio of green financial guarantees and the ratio of green assets under management.

Where the use of funds is known (use-of-proceeds loans), the assessment of alignment with the Taxonomy should be based on information collected from the counterparty. The European Commission's draft Communication⁴ on the interpretation of certain provisions of Delegated Regulation (EU) 2021/2178, published on 21 December 2023, stipulates that financial institutions are required to collect evidence of alignment with the Taxonomy for each technical criterion contributing to environmental objective, as well as document the justification for the absence of negative impacts on other environmental objectives. Where the provisions of the Taxonomy require confirmation of a technical criterion's compliance by an independent third party, the financial institution is expected to obtain evidence of such certification. The level of evidence collection imposed in the Commission's draft communication as of December 2023 is not fully achievable, as the required criteria in most cases are not subject to market standards or publication requirements. For this reason, no use-of-proceeds financial instruments are currently included in the numerator of the Green Asset Ratio, neither for companies nor for local governments.

In terms of households, a similar approach should be taken to assess alignment with the Taxonomy of mortgage loans, building renovation loans and motor vehicle loans, i.e., the institution should gather evidence to justify each criterion for both the key criteria of energy efficiency or low-emission and for the criteria that justify the lack of negative impact on other environmental goals. Regarding the latter, there is currently no market standard available. The Bank collects data from households on key energy efficiency or low-carbon criteria, such as energy performance certificates. However, it is not currently able to obtain evidence to support each of the other criteria, so the numerator of the Green Assets Ratio does not currently include any exposure to households.

With regard to investment funds covered by the green assets under management indicator, and in particular those included in portfolios entrusted to management. The Group faces a lack of eligibility and compliance indicators for the funds. The lack of indicators is specific to this year, as their values should be published for the first time by June 2024 at the latest, in accordance with EU Regulation 2019/2088 on sustainability-related disclosures in the financial services sector (SFDR).

Values of alignment indicators as at 31 December 2023

Based on the methodological assumptions outlined above, the following table as of 31 December 2023 shows the main alignment ratios for the Taxonomy as stipulated by the regulations.

⁴ The European Commission's draft communication of 21 December 2023



Summary of key alignment indicators published by credit institutions in accordance with Article 8 of the EU Taxonomy Regulation

Table 7. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

| | | Total environmentally sustainable assets (based on REVENUE KPI) | Total environmentally sustainable assets (based CAPEX KPI) | KPI**** | KPI***** | % coverage (over total assets)*** | % of assets excluded from the numerator of the GAR (Article 7 (2) and (3) and Section 1.1.2. of Annex V) | % of assets excluded from the denominator of the GAR (Article 7 (1)) and Section 1.2.4 of Annex V) |
|-----------------|-------------------------------|---|--|---------|----------|-----------------------------------|--|--|
| Main KPI | Green asset ratio (GAR) stock | 691 215 | 1 034 144 | 0,57% | 0,85% | 74,79% | 44,75% | 25,21% |
| Additional KPIs | GAR (flow) | 134 876 | 266 808 | 0,52% | 1,03% | 42,90% | 20,19% | 57,10% |
| | Trading book* | n/a | n/a | n/a | n/a | | | |
| | Financial guarantees | 0,00 | 0,00 | 0,00% | 0,00% | | | |
| | Assets under management | 32 500 | 78 422 | 0,65% | 1,57% | | | |
| | Fees and commissions income** | n/a | n/a | n/a | n/a | | | |

* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

**Fees and commissions income from services other than lending and AuM

*** % of assets covered by the KPI over banks' total assets

****based on the Turnover KPI of the counterparty

*****based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used



Table 8. Assets for the calculation of GAR - based on turnover KPIs

| | | a | b | c | d | e | f | g | h | i | j | ab | ac | ad | ae | af | |
|---|---|-------------------------------|--|---------|--------------------------|-----------------------|-------------------|--|---------|--------------------------|-------------------|------------|---|--------------------------|-----------------------|-------------------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| PLN '000 | | Total [gross] carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | |
| Green asset indicator - assets covered by the indicator in both the numerator and the denominator | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 49 133 861 | 29 971 922 | 488 425 | 0 | 287 965 | 87 334 | 305 640 | 202 790 | 0 | 144 317 | 30 277 561 | 691 215 | 0 | 432 282 | 231 651 | |
| 2 | Financial undertakings | 10 152 922 | 2 954 127 | 135 690 | 0 | 135 690 | 0 | 0 | 0 | 0 | 0 | 2 954 127 | 135 690 | 0 | 135 690 | 0 | |
| 3 | Credit institutions | 8 761 246 | 1 624 361 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 624 361 | 0 | 0 | 0 | 0 | |
| 4 | Loans and advances | 8 761 246 | 1 624 361 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 624 361 | 0 | 0 | 0 | 0 | |
| 5 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 6 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 7 | Other financial corporations | 1 391 675,96 | 1 329 766 | 135 690 | 0 | 135 690 | 0 | 0 | 0 | 0 | 0 | 1 329 766 | 135 690 | 0 | 135 690 | 0 | |
| 8 | of which investment firms | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 9 | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 10 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 11 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 12 | of which management companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 13 | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 14 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 15 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 16 | of which insurance undertakings | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 17 | Loans and advances | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 18 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 19 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 20 | Non-financial undertakings | 3 907 682 | 1 226 622 | 352 735 | 0 | 152 275 | 87 334 | 305 640 | 202 790 | 0 | 144 317 | 1 532 262 | 555 525 | 0 | 296 592 | 231 651 | |
| 21 | Loans and advances | 3 907 682 | 1 226 622 | 352 735 | 0 | 152 275 | 87 334 | 305 640 | 202 790 | 0 | 144 317 | 1 532 262 | 555 525 | 0 | 296 592 | 231 651 | |
| 22 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 23 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 24 | Households | 35 038 260 | 25 791 173 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 25 791 173 | 0 | 0 | 0 | 0 | |
| 25 | of which loans collateralised by residential immovable property | 21 233 292 | 22 121 825 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22 121 825 | 0 | 0 | 0 | 0 | |
| 26 | of which building renovation loans | 2 651 497 | 2 651 497 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 651 497 | 0 | 0 | 0 | 0 | |
| 27 | of which motor vehicle loans | 1 551 969 | 1 017 850 | 0 | 0 | 0 | 0 | | | | | 1 017 850 | 0 | 0 | 0 | 0 | |



| | | a | b | c | d | e | f | g | h | i | j | ab | ac | ad | ae | af |
|----------|---|--|------------|--------------------------|-----------------------|-------------------|--|---------|--------------------------|-------------------|---------|---|--------------------------|-----------------------|-------------------|---------|
| | | 31.12.2023 | | | | | | | | | | | | | | |
| PLN '000 | Total [gross] carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | |
| 28 | Local governments financing | 34 997 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | Housing financing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | Other local government financing | 34 997 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | Assets excluded from the numerator for GAR calculation (covered in the denominator) | 73 193 835 | | | | | | | | | | | | | | |
| 33 | Financial and Non-financial undertakings | 57 719 273 | | | | | | | | | | | | | | |
| 34 | SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations | 48 055 159 | | | | | | | | | | | | | | |
| 35 | Loans and advances | 47 841 397 | | | | | | | | | | | | | | |
| 36 | of which loans collateralised by commercial immovable property | 21 200 683 | | | | | | | | | | | | | | |
| 37 | of which building renovation loans | 6 404 603 | | | | | | | | | | | | | | |
| 38 | Debt securities | 82 068 | | | | | | | | | | | | | | |
| 39 | Equity instruments | 131 694 | | | | | | | | | | | | | | |
| 40 | Non-EU country counterparties not subject to NFRD disclosure obligations | 62 292 | | | | | | | | | | | | | | |
| 41 | Loans and advances | 3 407 | | | | | | | | | | | | | | |
| 42 | Debt securities | 0 | | | | | | | | | | | | | | |
| 43 | Equity instruments | 58 885 | | | | | | | | | | | | | | |
| 44 | Derivatives | 529 173 | | | | | | | | | | | | | | |
| 45 | On demand interbank loans | 8 991 478 | | | | | | | | | | | | | | |
| 46 | Cash and cash-related assets | 2 426 914 | | | | | | | | | | | | | | |
| 47 | Other categories of assets (e.g. Goodwill, commodities etc.) | 3 526 996 | | | | | | | | | | | | | | |
| 48 | Total GAR assets | 122 327 696 | 29 971 922 | 488 425 | 0 | 287 965 | 87 334 | 305 640 | 202 790 | 0 | 144 317 | 30 277 561 | 691 215 | 0 | 432 282 | 231 651 |
| 49 | Assets not covered for GAR calculation | 41 229 452 | | | | | | | | | | | | | | |
| 50 | Central governments and Supranational issuers | 30 724 935 | | | | | | | | | | | | | | |



| | | a | b | c | d | e | f | g | h | i | j | ab | ac | ad | ae | af |
|---|-------------------------------|--|------------|--------------------------|-----------------------|-------------------|--|---------|--------------------------|-------------------|---------|---|--------------------------|-----------------------|-------------------|---------|
| | | 31.12.2023 | | | | | | | | | | | | | | |
| PLN '000 | Total [gross] carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | |
| 51 | Central banks exposure | 7 804 602 | | | | | | | | | | | | | | |
| 52 | Trading book | 2 699 915 | | | | | | | | | | | | | | |
| 53 | <u>Total assets</u> | 163 557 148 | 29 971 922 | 488 425 | 0 | 287 965 | 87 334 | 305 640 | 202 790 | 0 | 144 317 | 30 277 561 | 691 215 | 0 | 432 282 | 231 651 |
| Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations | | | | | | | | | | | | | | | | |
| 54 | Financial guarantees | 71 933 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 55 | Assets under management | 5 006 713 | 294 206 | 31 134 | 0 | 9 878 | 15 896 | 2 096 | 1 367 | 0 | 1 039 | 296 303 | 32 500 | 0 | 10 917 | 16 935 |
| 56 | Of which debt securities | 1 894 277 | 279 168 | 27 281 | 0 | 9 539 | 13 498 | 0 | 0 | 0 | 0 | 279 168 | 27 281 | 0 | 9 539 | 13 498 |
| 57 | Of which equity instruments | 977 115 | 15 039 | 3 852 | 0 | 339 | 2 399 | 2 096 | 1 367 | 0 | 1 039 | 17 135 | 5 219 | 0 | 1 377 | 3 438 |



Table 9. Assets for the calculation of GAR - based on CapEx KPIs

| | | a | b | c | d | e | f | g | h | i | j | ab | ac | ad | ae | af | |
|---|---|-------------------------------|--|--------------------------|-----------------------|-------------------|---|--|--------------------------|-------------------|---|------------|---|-----------------------|-------------------|---------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| PLN '000 | | Total [gross] carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | | |
| | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| <u>GAR - Covered assets in both numerator and denominator</u> | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 49 133 861 | 30 759 468 | 593 841 | 0 | 359 986 | 122 459 | 475 822 | 440 303 | 0 | 147 354 | 31 235 289 | 1 034 144 | 0 | 507 340 | 269 813 | |
| 2 | Financial undertakings | 10 152 922 | 3 005 347 | 298 519 | 0 | 271 381 | 27 138 | 0 | 0 | 0 | 0 | 3 005 347 | 298 519 | 0 | 271 381 | 27 138 | |
| 3 | Credit institutions | 8 761 246 | 1 648 443 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 648 443 | 0 | 0 | 0 | 0 | |
| 4 | Loans and advances | 8 761 246 | 1 648 443 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 648 443 | 0 | 0 | 0 | 0 | |
| 5 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 6 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 7 | Other financial corporations | 1 391 676 | 1 356 904 | 298 519 | 0 | 271 381 | 27 138 | 0 | 0 | 0 | 0 | 1 356 904 | 298 519 | 0 | 271 381 | 27 138 | |
| 8 | of which investment firms | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 9 | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 10 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 11 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 12 | of which management companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 13 | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 14 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 15 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 16 | of which insurance undertakings | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 17 | Loans and advances | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 18 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 19 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 20 | Non-financial undertakings | 3 907 682 | 1 962 948 | 295 322 | 0 | 88 605 | 95 321 | 475 822 | 440 303 | 0 | 147 354 | 2 438 770 | 735 625 | 0 | 235 959 | 242 675 | |
| 21 | Loans and advances | 3 907 682 | 1 962 948 | 295 322 | 0 | 88 605 | 95 321 | 475 822 | 440 303 | 0 | 147 354 | 2 438 770 | 735 625 | 0 | 235 959 | 242 675 | |
| 22 | Debt securities, including UoP | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 23 | Equity instruments | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | 0 | |
| 24 | Households | 35 038 260 | 24 902 639 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 24 902 639 | 0 | 0 | 0 | 0 | |
| 25 | of which loans collateralised by residential immovable property | 21 233 292 | 21 233 292 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21 233 292 | 0 | 0 | 0 | 0 | |



| | | a | b | c | d | e | f | g | h | i | j | ab | ac | ad | ae | af | |
|----------|--|--|--|---------|--------------------------|-----------------------|-------------------|--|---------|--------------------------|-------------------|------------|---|--------------------------|-----------------------|-------------------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| PLN '000 | | Total [gross] carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | |
| 26 | of which building renovation loans | 2 651 497 | 2 651 497 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 651 497 | 0 | 0 | 0 | 0 | |
| 27 | of which motor vehicle loans | 1 551 969 | 1 017 850 | 0 | 0 | 0 | 0 | | | | | 1 017 850 | 0 | 0 | 0 | 0 | |
| 28 | Local governments financing | 34 997 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 29 | Housing financing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 30 | Other local government financing | 34 997 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 32 | <u>Assets excluded from the numerator for GAR calculation (covered in the denominator)</u> | 73 193 835 | | | | | | | | | | | | | | | |
| 33 | Financial and Non-financial undertakings | 57 719 273 | | | | | | | | | | | | | | | |
| 34 | SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations | 48 055 159 | | | | | | | | | | | | | | | |
| 35 | Loans and advances | 47 841 397 | | | | | | | | | | | | | | | |
| 36 | of which loans collateralised by commercial immovable property | 21 200 683 | | | | | | | | | | | | | | | |
| 37 | of which building renovation loans | 6 404 603 | | | | | | | | | | | | | | | |
| 38 | Debt securities | 82 068 | | | | | | | | | | | | | | | |
| 39 | Equity instruments | 131 694 | | | | | | | | | | | | | | | |
| 40 | Non-EU country counterparties not subject to NFRD disclosure obligations | 62 292 | | | | | | | | | | | | | | | |
| 41 | Loans and advances | 3 407 | | | | | | | | | | | | | | | |
| 42 | Debt securities | 0 | | | | | | | | | | | | | | | |
| 43 | Equity instruments | 58 885 | | | | | | | | | | | | | | | |
| 44 | Derivatives | 529 173 | | | | | | | | | | | | | | | |
| 45 | On demand interbank loans | 8 991 478 | | | | | | | | | | | | | | | |
| 46 | Cash and cash-related assets | 2 426 914 | | | | | | | | | | | | | | | |
| 47 | Other categories of assets (e.g. Goodwill, commodities etc.) | 3 526 996 | | | | | | | | | | | | | | | |
| 48 | Total GAR assets | 122 327 696 | 29 870 934 | 593 841 | 0 | 359 986 | 122 459 | 475 822 | 440 303 | 0 | 147 354 | 30 346 756 | 1 034 144 | 0 | 507 340 | 269 813 | |
| 49 | <u>Assets not covered for GAR calculation</u> | 41 229 452 | | | | | | | | | | | | | | | |
| 50 | Central governments and Supranational issuers | 30 724 935 | | | | | | | | | | | | | | | |
| 51 | Central banks exposure | 7 804 602 | | | | | | | | | | | | | | | |



| | | a | b | c | d | e | f | g | h | i | j | ab | ac | ad | ae | af | |
|--|-----------------------------|--|--|--------------------------|-----------------------|-------------------|---------|--|-----------------------|-------------------|---------|--------------------------|---|-------------------|---------|--------------------------|-----------------------|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| PLN '000 | | Total [gross] carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional |
| 52 | Trading book | 2 699 915 | | | | | | | | | | | | | | | |
| 53 | Total assets | 163 557 148 | 30 759 468 | 593 841 | 0 | 359 986 | 122 459 | 475 822 | 440 303 | 0 | 147 354 | 31 235 289 | 1 034 144 | 0 | 507 340 | 269 813 | |
| Ekspozycje pozabilansowe - przedsiębiorstwa podlegające obowiązkowi ujawniania informacji niefinansowych zgodnie z dyrektywą w sprawie sprawozdawczości finansowej | | | | | | | | | | | | | | | | | |
| 54 | Financial guarantees | 71 933 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 55 | Assets under management | 5 006 713 | 252 351 | 75 283 | 0 | 3 108 | 39 646 | 3 391 | 3 139 | 0 | 1 039 | 255 742 | 78 422 | 0 | 4 147 | 40 685 | |
| 56 | Of which debt securities | 1 894 277 | 218 875 | 69 796 | 0 | 2 899 | 37 461 | 0 | 0 | 0 | 0 | 218 875 | 69 796 | 0 | 2 899 | 37 461 | |
| 57 | Of which equity instruments | 977 115 | 33 476 | 5 486 | 0 | 209 | 2 185 | 3 391 | 3 139 | 0 | 1 039 | 36 867 | 8 625 | 0 | 1 248 | 3 224 | |



Table 10. GAR sector information based on turnover KPI

| Breakdown by sector - NACE 4 digits level (code and label) | a | b | c | | d | e | | f | | g | h | y | | z | | aa | ab | |
|--|--|---------|--|--|--|---|--|---|--|---|--|------------|---|---|---|----|----|--|
| | Climate Change Mitigation (CCM) | | | | | | Climate Change Adaptation (CCA) | | | | | | TOTAL (CCM + CCA + WMR + CE + P + BE) | | | | | |
| | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | | |
| | [Gross] carrying amount PLN'000 | | [Gross] carrying amount PLN | | [Gross] carrying amount PLN'000 | | [Gross] carrying amount PLN'000 | | [Gross] carrying amount PLN'000 | | [Gross] carrying amount PLN'000 | | [Gross] carrying amount PLN'000 | | [Gross] carrying amount PLN'000 | | | |
| | Of which environmentally sustainable (CCM) | | Of which environmentally sustainable (CCM) | | Of which environmentally sustainable (CCA) | | Of which environmentally sustainable (CCA) | | Of which environmentally sustainable (CCA) | | Of which environmentally sustainable (CCA) | | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | | | |
| 1 | 16.10 - Sawmilling and planing of wood | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 2 | 16.23 - Manufacture of other builders' carpentry and joinery | 37 | 34 | | | 0 | 0 | | | | | 36,73 | 34,27 | | | | | |
| 3 | 17.12 - Manufacture of paper and paperboard | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 4 | 20.13 - Manufacture of other inorganic basic chemicals | 11 372 | 1 428 | | | 0 | 0 | | | | | 11 371,66 | 1 427,53 | | | | | |
| 5 | 20.15 - Manufacture of fertilisers and nitrogen compounds | 6 933 | 0 | | | 0 | 0 | | | | | 6 933,46 | 0,00 | | | | | |
| 6 | 22.11 - Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 7 | 22.21 - Manufacture of plastic plates, sheets, tubes and profiles | 940 | 497 | | | 0 | 0 | | | | | 940,25 | 496,88 | | | | | |
| 8 | 22.22 - Manufacture of plastic packing goods | 182 | 18 | | | 0 | 0 | | | | | 181,72 | 18,17 | | | | | |
| 9 | 22.29 - Manufacture of other plastic products | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 10 | 23.13 - Manufacture of hollow glass | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 11 | 23.61 - Manufacture of concrete products for construction purposes | 212 638 | 84 337 | | | 0 | 0 | | | | | 212 638,24 | 84 336,93 | | | | | |
| 12 | 24.10 - Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles | 88 | 0 | | | 0 | 0 | | | | | 88,06 | 0,00 | | | | | |
| 13 | 24.32 - Cold rolling of narrow strip | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 14 | 24.42 - Aluminium production | 151 542 | 80 083 | | | 0 | 0 | | | | | 151 542,09 | 80 083,45 | | | | | |
| 15 | 25.11 - Manufacture of metal structures and parts of structures | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 16 | 25.12 - Manufacture of metal elements of building woodwork | 36 368 | 19 219 | | | 0 | 0 | | | | | 36 368,13 | 19 218,98 | | | | | |
| 17 | 25.50 - Forging, pressing, stamping and roll-forming of metal; powder metallurgy | 2 338 | 0 | | | 0 | 0 | | | | | 2 338,07 | 0,00 | | | | | |
| 18 | 25.94 - Manufacture of fasteners and screws | 1 175 | 0 | | | 0 | 0 | | | | | 1 175,00 | 0,00 | | | | | |
| 19 | 27.12 - Manufacture of electricity distribution and control apparatus | 0 | 0 | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | |
| 20 | 27.51 - Manufacture of electric domestic appliances | 2 832 | 650 | | | 1 | 1 | | | | | 2 833,51 | 651,13 | | | | | |
| 21 | 28.14 - Manufacture of other taps and valves | 24 | 0 | | | 0 | 0 | | | | | 23,58 | 0,00 | | | | | |



| | | a | b | c | d | e | f | g | h | y | z | aa | ab |
|--|---|--|--|--|--|--|--|--|--|--|---|--|---|
| Breakdown by sector - NACE 4 digits level (code and label) | | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA + WMR + CE + P + BE) | | | |
| | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | |
| | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | |
| | | PLN'000 | Of which environmentally sustainable (CCM) | PLN | Of which environmentally sustainable (CCM) | PLN'000 | Of which environmentally sustainable (CCA) | PLN'000 | Of which environmentally sustainable (CCA) | PLN'000 | Of which environmentally sustainable (CCA + WTR + CE + PPC + BIO) | PLN'000 | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) |
| 22 | 28.21 - Manufacture of ovens, furnaces and furnace burners | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 23 | 28.49 - Manufacture of other mechanical tools | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 24 | 28.92 - Manufacture of machinery for mining, quarrying and construction | 11 065 | 11 092 | | | 0 | 0 | | | 11 064,57 | 11 092,09 | | |
| 25 | 29.20 - Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-trailers | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 26 | 29.32 - Manufacture of other parts and accessories for motor vehicles excluding motorcycles | 23 | 0 | | | 0 | 0 | | | 22,89 | 0,00 | | |
| 27 | 33.17 - Repair and maintenance of other transport equipment | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 28 | 35.11 - Production of electricity | 11 112 | 4 112 | | | 0 | 0 | | | 11 112,43 | 4 111,59 | | |
| 29 | 35.30 - Steam, hot water and air conditioning manufacturing and supply | 38 414 | 4 822 | | | 0 | 0 | | | 38 414,31 | 4 822,30 | | |
| 30 | 41.20 - Building works related to erection of residential and non-residential buildings | 84 180 | 78 530 | | | 295 478 | 192 629 | | | 379 657,88 | 271 158,91 | | |
| 31 | 42.11 - Works related to construction of roads and motorways | 18 217 | 16 995 | | | 0 | 0 | | | 18 217,20 | 16 994,61 | | |
| 32 | 42.12 - Works related to construction of railways and underground railways | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 33 | 46.32 - Wholesale of meat and meat products | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 34 | 46.34 - Wholesale of beverages | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 35 | 46.42 - Wholesale of clothing and footwear | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 36 | 46.46 - Wholesale of pharmaceutical goods | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 37 | 46.75 - Wholesale of chemical products | 0 | 0 | | | 0 | 0 | | | 0,26 | 0,02 | | |
| 38 | 46.90 - Non-specialised wholesale trade | 123 411 | 15 490 | | | 0 | 0 | | | 123 411,05 | 15 490,08 | | |
| 39 | 47.11 - Retail sale in non-specialised stores with food, beverages or tobacco predominating | 83 643 | 230 | | | 0 | 0 | | | 83 642,74 | 230,30 | | |
| 40 | 47.71 - Retail sale of clothing in specialised stores | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 41 | 47.72 - Retail sale of footwear and leather goods in specialised stores | 22 | 7 | | | 0 | 0 | | | 21,61 | 6,90 | | |



| | | a | b | c | d | e | f | g | h | y | z | aa | ab |
|--|--|--|--|--|--|--|--|--|--|--|---|--|---|
| | | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA + WMR + CE + P + BE) | | | |
| Breakdown by sector - NACE 4 digits level (code and label) | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | |
| | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | |
| | | PLN'000 | Of which environmentally sustainable (CCM) | PLN | Of which environmentally sustainable (CCM) | PLN'000 | Of which environmentally sustainable (CCA) | PLN'000 | Of which environmentally sustainable (CCA) | PLN'000 | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | PLN'000 | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) |
| 42 | 59.11 - Motion picture, video and television programme production activities | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 43 | 59.14 - Motion picture projection activities | 294 | 156 | | | 10 160 | 10 160 | | | 10 454,82 | 10 316,19 | | |
| 44 | 61.10 - Wired telecommunications activities | 72 | 22 | | | 0 | 0 | | | 72,32 | 21,52 | | |
| 45 | 61.30 - Satellite telecommunications activities | 6 222 | 519 | | | 0 | 0 | | | 6 222,07 | 518,76 | | |
| 46 | 61.90 - Other telecommunications activities | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 47 | 62.01 - Computer programming activities | 16 225 | 13 | | | 0 | 0 | | | 16 225,43 | 13,32 | | |
| 48 | 62.02 - Computer consultancy activities | 14 065 | 14 065 | | | 0 | 0 | | | 14 065,30 | 14 065,30 | | |
| 49 | 63.12 - Web portals | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 50 | 68.20 - Rental and operating of own or leased real estate | 238 346 | 0 | | | 0 | 0 | | | 238 345,74 | 0,00 | | |
| 51 | 71.12 - Engineering activities and related technical consultancy | 253 | 26 | | | 0 | 0 | | | 253,29 | 25,68 | | |
| 52 | 77.11 - Rental and leasing of cars and light motor vehicles | 397 862 | 40 600 | | | 0 | 0 | | | 397 861,92 | 40 600,41 | | |
| 53 | 86.10 - Hospital activities | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |



Table 11. GAR sector information based on CapEx KPI

| Breakdown by sector - NACE 4 digits level (code and label) | a | | b | | c | | d | | e | | f | | g | | h | | y | | z | | aa | | ab | |
|--|--|---------|--------|-----|--|--|---|-----|--|-----|---------------------------------|--|---|-----|---|-----------|---------------------------------------|-----|---|--|----|--|----|--|
| | Climate Change Mitigation (CCM) | | | | | | | | | | Climate Change Adaptation (CCA) | | | | | | TOTAL (CCM + CCA + WMR + CE + P + BE) | | | | | | | |
| | Non-Financial corporates (Subject to NFRD) | | | | SMEs and other NFC not subject to NFRD | | | | Non-Financial corporates (Subject to NFRD) | | | SMEs and other NFC not subject to NFRD | | | Non-Financial corporates (Subject to NFRD) | | | | SMEs and other NFC not subject to NFRD | | | | | |
| | [Gross] carrying amount | | | | [Gross] carrying amount | | | | [Gross] carrying amount | | | [Gross] carrying amount | | | [Gross] carrying amount | | | | [Gross] carrying amount | | | | | |
| PLN | Of which environmentally sustainable (CCM) | | | PLN | Of which environmentally sustainable (CCM) | | | PLN | Of which environmentally sustainable (CCA) | | PLN | Of which environmentally sustainable (CCA) | | PLN | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | | | PLN | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| 1 | 16.10 - Sawmilling and planing of wood | 351 | 0 | | | | | | 0 | 0 | | | | | 351,35 | 0,00 | | | | | | | | |
| 2 | 16.23 - Manufacture of other builders' carpentry and joinery | 1 | 0 | | | | | | 0 | 0 | | | | | 1,18 | 0,11 | | | | | | | | |
| 3 | 17.12 - Manufacture of paper and paperboard | 0 | 0 | | | | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | | | | |
| 4 | 20.13 - Manufacture of other inorganic basic chemicals | 11 720 | 0 | | | | | | 0 | 0 | | | | | 11 719,63 | 0,00 | | | | | | | | |
| 5 | 20.15 - Manufacture of fertilisers and nitrogen compounds | 136 615 | 4 899 | | | | | | 0 | 0 | | | | | 136 614,68 | 4 899,20 | | | | | | | | |
| 6 | 22.11 - Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres | 0 | 0 | | | | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | | | | |
| 7 | 22.21 - Manufacture of plastic plates, sheets, tubes and profiles | 749 | 349 | | | | | | 0 | 0 | | | | | 748,96 | 349,27 | | | | | | | | |
| 8 | 22.22 - Manufacture of plastic packing goods | 4 719 | 3 678 | | | | | | 0 | 0 | | | | | 4 719,47 | 3 678,49 | | | | | | | | |
| 9 | 22.29 - Manufacture of other plastic products | 17 124 | 0 | | | | | | 0 | 0 | | | | | 17 124,26 | 0,00 | | | | | | | | |
| 10 | 23.13 - Manufacture of hollow glass | 0 | 0 | | | | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | | | | |
| 11 | 23.61 - Manufacture of concrete products for construction purposes | 212 650 | 84 339 | | | | | | 0 | 0 | | | | | 212 649,60 | 84 338,99 | | | | | | | | |
| 12 | 24.10 - Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles | 1 218 | 508 | | | | | | 0 | 0 | | | | | 1 218,27 | 508,22 | | | | | | | | |
| 13 | 24.32 - Cold rolling of narrow strip | 0 | 0 | | | | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | | | | |
| 14 | 24.42 - Aluminium production | 120 711 | 56 292 | | | | | | 0 | 0 | | | | | 120 711,40 | 56 292,32 | | | | | | | | |
| 15 | 25.11 - Manufacture of metal structures and parts of structures | 0 | 0 | | | | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | | | | |
| 16 | 25.12 - Manufacture of metal elements of building woodwork | 28 969 | 13 509 | | | | | | 0 | 0 | | | | | 28 969,16 | 13 509,42 | | | | | | | | |
| 17 | 25.50 - Forging, pressing, stamping and roll-forming of metal; powder metallurgy | 9 911 | 0 | | | | | | 0 | 0 | | | | | 9 910,97 | 0,00 | | | | | | | | |
| 18 | 25.94 - Manufacture of fasteners and screws | 4 981 | 0 | | | | | | 0 | 0 | | | | | 4 980,79 | 0,00 | | | | | | | | |
| 19 | 27.12 - Manufacture of electricity distribution and control apparatus | 0 | 0 | | | | | | 0 | 0 | | | | | 0,00 | 0,00 | | | | | | | | |
| 20 | 27.51 - Manufacture of electric domestic appliances | 4 293 | 423 | | | | | | 507 | 507 | | | | | 4 799,60 | 930,03 | | | | | | | | |



| Breakdown by sector - NACE 4 digits level (code and label) | a | b | c | d | e | f | g | h | y | z | aa | ab |
|--|---|---------|--|-----|--|---------|--|-----|---|------------|---|----|
| | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA + WMR + CE + P + BE) | | | |
| | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | |
| | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | |
| PLN | Of which environmentally sustainable (CCM) | PLN | Of which environmentally sustainable (CCM) | PLN | Of which environmentally sustainable (CCA) | PLN | Of which environmentally sustainable (CCA) | PLN | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | PLN | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | |
| 21 | 28.14 - Manufacture of other taps and valves | 100 | 0 | | 0 | 0 | | | 99,95 | 0,00 | | |
| 22 | 28.21 - Manufacture of ovens, furnaces and furnace burners | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 23 | 28.49 - Manufacture of other mechanical tools | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 24 | 28.92 - Manufacture of machinery for mining, quarrying and construction | 11 930 | 6 832 | | 0 | 0 | | | 11 929,65 | 6 831,85 | | |
| 25 | 29.20 - Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-trailers | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 26 | 29.32 - Manufacture of other parts and accessories for motor vehicles excluding motorcycles | 317 | 132 | | 0 | 0 | | | 316,74 | 132,13 | | |
| 27 | 33.17 - Repair and maintenance of other transport equipment | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 28 | 35.11 - Production of electricity | 22 050 | 20 230 | | 0 | 0 | | | 22 049,62 | 20 229,51 | | |
| 29 | 35.30 - Steam, hot water and air conditioning manufacturing and supply | 39 590 | 0 | | 0 | 0 | | | 39 589,77 | 0,00 | | |
| 30 | 41.20 - Building works related to erection of residential and non-residential buildings | 2 714 | 244 | | 463 493 | 427 974 | | | 466 206,93 | 428 217,99 | | |
| 31 | 42.11 - Works related to construction of roads and motorways | 587 | 53 | | 0 | 0 | | | 587,36 | 52,71 | | |
| 32 | 42.12 - Works related to construction of railways and underground railways | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 33 | 46.32 - Wholesale of meat and meat products | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 34 | 46.34 - Wholesale of beverages | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 35 | 46.42 - Wholesale of clothing and footwear | 15 681 | 0 | | 0 | 0 | | | 15 681,25 | 0,00 | | |
| 36 | 46.46 - Wholesale of pharmaceutical goods | 0 | 0 | | 0 | 0 | | | 0,00 | 0,00 | | |
| 37 | 46.75 - Wholesale of chemical products | 5 | 2 | | 0 | 0 | | | 5,12 | 2,00 | | |
| 38 | 46.90 - Non-specialised wholesale trade | 134 687 | 0 | | 0 | 0 | | | 134 687,05 | 0,00 | | |
| 39 | 47.11 - Retail sale in non-specialised stores with food, beverages or tobacco predominating | 153 342 | 306 | | 0 | 0 | | | 153 341,95 | 306,07 | | |
| 40 | 47.71 - Retail sale of clothing in specialised stores | 25 788 | 1 575 | | 0 | 0 | | | 25 787,55 | 1 574,62 | | |



| | | a | b | c | d | e | f | g | h | y | z | aa | ab |
|--|--|--|--|--|--|--|--|--|--|--|---|--|---|
| Breakdown by sector - NACE 4 digits level (code and label) | | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA + WMR + CE + P + BE) | | | |
| | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-Financial corporates (Subject to NFRD) | | SMEs and other NFC not subject to NFRD | |
| | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | |
| | | PLN | Of which environmentally sustainable (CCM) | PLN | Of which environmentally sustainable (CCM) | PLN | Of which environmentally sustainable (CCA) | PLN | Of which environmentally sustainable (CCA) | PLN | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) | PLN | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) |
| 41 | 47.72 - Retail sale of footwear and leather goods in specialised stores | 21 450 | 0 | | | 0 | 0 | | | 21 449,91 | 0,00 | | |
| 42 | 59.11 - Motion picture, video and television programme production activities | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 43 | 59.14 - Motion picture projection activities | 10 467 | 4 488 | | | 11 822 | 11 822 | | | 22 289,64 | 16 310,59 | | |
| 44 | 61.10 - Wired telecommunications activities | 670 | 7 | | | 0 | 0 | | | 670,40 | 7,45 | | |
| 45 | 61.30 - Satellite telecommunications activities | 2 288 | 372 | | | 0 | 0 | | | 2 287,69 | 371,75 | | |
| 46 | 61.90 - Other telecommunications activities | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 47 | 62.01 - Computer programming activities | 28 583 | 5 | | | 0 | 0 | | | 28 582,80 | 5,44 | | |
| 48 | 62.02 - Computer consultancy activities | 41 100 | 24 379 | | | 0 | 0 | | | 41 099,79 | 24 379,07 | | |
| 49 | 63.12 - Web portals | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |
| 50 | 68.20 - Rental and operating of own or leased real estate | 240 317 | 0 | | | 0 | 0 | | | 240 316,56 | 0,00 | | |
| 51 | 71.12 - Engineering activities and related technical consultancy | 176 | 160 | | | 0 | 0 | | | 176,46 | 159,95 | | |
| 52 | 77.11 - Rental and leasing of cars and light motor vehicles | 412 190 | 104 586 | | | 0 | 0 | | | 412 189,79 | 104 586,31 | | |
| 53 | 86.10 - Hospital activities | 0 | 0 | | | 0 | 0 | | | 0,00 | 0,00 | | |



Table 12. GAR KPI stock - based on turnover KPIs

| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|--|---|--|-------|--------------------------|-----------------------|-------------------|--|-------|--------------------------|-------------------|--------|--|--------------------------|-----------------------|-------------------|--------|------------------------------------|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| % | | % | | | | | | | | | | | | | | | |
| GAR - Covered assets in both numerator and denominator | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 24,50% | 0,40% | 0,00% | 0,24% | 0,07% | 0,25% | 0,17% | 0,00% | 0,12% | 24,75% | 0,57% | 0,00% | 0,35% | 0,19% | 30,04% | |
| 2 | Financial undertakings | 2,41% | 0,11% | 0,00% | 0,11% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,41% | 0,11% | 0,00% | 0,11% | 0,00% | 6,21% | |
| 3 | Credit institutions | 1,33% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,33% | 0,00% | 0,00% | 0,00% | 0,00% | 5,36% | |
| 4 | Loans and advances | 1,33% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,33% | 0,00% | 0,00% | 0,00% | 0,00% | 5,36% | |
| 5 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 6 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 7 | Other financial corporations | 1,09% | 0,11% | 0,00% | 0,11% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,09% | 0,11% | 0,00% | 0,11% | 0,00% | 0,85% | |
| 8 | of which investment firms | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 9 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 10 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 11 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 12 | of which management companies | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 13 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 14 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 15 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 16 | of which insurance undertakings | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 17 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 18 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 19 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 20 | Non-financial undertakings | 1,00% | 0,29% | 0,00% | 0,12% | 0,07% | 0,25% | 0,17% | 0,00% | 0,12% | 1,25% | 0,45% | 0,00% | 0,24% | 0,19% | 2,39% | |
| 21 | Loans and advances | 1,00% | 0,29% | 0,00% | 0,12% | 0,07% | 0,25% | 0,17% | 0,00% | 0,12% | 1,25% | 0,45% | 0,00% | 0,24% | 0,19% | 2,39% | |
| 22 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 23 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 24 | Households | 21,08% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 21,08% | 0,00% | 0,00% | 0,00% | 0,00% | 21,42% | |
| 25 | of which loans collateralised by residential immovable property | 18,08% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 18,08% | 0,00% | 0,00% | 0,00% | 0,00% | 12,98% | |
| 26 | of which building renovation loans | 2,17% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,17% | 0,00% | 0,00% | 0,00% | 0,00% | 1,62% | |
| 27 | of which motor vehicle loans | 0,83% | 0,00% | 0,00% | 0,00% | 0,00% | | | | | 0,83% | 0,00% | 0,00% | 0,00% | 0,00% | 0,95% | |



| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|---|--|--------------------------|-----------------------|-------------------|-------|--|-----------------------|-------------------|-------|--------------------------|--|-------------------|-------|--------------------------|-----------------------|------------------------------------|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| % (compared to total covered assets in the denominator) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | |
| 28 | Local governments financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,02% | |
| 29 | Housing financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 30 | Other local government financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,02% | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 32 | Total GAR assets | 24,50% | 0,40% | 0,00% | 0,24% | 0,07% | 0,25% | 0,17% | 0,00% | 0,12% | 24,75% | 0,57% | 0,00% | 0,35% | 0,19% | 74,79% | |



Table 13. GAR KPI stock - based on CapEx KPIs

| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|---|--|--------------------------|-----------------------|-------------------|-------|--|-----------------------|-------------------|-------|--------------------------|--|-------------------|-------|--------------------------|-----------------------|------------------------------------|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| % (compared to total covered assets in the denominator) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | |
| GAR - Covered assets in both numerator and denominator | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 25,15% | 0,49% | 0,00% | 0,29% | 0,10% | 0,39% | 0,36% | 0,00% | 0,12% | 25,53% | 0,85% | 0,00% | 0,41% | 0,22% | 30,04% | |
| 2 | Financial undertakings | 2,46% | 0,24% | 0,00% | 0,22% | 0,02% | 0,00% | 0,00% | 0,00% | 0,00% | 2,46% | 0,24% | 0,00% | 0,22% | 0,02% | 6,21% | |
| 3 | Credit institutions | 1,35% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,35% | 0,00% | 0,00% | 0,00% | 0,00% | 5,36% | |
| 4 | Loans and advances | 1,35% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,35% | 0,00% | 0,00% | 0,00% | 0,00% | 5,36% | |
| 5 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 6 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 7 | Other financial corporations | 1,11% | 0,24% | 0,00% | 0,22% | 0,02% | 0,00% | 0,00% | 0,00% | 0,00% | 1,11% | 0,24% | 0,00% | 0,22% | 0,02% | 0,85% | |
| 8 | of which investment firms | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 9 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 10 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 11 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 12 | of which management companies | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 13 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 14 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 15 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 16 | of which insurance undertakings | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 17 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 18 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 19 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 20 | Non-financial undertakings | 1,60% | 0,24% | 0,00% | 0,07% | 0,08% | 0,39% | 0,36% | 0,00% | 0,12% | 1,99% | 0,60% | 0,00% | 0,19% | 0,20% | 2,39% | |
| 21 | Loans and advances | 1,60% | 0,24% | 0,00% | 0,07% | 0,08% | 0,39% | 0,36% | 0,00% | 0,12% | 1,99% | 0,60% | 0,00% | 0,19% | 0,20% | 2,39% | |
| 22 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 23 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 24 | Households | 21,08% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 21,08% | 0,00% | 0,00% | 0,00% | 0,00% | 21,42% | |
| 25 | of which loans collateralised by residential immovable property | 18,08% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 18,08% | 0,00% | 0,00% | 0,00% | 0,00% | 12,98% | |
| 26 | of which building renovation loans | 2,17% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,17% | 0,00% | 0,00% | 0,00% | 0,00% | 1,62% | |
| 27 | of which motor vehicle loans | 0,83% | 0,00% | 0,00% | 0,00% | 0,00% | | | | | 0,83% | 0,00% | 0,00% | 0,00% | 0,00% | 0,95% | |



| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|--|--|-------|--------------------------|-----------------------|-------------------|--|-------|--------------------------|-------------------|--------|--|--------------------------|-----------------------|-------------------|--------|------------------------------------|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| % (compared to total covered assets in the denominator) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| 28 | Local governments financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,02% | |
| 29 | Housing financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 30 | Other local government financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,02% | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 32 | Total GAR assets | 25,15% | 0,49% | 0,00% | 0,29% | 0,10% | 0,39% | 0,36% | 0,00% | 0,12% | 25,53% | 0,85% | 0,00% | 0,41% | 0,22% | 74,79% | |



Table 14. GAR KPI flow - based on turnover KPI

| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|---|--|--------------------------|-----------------------|-------------------|-------|--|--------------------------|-----------------------|-------------------|--------|--|--------------------------|-----------------------|-------------------|--------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| % (compared to flow of total eligible assets) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total new assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| | | | | | | | | | | | | | | | | | |
| | GAR - Covered assets in both numerator and denominator | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 10,44% | 0,18% | 0,00% | 0,06% | 0,07% | 0,52% | 0,34% | 0,00% | 0,24% | 10,96% | 0,52% | 0,00% | 0,30% | 11,04% | 22,70% | |
| 2 | Financial undertakings | 6,63% | 0,04% | 0,00% | 0,04% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 6,63% | 0,04% | 0,00% | 0,04% | 6,63% | 13,65% | |
| 3 | Credit institutions | 6,23% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 6,23% | 0,00% | 0,00% | 0,00% | 6,23% | 13,24% | |
| 4 | Loans and advances | 6,23% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 6,23% | 0,00% | 0,00% | 0,00% | 6,23% | 13,24% | |
| 5 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 6 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 7 | Other financial corporations | 0,39% | 0,04% | 0,00% | 0,04% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,39% | 0,04% | 0,00% | 0,04% | 0,39% | 0,40% | |
| 8 | of which investment firms | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 9 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 10 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 11 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 12 | of which management companies | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 13 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 14 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 15 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 16 | of which insurance undertakings | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 17 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 18 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 19 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 20 | Non-financial undertakings | 0,68% | 0,14% | 0,00% | 0,02% | 0,07% | 0,52% | 0,34% | 0,00% | 0,24% | 1,20% | 0,48% | 0,00% | 0,26% | 1,27% | 1,26% | |
| 21 | Loans and advances | 0,68% | 0,14% | 0,00% | 0,02% | 0,07% | 0,52% | 0,34% | 0,00% | 0,24% | 1,20% | 0,48% | 0,00% | 0,26% | 1,27% | 1,26% | |
| 22 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 23 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 24 | Households | 3,14% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 3,14% | 0,00% | 0,00% | 0,00% | 3,14% | 7,80% | |
| 25 | of which loans collateralised by residential immovable property | 0,97% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,97% | 0,00% | 0,00% | 0,00% | 0,97% | 0,25% | |
| 26 | of which building renovation loans | 2,17% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,17% | 0,00% | 0,00% | 0,00% | 2,17% | 0,93% | |
| 27 | of which motor vehicle loans | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | | | | | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,22% | |



| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|--|--|--------------------------|-----------------------|-------------------|-------|--|--------------------------|-------------------|-------|--------|--|-----------------------|-------------------|--------|--------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| % (compared to flow of total eligible assets) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total new assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | |
| 28 | Local governments financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,01% | |
| 29 | Housing financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 30 | Other local government financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,01% | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 32 | Total GAR assets | 10,44% | 0,18% | 0,00% | 0,06% | 0,07% | 0,52% | 0,34% | 0,00% | 0,24% | 10,96% | 0,52% | 0,00% | 0,30% | 11,04% | 42,90% | |



Table 15. GAR KPI flow - based on CapEx KPI

| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|---|--|--------------------------|-----------------------|-------------------|-------|--|-----------------------|-------------------|-------|--------------------------|--|-------------------|-------|--------------------------|-----------------------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total new assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | |
| % | | % | | | | | | | | | | | | | | | |
| GAR - Covered assets in both numerator and denominator | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 10,78% | 0,27% | 0,00% | 0,18% | 0,09% | 0,82% | 0,76% | 0,00% | 0,26% | 11,60% | 1,03% | 0,00% | 0,44% | 11,69% | 22,70% | |
| 2 | Financial undertakings | 6,75% | 0,15% | 0,00% | 0,15% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 6,75% | 0,15% | 0,00% | 0,15% | 6,75% | 13,65% | |
| 3 | Credit institutions | 6,32% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 6,32% | 0,00% | 0,00% | 0,00% | 6,32% | 13,24% | |
| 4 | Loans and advances | 6,32% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 6,32% | 0,00% | 0,00% | 0,00% | 6,32% | 13,24% | |
| 5 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 6 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 7 | Other financial corporations | 0,43% | 0,15% | 0,00% | 0,15% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,43% | 0,15% | 0,00% | 0,15% | 0,43% | 0,40% | |
| 8 | of which investment firms | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 9 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 10 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 11 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 12 | of which management companies | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 13 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 14 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 15 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 16 | of which insurance undertakings | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 17 | Loans and advances | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 18 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 19 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 20 | Non-financial undertakings | 0,89% | 0,13% | 0,00% | 0,03% | 0,09% | 0,82% | 0,76% | 0,00% | 0,26% | 1,71% | 0,89% | 0,00% | 0,29% | 1,80% | 1,26% | |
| 21 | Loans and advances | 0,89% | 0,13% | 0,00% | 0,03% | 0,09% | 0,82% | 0,76% | 0,00% | 0,26% | 1,71% | 0,89% | 0,00% | 0,29% | 1,80% | 1,26% | |
| 22 | Debt securities, including UoP | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 23 | Equity instruments | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | | 0,00% | 0,00% | 0,00% | |
| 24 | Households | 3,14% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 3,14% | 0,00% | 0,00% | 0,00% | 3,14% | 7,80% | |



| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | af | |
|---|--|--|--------------------------|-----------------------|-------------------|-------|--|-----------------------|-------------------|-------|--------------------------|--|-------------------|-------|--------------------------|-----------------------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | |
| % (compared to flow of total eligible assets) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total new assets covered |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which transitional | |
| 25 | of which loans collateralised by residential immovable property | 0,97% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,97% | 0,00% | 0,00% | 0,00% | 0,97% | 0,25% | |
| 26 | of which building renovation loans | 2,17% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,17% | 0,00% | 0,00% | 0,00% | 2,17% | 0,93% | |
| 27 | of which motor vehicle loans | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,22% | |
| 28 | Local governments financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,01% | |
| 29 | Housing financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 30 | Other local government financing | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,01% | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 32 | Total GAR assets | 10,78% | 0,27% | 0,00% | 0,18% | 0,09% | 0,82% | 0,76% | 0,00% | 0,26% | 11,60% | 1,03% | 0,00% | 0,44% | 11,69% | 42,90% | |



Table 16. KPI off-balance sheet exposures - based on turnover KPIs

| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | |
|---|------------------------------------|--|--------------------------|-----------------------|-------------------|-------|--|--------------------------|-------------------|-------|-------|--|-----------------------|-------------------|-------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| % (compared to total eligible off-balance sheet assets) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| 1 | Financial guarantees (FinGuar KPI) | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 2 | Assets under management (AuM KPI) | 5,88% | 0,62% | 0,00% | 0,20% | 0,32% | 0,04% | 0,03% | 0,00% | 0,02% | 5,92% | 0,65% | 0,00% | 0,22% | 0,34% | |

In accordance with the templates established in Annex VI to Regulation 2021/2178, the Bank discloses detailed information for the KPI for off-balance sheet exposures with respect to stock. The KPI with respect to flow for financial guarantees is 0%. The Group does not disclose KPIs for assets under management with respect to flow due to regulatory concerns about BNPP TFI's capacity to disclose such data.

Table 17. KPI off-balance sheet exposures - based on CapEx KPIs

| | | a | b | c | d | e | f | g | h | i | aa | ab | ac | ad | ae | |
|---|------------------------------------|--|--------------------------|-----------------------|-------------------|-------|--|--------------------------|-------------------|-------|-------|--|-----------------------|-------------------|-------|--|
| | | 31.12.2023 | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| % (compared to total eligible off-balance sheet assets) | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| 1 | Financial guarantees (FinGuar KPI) | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | |
| 2 | Assets under management (AuM KPI) | 5,04% | 1,50% | 0,00% | 0,06% | 0,79% | 0,07% | 0,06% | 0,00% | 0,02% | 5,11% | 1,57% | 0,00% | 0,08% | 0,81% | |

In accordance with the templates established in Annex VI to Regulation 2021/2178, the Bank discloses detailed information for the KPI for off-balance sheet exposures with respect to stock. The KPI with respect to flow for financial guarantees is 0%. The Group does not disclose KPIs for assets under management with respect to flow due to regulatory concerns about BNPP TFI's capacity to disclose such data.



Table 18. Nuclear and fossil gas related activities

| Row | Nuclear energy related activities | |
|-------------------------------|--|-----|
| 1. | The Bank funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle. | NO |
| 2. | The Bank funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies. | NO |
| 3. | The Bank funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades. | NO |
| Fossil gas related activities | | |
| 4. | The Bank funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels. | NO |
| 5. | The Bank funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels. | YES |
| 6. | The Bank funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels. | NO |



Table 19. Taxonomy-eligible but not taxonomy-aligned economic activities - based on CapEx KPI

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|--------|---------------------------------|---------|---------------------------------|-------|
| | | CCM + CCA | | Climate change mitigation (CCM) | | Climate change adaptation (CCA) | |
| | | Amount | % | Amount | % | Amount | % |
| 1. | Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI | 0,00 | 0,00% | 0,00 | 0,00% | 0,00 | 0,00% |
| 2. | Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI | 0,00 | 0,00% | 0,00 | 0,00% | 0,00 | 0,00% |
| 3. | Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI | 0,00 | 0,00% | 0,00 | 0,00% | 0,00 | 0,00% |
| 4. | Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI | 0,00 | 0,00% | 0,00 | 0,00% | 0,00 | 0,00% |
| 5. | Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI | 2 334,50 | 0,00% | 2 334,50 | 0,0019% | 0,00 | 0,00% |
| 6. | Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI | 0,00 | 0,00% | 0,00 | 0,00% | 0,00 | 0,00% |
| 7. | Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 30 198 810,58 | 24,69% | 30 163 292,21 | 24,66% | 35 518,37 | 0,03% |
| 8. | Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI | 30 201 145,08 | 24,69% | 30 165 626,71 | 24,66% | 35 518,37 | 0,03% |

Following a review of the loan portfolio, the Bank identified an insignificant exposure towards fossil gas activities on the basis of the analysis of Taxonomy KPIs disclosed by its Clients, the exposure relates only to the analysis based on CapEx KPIs and relates exclusively to Taxonomy-eligible and non-aligned activities. Accordingly, the Bank only discloses the above table on the basis of the template set forth in Annex XII to Regulation 2021/2178. The Bank does not disclose the other templates set forth in Annex XII, as in each of them the exposures related to the financing of nuclear or natural gas activities would be zero.



Limitations of the regulatory indicators of alignment with EU Taxonomy

Due to the methodological issues and operational complexity described above, the Green Asset Ratio and other Taxonomy alignment indicators applicable to banks cannot fully reflect the Group's financing of activities related to the transition to a low-carbon economy.

First, the analysis of alignment with the European Taxonomy applies only to companies subject to the NFRD, EU households and use-of-proceeds financing provided to EU local government units. The regulation excludes the possibility of including financing for SMEs and non-EU companies.

In particular, it does not allow inclusion of project financing through special purpose vehicles, which by their nature are not subject to the NFRD, even if the projects involve financing of low-carbon infrastructure within the EU. The scope of the indicator, which is limited to large companies subject to NFRD regulation, should be assessed as restrictive due to the Group's diversified business model, which mainly covers financing for smaller entities, including SMEs and the Agro sector not covered by the Taxonomy.

Accordingly, the imbalance between the assets included in the numerator for the alignment analysis and the total assets included in the denominator sets a structural ceiling for each of the Group's indicators, amounting to 74.79% in 2023 for the qualified assets indicator. This ceiling is lower the more diversified the business model is in terms of Clients, products.

The Taxonomy's alignment criteria are ambitious by definition, as they correspond to thresholds that are scientifically consistent with the European Union's target of achieving carbon neutrality by 2050. However, by only allowing for the possibility of explicitly designating an activity as aligned or not-aligned, the Taxonomy does not take into account the transformation trajectory, even though it is the subject of long-term efforts already undertaken by the Group and its Clients.

In addition, the climate performance criteria are accompanied by a number of additional conditions designed to ensure that the activity does not cause significant harm to any of the other environmental objectives. Assessing these latter conditions is complex, involving both interpretive issues and access to information. Most of the information is not yet standardized or available. The need to address the aforementioned criteria significantly reduces the share of activities that are aligned with the Taxonomy, especially as the collection of data for each criterion does not seem feasible at present due to the lack of data.



Social aspects

Client relations

The foundation of our business is to build lasting relationships with our Clients, based on transparency, honesty, simplicity and empathy. We look at the Bank from the Clients' point of view. We want to know what their current needs are, we listen, and on that basis, we take various measures to be a trusted business partner.

Listening to our Clients

- We monitor the Clients experience along the purchase and service path through Customer Journey research.
- We conduct NPS (Net Promoter Score) surveys on the #Client platform and Mystery Shopper surveys.
- We gather insights directly from Clients who contact us in Customer Centre, via hotline, chat and email.
- We verify the topics of Contact Centre calls with our speech analytics system.
- We value the opinions of our employees and are keen to draw on their expertise, both in face-to-face discussions and through our Customer service research from the employee perspective (CJ Mirroring) as well as through the "To be Proud" project.

The #CLIENT platform is a source of knowledge about survey results and the voice of the Client. Data is automatically updated as Clients complete subsequent surveys. The tool is currently used by more than 4,000 employees across the Bank and partner organisations.

We take a multi-pronged approach to research. We analyse opinions expressed in internal and external surveys, and we monitor market trends, not just in banking. In implementing our research strategy, we follow the changes taking place in our Bank at all levels. In 2023, we introduced further **Customer Journey** research, which allows us to respond to Client needs on an ongoing basis (we now continuously measure 11 Customer Journeys). At the same time, we are keeping an eye on the research market and implementing research innovations, including AI (both in data collection and analysis). Last year we successfully integrated a voicebot into a study of another service channel (Customer Centre).

We have participated in studies to test the introduction of new business solutions, such as Virtual Branch, and the migration of micro Clients from GOonline Business banking to GOonline. We are constantly improving and expanding the scope of research on the GOonline platform.

We continuously share the results and reports of individual studies within the Bank. We combine them with operational and complaint data. As a result, we have developed detailed recommendations for individual business areas.

Our activities are appreciated by the market, as well as existing Clients. Clients in various segments are increasingly satisfied with the cooperation [Relative increase in NPS y/y: Mass Client (+12p.); Premium Client (+4p.), Micro Client (+18p.), Wealth Management (+11p.), Corporate Client (+13p.), SME (+9p.)].

Understanding our Clients

We continue to implement the GOeyond strategy, which puts the Client and employee experience at the heart of our work.

One of the supporting elements of this effort is a project we are undertaking with the BNP Paribas Group: a new approach to Customer Journeys. In developing our products and services, we focus first and foremost on the needs of the Client. As a result, we have a broader view of the Customer and are prepared to tailor processes and products to their core needs. By mapping their experiences and emotions onto pathways, we guide them through all stages of the process. In addition to the voice of the Client, we also listen to the voice of the employees who operate and know the process. This approach allows us to identify stages that may be challenging for the Client or the employee.

Representatives from the business units involved in a particular process are involved in building the Customer Journeys because specialists in different areas can look at issues from a variety of perspectives. Step by step, they develop long and short-term solutions.

Through this project, we have improved the Client and employee experience along three paths: becoming a Client, making a complaint and financing a vehicle. We have also prepared the implementation of further actions in collaboration with Product Owners and Chapter Leaders within Agile.

In addition, we are continuing initiatives to build a Client-centric organisation. Below are some of them:

- We equipped product and process owners with the knowledge needed to create personas and Client pathways within the Agile Academy. We identified Client pathway owners.
- We created a training programme called "The Client with a Hundred Faces", addressed to the entire organisation. We invited experts from various parts of the organisation, including UX design, to participate.
- We celebrated "Customer Days": every employee of the Bank had the opportunity to listen to inspiring discussions with members of the Management Board. We talked about the importance of accountability and transparent communication, why it is important to be guided by Client needs when developing services and products, and how we see AI in Customer service. We learned about the BNP Paribas Group's new Customer Journey approach and took part in a mock trial which judged the Bank's products and processes. The event concluded with a motivational talk by ski mountaineer Andrzej Bargiel.
- We held regular Customer Excellence Board meetings, attended by representatives from many departments, where we discussed the key needs of our Clients, talked about the main reasons for complaints and planned future actions. Participants included Tribe Leaders (following the Agile methodology), Product Owners, sales and service channel representatives, and representatives of compliance, risk, operations and IT oversight.
- As part of the onboarding process, we trained new leaders in Customer experience, recognising the importance of involving managers in building a Client-centric organisation. We continue to run the Advocacy Programme, which focuses on many aspects of Client centricity, such as raising employee awareness, using Client and employee insights to take action and improve the Client experience, and verifying that the actions taken have had the desired results.



- We continue our 3-module online training course "Customer Experience – NPS", during which we answer: What is NPS? Why is it so important to satisfy our Clients and give them the best possible experience? How can you get to know your Clients and their needs better to meet their expectations and build strong relationships?
- In the Transformation and Experience Development division, we organised a training session that enabled participants to learn what ESG and sustainability are, the role of financial institutions in the sustainable transformation of the economy, and the influence we can have – in our personal and professional lives – to make the idea of sustainability a reality.

We act and respond to our Clients' needs

We are improving our processes and implementing new solutions. In 2023, we have introduced a dozen initiatives and changes that we have selected based on Clients input. The entire Bank is committed to implementing these improvements:

- we have enabled Micro Clients to issue new authorisations through temporary power of attorney,
- we have enabled corporate Clients to update their policies in the GOonline Internet banking system,
- we have increased the automation of credit decisions, which has reduced the time required to process cash loan applications,
- we have made the BLIK service available to Micro Clients in the GOMobile app and BLIK deposits at third-party ATMs are now available to our retail Clients,
- Clients can join the IKE pension scheme remotely,
- we have made the Mastercard "Priceless Moments" loyalty programme available to Clients with debit and credit cards,
- mDowód and DIIA: we have introduced a new form of Customer identification in Customer Centres,
- we have introduced a fast process for opening deposits with the Autenti GOMobile digital signature in Client Centres,
- we have provided a new process for selling instalment loans in branches using the GOMobile application,
- we have streamlined the VISA Platinum credit card sales process, resulting in a faster and more convenient way for existing Clients to apply for the product (paperless, instant decision),
- we have implemented new processes in remote channels and thus new functionalities in GOMobile: chatbot, biometric transaction acceptance,
- we have provided a single hotline for Clients using investment products, our online experts now handle difficult and non-standard Client problems, e.g. inheritance issues.

Another way in which we respond to Client needs is by paying attention to the quality of the Bank's communications. We simplify messages based on the principles of plain language and Customer experience. We aim for clarity and simplicity.

Complaint handling and processing

The process is one of the most important sources of Clients feedback. The signals we receive help us to develop and meet our Clients' expectations and needs. The process owner is the Managing Director of Transformation and Experience Development.

In the Customer Dialogue Office, three specialised complaint teams and a Client ombudsman team address various complaint types. This enables the joint diagnosis of problems reported by all the units responsible for handling complaints reported by Clients. It facilitates work on resolving the issues and adapting effectively and qualitatively to the expectations set by regulators. It also allows us to respond more quickly to Client's needs.

Thus, we are implementing the two main pillars on which the complaints process is based – quality and operations. As a result of our actions, we received 10% fewer complaints in 2023 than in 2022. This is also reflected in our Clients' positive assessment of the complaints process in our regular NPS surveys. The score at the end of November 2023 was 16.5.

12

12 calendar days – average
complaint handling time in 2023

10%

fewer complaints in 2023
compared to 2022

Client Advocate

Complaints are not the only type of Client feedback we respond to. The Customer's journey with the Bank leads to non-standard cases that require an individual approach. Such issues are handled by the Client Ombudsman Team, a unit that reviews the cases of Clients who are not satisfied with the outcome of the complaint process. The Client Ombudsman Team also reviews complaints addressed to the Bank's Management Board, Supervisory Board and Spokesperson. It supports communication with Clients who raise problematic and important issues on social media.



2,700

cases submitted to the Client Ombudsman in 2023 (including 311 directly to the Bank's Management Board and Supervisory Board)

7.75%

fewer cases than in 2022

82%

of complaints to the Ombudsman in 2023 was submitted by individual Clients (18% by companies)

13.5%

cases (the largest percentage) resolved by the Ombudsman in 2023 concerned mortgage loans

Complaints management

The standards for handling and responding to complaints are further specified in the Complaints Policy. It defines the duties at each stage of the process and indicates the division of roles, tasks and responsibilities of specific units. It also describes how complaints can be submitted.

Clients can submit complaints:

- via the GOonline internet banking system chat,
- via the online form in the GOonline internet banking system,
- by telephone,
- in writing,
- in person – at any Client Centre.

We do not believe in merely pointing out areas for improvement to the owners of individual products and processes. We want to make the complaints process transparent and intuitive for everyone involved. This is why we continue to develop the new GObetter complaints system in 2023. As a result, in December 2023, we launched the complaints module in the GOonline online banking system. It enables Clients to make a complaint about the products they have chosen and to view case progress in the GObetter complaints system. This allows Clients to check the status of their complaint without having to contact the Client Centre or Contact Centre.

We are developing more functionalities of the GObetter system for our employees and Clients:

- omnichannel – all Client complaints are recorded in one system, regardless of the contact channel,
- Trade Gesture – the Trade Gesture is even easier to use. The Client quickly receives a refund of the wrongly charged amount,
- user friendly – the application is simple and intuitive. Entering a claim takes less time. The application suggests the next steps,
- complaint status – GObetter shows you the current status of the claim. This is convenient not only for the Client but also for the employee,
- plain language – all Client messages and complaint replies are written in plain language,
- functionality – much easier reporting. A single database contains all the information needed to analyse and make changes,
- increased process automation – particularly important in the area of transaction fraud complaint handling. Automating the process significantly speeds up the review of cases and response to Clients.

One of the benefits of the GObetter system is the increased automation of the Trade Gesture. This makes it even easier for first-line employees to use the solution. It facilitates the handling of cases related to fees and commissions already at the stage of the conversation with the Client. In addition, once the refund has been posted, the Client receives confirmation of the positive response to their complaint via their chosen electronic contact method. Thus, we build lasting relationships with our Clients and a positive image of the Bank.

The GObetter system has also allowed us to improve and partially automate the process of handling complaints about fraudulent transactions. These cases, when properly registered by a front-line employee, automatically generate tasks for the Bank's internal units responsible for providing information to the complaint employees. This allows us to respond faster and more effectively to the Client. To facilitate the process of handling fraud cases in the GObetter system, we have prepared registration forms. They allow our employees to obtain the necessary information from the Client and carry out a comprehensive analysis of the case. This is in line with the regulatory expectations and legal requirements for handling this type of complaint.

In addition to providing and developing the new GObetter system, we are also interested in working with units that support the front channels. In 2023 we organised a course for Quality Managers in Client Centres on complaints and how to deal with them. During the sessions we explained the risks associated with handling complaints, but also the benefits of receiving Client feedback through this channel. We also presented the GObetter system and the functions available to employees when handling complaints.

Transparency and dialogue with Clients

We are systematically simplifying the language we use to communicate with our Clients. Since 2019, we have been gradually adapting our documents, letters, communications and promotional materials to plain language standards.



Plain language

In 2023, we continued our cooperation with an expert – a linguist and experienced plain language trainer. As part of this cooperation, we regularly simplify communication and train our employees in the rules of plain language. We use plain language in communication with all Clients segments: from individual Clients to microenterprises and corporate Clients.

In 2023, we conducted advanced, multi-stage training for 40 plain language consultants at the Bank, which ended with an exam. In the last two years, 95 employees of the Bank have become plain language consultants. We systematically update and supplement our consultants' knowledge in monthly workshops and lectures given by an expert.

We also offer our employees training in the basics of plain language on an e-learning platform, (which was attended by more than 70 people in 2023), and traditional training (which was attended by 60 people in 2023).

On the intranet, we provide employees with training materials that explain the rules for writing various forms of messages, such as text messages or e-mails. We continually update and expand the database of these documents.

We simplify legal texts – contracts and regulations for the highest volume products, i.e. loans and credits, as well as formal documents related to investment products for both individual Clients and companies.

In 2023, for the first time, we organised a conference for Bank employees entitled "Simple Language Day". On 15 October 2023, more than 200 employees of the Bank attended a series of lectures and talks in which we discussed various aspects of simple communication with Clients.

Representatives of our Bank actively participate in working groups of the Polish Banking Association. The work of these groups is aimed at exchanging experience among banks in Poland in the field of simplifying communication with Clients.

Accessibility

We want to create an ecosystem of solutions that provide equal access to banking for all our Clients, with the highest levels of convenience and ease of use. We are developing offline and online channels, improving processes and facilitating access to banking for our Clients. We operate in accordance with the GOeyond 2022-2025 strategy, which states that accessibility is one of our core commitments. We place particular emphasis on facilitating the use of banking services by people from groups at risk of social exclusion. The disabled and the elderly will find products and services tailored to their needs, both in person and online. We regularly analyse all access channels to ensure functionality and usability in accordance with the best Web Content Accessibility Guidelines (WCAG).

From a formal point of view, accessibility issues at our Bank are regulated by the "Principles of providing Bank documents in a form accessible to Clients with special needs". As a Bank, we also comply with the requirements of the Act on Ensuring Accessibility for People with Special Needs.

In 2023 we increased accessibility through numerous activities:

- more employees were trained in handling Clients with disabilities,
- more Client Centres received "Barrier-free facility" certificates,
- we have increased the number of ATMs accessible to persons with disabilities,
- we have increased the accessibility of our website, GOmobile and GOonline applications,
- we adapted our offer and service to the needs of the elderly.

Accessibility for people with special needs

A Polish sign language interpreter is available at each Client Centre. Induction loops, i.e. hearing aid systems that enable the hearing impaired to receive clear sound through a telecoil (present in almost all hearing aids), are in operation in 195 Client Centres. Clients can also order visual recordings of document content in Polish Sign Language. Each branch is equipped with a magnifying glass and a frame to make signing documents easier for the visually impaired. We also provide contract templates in the form of audio recordings, enlarged print and Braille translations.

At the end of 2023, 131 of our Client Centres held the "Barrier-free facility" certificate issued by the Integration Foundation. This is the best result among Polish banks. The certificate confirms that a building is equipped with facilities for people with mobility, visual and hearing impairments, as well as for the elderly and those with small children. In practice, this means that our Clients can move freely around the Bank's branches and make use of the facilities provided.

In 2023, we adapted our headquarters in Warsaw to the needs of people with reduced mobility, and our building was certified as a "Barrier-free facility", joining 60 public buildings in Poland that have met the conditions set by the Integration Foundation in the certification process.

131

Client Centres certified as "accessible" by the end of 2023 (37% of all branches)

195

Client Centres equipped with induction loops

Our strategic goal is to have at least 50% of our Client Centres certified as a "Barrier-free facility" by 2025.

All our branches have also been awarded the OK Senior certificate by the National Institute of Silver Economy. We were the first Polish bank to receive the certificate, which confirms that we offer senior-friendly solutions and services that are safe, accessible, understandable and reliable.



In 2023, the Bank's Client Centres were recertified for the third time by the National Institute of Silver Economy and OK SENIOR Poland for the period 2023-2025. The certification by the National Institute of the Silver Economy was preceded by the work of auditors who examined whether our services meet the needs of elderly Clients. The OK SENIOR® seal of approval is a guarantee that our products and services are reliable, of proven quality and, above all, affordable for older Clients. Our Bank is the only one on the Polish financial market to have this seal of approval.

How we help the deaf and hard-of-hearing use our banking services:

- online connection to a sign language interpreter,
- online sign language appointment booking,
- Polish Sign Language interpreters are available on the Helpline,
- visual recordings of document content in the Polish Sign Language,
- induction loops in branches.

How we help blind and partially sighted people use our banking services:

- document templates in the form of an audio recording, a magnified printout and a Braille printout,
- magnifying glasses,
- signature frames,
- ATMs adapted to the needs of the visually impaired,
- placing decorative foil on glass elements in the Client Centres.

Cooperation with partner organisations helps us ensure the availability of our products, services and branches.

| Partnership | Description |
|------------------------|---|
| Accessibility Plus | The Bank is a signatory to the "Partnership for Accessibility" programme developed by the Ministry of Investment and Economic Development as part of the Accessibility Plus initiative. Our aim is to adapt our products and services to the needs of people with disabilities, the elderly and those at risk of exclusion. |
| Integration Foundation | The Bank is a long-term partner of the Integration Foundation. The Foundation helps us to increase the availability and user-friendliness of our services. As part of the collaboration, the Bank is redesigning, auditing and certifying branches to ensure they are accessible to people with disabilities. Digital channels are being adapted to current standards. We also promote accessibility and inclusion in business. |

| Partnership | Description |
|--------------------------------------|--|
| Accessible ATM | We are a partner in the Accessible ATM project, which provides, among other things, a freely accessible online platform with a database of ATMs adapted to the needs of disabled people. The project is implemented by the Polish Bank Association in cooperation with Polish Banks and the "Widzialni" Foundation, with the support and patronage of the National Bank of Poland and the Ministry of Entrepreneurship and Technology. |
| National Institute of Senior Economy | As part of the cooperation, representatives from the Institute run mentoring workshops for the Bank's employees on how to effectively support senior citizens. |
| Migam „RKPK” Sp. z o.o. S.K.A. | As part of the collaboration, Migam is helping the Bank increase the availability and user-friendliness of its services for people with hearing disabilities. Clients can use the services of a sign language interpreter, for example, when opening an account. |
| DeafRespect Foundation | The DeafRespect Foundation supported the introduction of sign language interpreting services at the Bank and conducted a service quality audit of the Migam technology. |

For more information on specific activities and initiatives for our Clients, refer to [The Report of the Management Board](#).



Social engagement

We have been systematically involved in the lives of local communities for many years. In line with the #POSITIVE pillar of the GObeyond 2022-2025 strategy, we aim to ensure that all the Bank's activities have a positive impact on society and the environment. We want the Bank to be an agent of positive change and a good neighbour, responsive to local needs. We focus on tackling social exclusion, promoting diversity and financial education. Our impact on society is reinforced by the BNP Paribas Foundation.

Our plan and initiatives:

- strengthening employees' social engagement through volunteering and individual philanthropy, as well as financial education initiatives,
- developing tools to support community engagement, such as a payroll deduction scheme and a volunteering platform,
- strengthening cooperation with non-governmental and professional organisations to combat climate change and social exclusion and to promote diversity,
- developing programmes and supporting initiatives that enhance the potential of young people, e.g. equalising educational opportunities, inspiring action.

BNP Paribas Foundation

Since 2006, the BNP Paribas Foundation has been running scholarship programmes, coordinating employee volunteering and working with social organisations, providing them with expertise and funding. The Chairman of the BNP Paribas Foundation Council is the President of the Management Board of the Bank. The Foundation's Council is made up of representatives of the Bank's areas of relevance to the foundation's activities.

The Foundation's mission is "to boldly transform the world into one with less inequality and more confidence in the future of our planet".

The Foundation conducts:

- education programmes, which use scholarships and development initiatives to provide equal educational opportunities and inspire children and young people,
- environmental philanthropy programmes – protection of ecosystems and implementation of initiatives aimed at caring for the natural environment,
- promotion of social engagement – employee volunteering and individual philanthropy by the Bank's employees.

From 2023, employees of Group companies and subsidiaries in Poland also are able to participate in the Foundation's activities.

BNP Paribas Foundation activities

| | |
|--|---|
| Initiatives addressed to employees | <ul style="list-style-type: none"> • Employee Volunteering Programme • Individual Philanthropy Programme I support all year long • Competition for Volunteer Projects • The Noble Gift charity event • Krwinka blood donation campaign • Good Kilometres campaign • Two hours for the Earth • Bankers for Youth Financial Literacy (BAKCYL) Programme • Local Bank Ambassadors Programme • Local Grants Programme |
| Initiatives addressed to external stakeholders | <ul style="list-style-type: none"> • Class scholarship and development programme • Agrotalents scholarship programme • Dream up education programme • Meetings with Music programme in partnership with the National Philharmonic Orchestra • The Peaceful Youth Home project with the OFFschool Foundation • My Future scholarship programme with the Nasz Dom Association |
| Initiatives supporting refugees | <ul style="list-style-type: none"> • Knowledge to the Power tutoring and scholarship programme with the Ocalenie Foundation • Donation to the Ocalenie Foundation • Support for victims of the armed conflict in Ukraine • Grassroots volunteer initiatives |
| Environmental philanthropy | <ul style="list-style-type: none"> • Re:Generation programme • Social Organisations for Climate initiative |

Donations and sponsorships

Donations

Donations made by the BNP Paribas Foundation and the Bank support civic development and engagement, improve the quality of life in local communities, strengthen the social commitment of employees and promote responsibility in the areas of health and environmental protection. Our donations to NGOs and institutions, aim to increase the effectiveness of their socially beneficial initiatives.



Table 20. Donations to NGOs made by the Bank in 2023

| Category | Amount (PLN thousand) |
|--|-----------------------|
| BNP Paribas Foundation | 3,500 |
| Beneficiaries of the Local Grant Programme | 300 |
| Organisations promoting social inclusion and diversity | 358 |
| Organisations supporting education and culture | 1,938 |
| Trade Unions | 50 |
| Strategic partnership with Noble Gift* | 1,000 |
| Organisations promoting health | 109 |
| Organisations promoting environmental protection | 5 |
| Total | 7,260 |

* The table shows the value of donations made. As part of the partnership with Noble Gift, the Bank's financial and non-financial involvement is much broader and is described in the Report.

Sponsorships

The primary objective of our sponsorship policy is to build the brand and increase recognition. Through sponsorship initiatives, we create a positive image of the Bank. Our sponsorship goals form part of the BNP Paribas Group's global sponsorship strategy. It aims to support the development of tennis and culture (in particular cinema). The Bank's logo is present at Polish tennis events, film festivals, as well as cultural, economic and technological events.

Table 21. Expenditures on sponsorships in 2023

| Category | Amount (PLN thousand) |
|------------------------------|-----------------------|
| Cinema events | 4,320 |
| Tennis events | 3,005 |
| Other sponsorship activities | 2,091 |
| Total | 9,416 |

For more information on social engagement and sponsorship activities and initiatives, refer to **The Report of the Management Board**.



Employee aspects

Our key objective is to continually build an organisation that is an exceptional place to work attracting the best candidates from the labour market as well as nurturing motivation and performance among existing employees. Only committed and effective employees, managed by exceptional leaders, acting in an agile spirit and in line with the values of the organisational culture will allow us to ensure market success.

We want to achieve this through the continuous development of leadership as well as future-oriented competences among our employees, enabling them to find their way and continuously develop in the current digital and changing times. A high standard of leadership and qualified employees with key competences and the values of the organisation are the basis for us to create an exceptional workplace. All of this, supported by efficient and digitised HR processes, an attractive employee offering and development opportunities, provides a complete picture of the organisation we are building. At the same time, through our actions we support the transformation of the organisation into a more agile one, based on the five values that are the pillars of our organisational culture.

Agile@Scale – new operation model

The Agile@Scale operating model was implemented in January 2022 and includes the part of the organisation responsible for product development and implementation (business, IT, support roles) in an organisational structure comprising 17 Tribes, 5 IT areas, 62 Products, 53 Chapters and several expert centres. In H1 2023, we expanded Agile@Scale to include IT activities for the IT area and a new GOcore Tribe unit was created, responsible for designing and executing a comprehensive transformation of the core banking ecosystem. At the end of 2023, approximately 1,900 people were working in the Agile@Scale model, of which 1,600 were working within Tribe. In 2022, we started testing a model in the retail distribution network and head office that goes beyond Agile. At the end of 2023, the pilot included around 800 employees and will continue into 2024.

By implementing the Agile approach, the Bank aims to achieve the following objectives:

- **FASTER** – by responding faster to changing Clients needs and market conditions, measured by the change in the value of the Time to Market indicator, which shows how quickly we are able to implement new solutions. In 2023, Agile@Scale teams delivered three times as many solutions compared to 2022.
- **BETTER** – by providing innovative, high-quality products and services based on Clients needs, as measured by the change in the NPS indicator, which shows how Clients recommend the Bank. The NPS trend started to outperform other banks in the second half of 2023. The Bank is now in the middle of the group (4th in the December 2023 ranking) with an NPS of 24.
- **HAPPIER** – by engaging employees, improving their competencies and attracting and retaining talent. The Pulse Check employee survey shows significant improvements at the Bank level for almost all metrics. The implementation of Agile@Scale contributes to this. In particular, the eNPS has improved from -9 to 23; the engagement rate from 63% to 81%.

In 2023, activities focused on optimising manufacturing processes and aligning ways of working between Tribe and other units in the Bank.

Our values: empowerment, cooperation, courage, simplicity, transparency

One of our top strategic priorities is to continuously build an organisational culture based on values and their practical application. We also continuously work on their application in practice. We have held 'Values Meetings' for parts of the organisation, teams together with leaders, which have resulted in concrete action plans related to improving the quality of the application of values in everyday work. Almost 320 meetings were held in 2022 and 2023, attended by about 3,200 employees.

Employees relations

The three-year-long process of collective redundancies came to an end on 31 December 2023. The process was conducted in accordance with the Agreement signed with the trade unions in December 2020. A maximum of 800 people could be covered by the programme. By the end of 2023, 510 people had been terminated, while contracts with a further 53 people will be terminated in the first quarter of 2024.

In the coming years, the Bank's transformation will continue, primarily with the aim of further automating and digitising processes, increasing the digitalisation of the Bank's Clients and improving cost and operational efficiency. As these activities will involve employment restructuring, in December 2023, as a result of negotiations with the trade unions, an Agreement on the principles for carrying out collective redundancies and on the Voluntary Redundancy Programme was signed. The agreement was concluded for the years 2024-2026.

Collective redundancies will involve the termination of employment contracts with up to 800 employees. This number also includes employees who will be offered new terms and conditions of employment by way of amending notices and who refuse to accept them. The provision made for this purpose including severance payments and other benefits agreed in the Memorandum of Understanding amounted to PLN 49.3 million, of which PLN 22.0 million was charged to Q4 2023 costs.

The most important documents formally defining the Bank's personnel policy are the following:

- Company Collective Labour Agreement for Employees of BNP Paribas Bank Polska S.A. (in 2023, 99% of the employees were covered by it),
- BNP Paribas Bank Polska S.A.'s employee remuneration policy,
- Regulations of work at BNP Paribas Bank Polska S.A.,
- Remuneration policy for persons with significant influence on the risk profile of BNP Paribas Bank Polska S.A.

Projects and initiatives implemented in the area of workplace management are monitored through periodic reviews with the area management team, and all projects have indicators that are monitored. In addition, key projects in this area are presented and discussed by the Board on an ongoing basis.



Operations are also subjected to employee feedback through company-wide surveys and questionnaires. The Bank's employees are informed a minimum of two weeks in advance of major operational changes that could have a significant impact on them.

99% of employees at the Bank are covered by a collective agreement. The application of the collective agreement was excluded in its entirety with regard to: employees who are members of the Bank's Management Board, the Chief Accountant and employees seconded to work abroad, persons taking up employment at the Bank on the basis of secondments from other BNP Paribas Group entities and persons employed on the basis of management contracts. The terms and conditions of work and employment of these employees are determined through individual agreements.

8,204

individuals employed by the Group

8,052

individuals employed in the Bank

46%

women in top management (B1+B2) in the Bank and the Group

60%

women in lower-level management in the Bank and in the Group

Table 22. Number of employees in the Group and in the Bank

| | 31.12.2023 | | 31.12.2022 | |
|--------------|---------------|-------------|---------------|-------------|
| | Capital Group | Bank | Capital Group | Bank |
| Women | 5,399 | 66% | 5,328 | 66% |
| Men | 2,805 | 34% | 2,724 | 34% |
| Total | 8,204 | 100% | 8,052 | 100% |

Table 23. Employment structure of the Bank and the Group

| Form of employment | Number of FTEs | | Number of employees | |
|---|----------------|------------|---------------------|------------|
| | 31.12.2023 | 31.12.2022 | 31.12.2023 | 31.12.2022 |
| Grupa Kapitałowa BNP Paribas Bank Polska S.A. – total | 8,169 | 8,488 | 8,204 | 8,585 |
| BNP Paribas Bank Polska S.A. total, including: | 8,025 | 8,349 | 8,052 | 8,392 |
| Headquarters | 4,838 | 4,800 | 4,863 | 4,836 |
| Client Centres | 3,059 | 3,413 | 3,061 | 3,420 |
| Mobile advisers | 88 | 94 | 88 | 94 |
| Brokerage Office | 35 | 37 | 35 | 37 |
| Trade unions | 5 | 5 | 5 | 5 |
| BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A. | 41 | 38 | 43 | 40 |
| BNP Paribas Leasing Services Sp. z o.o. | 7 | 8 | 13 | 25 |
| BNP Paribas Group Service Center S.A. | 93 | 89 | 93 | 124 |
| Campus Leszno Sp. z o.o | 3 | 4 | 3 | 4 |

Method of presenting indicators: Figures expressed in FTEs have been rounded to the nearest whole unit.

Central employees include all employees in the support areas, Trade Unions and the Brokerage Office.

Client Centre employees include all employees working in the sales network, consisting of: Retail and Business Banking Regions, Corporate and SME Banking Sales Network Division, Client Finance Sales Division and Mobile Advisers.

Excluding technical FTEs, in order to avoid double reporting of persons employed in companies and in technical FTEs in the Bank or vice versa. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063

Table 24. Employment by form of employment

| Form of employment | 31.12.2023 | | 31.12.2022 | |
|---|---------------|--------------|---------------|--------------|
| | Capital Group | Bank | Capital Group | Bank |
| Permanent employees | | | | |
| Total number of individuals employed | 7,082 | 6,952 | 7,129 | 6,960 |
| women | 4,660 | 4,598 | 4,763 | 4,663 |
| men | 2,422 | 2,354 | 2,366 | 2,297 |
| Total FTEs | 7,052 | 6,929 | 7,041 | 6,922 |
| women | 4,645 | 4,586 | 4,700 | 4,639 |



| Form of employment | 31.12.2023 | | 31.12.2022 | |
|---|---------------|--------------|---------------|--------------|
| | Capital Group | Bank | Capital Group | Bank |
| men | 2,407 | 2,343 | 2,341 | 2,283 |
| Fixed-term employees | | | | |
| Total number of individuals employed | 1,122 | 1,100 | 1,456 | 1,432 |
| women | 739 | 730 | 924 | 915 |
| men | 383 | 370 | 532 | 517 |
| Total FTEs | 1,117 | 1,096 | 1,447 | 1,426 |
| women | 736 | 728 | 919 | 911 |
| men | 381 | 368 | 528 | 515 |

Method of presenting indicators: Figures expressed in FTEs have been rounded to the nearest whole unit. Excluding technical FTEs, in order to avoid double reporting of persons employed in companies and in technical FTEs in the Bank or vice versa. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063.

Table 25. Employment by type of employment

| Form of employment | 31.12.2023 | | 31.12.2022 | |
|---|---------------|--------------|---------------|--------------|
| | Capital Group | Bank | Capital Group | Bank |
| Full-time contract | | | | |
| Total number of individuals employed | 8,101 | 7,968 | 8,406 | 8,282 |
| Women | 5,336 | 5,273 | 5,562 | 5,502 |
| Men | 2,765 | 2,695 | 2,844 | 2,780 |
| Total FTEs | 8,101 | 7,968 | 8,406 | 8,282 |
| Women | 5,336 | 5,273 | 5,562 | 5,502 |
| Men | 2,765 | 2,695 | 2,844 | 2,780 |
| Part-time employment | | | | |
| Total employment | 103 | 84 | 179 | 110 |
| Women | 63 | 55 | 125 | 76 |
| Men | 40 | 29 | 54 | 34 |
| Total FTEs | 68 | 57 | 82 | 67 |
| Women | 45 | 41 | 57 | 49 |

| Form of employment | 31.12.2023 | | 31.12.2022 | |
|--------------------|---------------|------|---------------|------|
| | Capital Group | Bank | Capital Group | Bank |
| Men | 23 | 16 | 25 | 18 |

Method of presentation of indicators: Data expressed in FTEs have been rounded to the nearest whole unit. Technical FTEs are excluded to avoid double reporting of individuals employed in companies and in technical FTEs in the Bank or vice versa. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to their tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063.

Table 26. Number of associates in the Group and in the Bank

Total number of associates who are not employees and whose work is controlled by the organisation. Nature of work performed: registration of contracts for the sale of financial products, sale of insurance, completion of documentation, verification of documents, etc. office work.

| Associates | 31.12.2023 | | 31.12.2022 | |
|---------------------------|---------------|------------|---------------|------------|
| | Capital Group | Bank | Capital Group | Bank |
| Contract agreement | 193 | 170 | 194 | 169 |
| Women | 109 | 102 | 106 | 95 |
| Men | 84 | 68 | 88 | 74 |
| Work contract | 2 | 2 | 4 | 2 |
| Women | 2 | 2 | 2 | 2 |
| Men | 0 | 0 | 2 | 0 |
| Self-employment* | 129 | 118 | 217 | 160 |
| Women | 51 | 48 | 72 | 63 |
| Men | 78 | 70 | 145 | 97 |
| Total | 324 | 290 | 415 | 331 |

*Decrease of individuals employed under B2B contract is an effect of the Bank's ambition to increase internal IT competences and build competitive advantage on market in this area by increase employment under employment contract.



Rotation

Table 27. Number of new employees hired in the Group and the Bank in 2023 by gender and age

| | 2023 | | 2022 | |
|--------------------------------|---------------|--------------|---------------|--------------|
| | Capital Group | Bank | Capital Group | Bank |
| Number of new employees | 1,063 | 1,033 | 1,575 | 1,535 |
| By gender: | | | | |
| Women | 659 | 648 | 944 | 927 |
| Men | 404 | 385 | 631 | 608 |
| By age: | | | | |
| below 25 years old | 154 | 147 | 227 | 237 |
| 25-35 | 454 | 444 | 625 | 620 |
| 35-45 | 312 | 303 | 531 | 508 |
| 45-55 | 129 | 125 | 175 | 155 |
| above 55 yrs old | 14 | 14 | 17 | 15 |

Method of presenting indicators excluding technical FTEs, in order to avoid double reporting of individuals employed in companies and in technical FTEs in the Bank or vice versa. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of their tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063.

Table 28. Number of employees who left the Group and the Bank by gender and age and turnover rate

| | 2023 | | 2022 | |
|--|---------------|--------------|---------------|--------------|
| | Capital Group | Bank | Capital Group | Bank |
| Number of employees who terminated their employment | 1,386 | 1,366 | 1,722 | 1,697 |
| By gender: | | | | |
| Women | 899 | 892 | 1,106 | 1,094 |
| Men | 487 | 474 | 616 | 603 |
| By age: | | | | |
| belowj 25 yrs old | 91 | 88 | 119 | 118 |
| 25-35 | 469 | 461 | 617 | 606 |
| 35-45 | 528 | 521 | 683 | 673 |
| 45-55 | 247 | 245 | 267 | 264 |

| | 2023 | | 2022 | |
|----------------------|---------------|------------|---------------|------------|
| | Capital Group | Bank | Capital Group | Bank |
| above 55 yrs old | 51 | 51 | 36 | 36 |
| Rotation rate | 17% | 17% | 20% | 20% |

Method of presenting indicators : Excluding technical FTEs, in order to avoid double reporting of individuals employed in companies and in technical FTEs in the Bank or vice versa. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063.

The number of people who left the Group in 2023 (employed on a contract of employment) takes into account departures on the initiative of the employee and the employer. In the calculation of the turnover rate in the Group in 2023, the following was taken into account: in the numerator: individuals who terminated their employment in the Group between 01.01.2023 and 31.12.2023, excluding technical FTEs, in the denominator: the number of individuals employed in the Group - as at 31.12.2023, excluding technical FTEs and inactive individuals.

Dialogue with employees

We maintain an open, honest, ethical and respectful dialogue with employees. We ensure the timely flow of information and encourage dialogue. We also use internal communication to promote and reinforce the values that guide us on a daily basis. The Bank's high standards for communication with employees are set out, among others, in the BNP Paribas Group Code of Conduct and the GOBeyond strategy 2022-2025.

The Bank's internal communication priorities are:

- simple and understandable messages,
- transparent communication, especially on difficult subjects,
- principle: "employees are the first to know",
- ethical conduct and consistency with the Bank's values,
- employee development and involvement.

For the convenience of employees and the effectiveness of communication activities, we have implemented more than a dozen communication channels at the Bank. One of the most important sources is Echonet, the Bank's intranet, which contains a wealth of useful, continuously updated information. Employees also receive emails, the twice-weekly Hello newsletter. They can express their opinions on various topics in surveys. Employees participate in regular internal events (stationary and online).

Other channels of communication with employees include: mailbox Communication, wallpapers, screensavers, pop-ups, videos (online and on screens in the Bank's head offices), podcasts, polls, opinion polls, quizzes and competitions, webinars, employee meetings with members of the Management Board, Town hall (also online), Bonjour magazine (a quarterly online magazine), offline activities (e.g. dedicated content in the head office and Client Centres, a mural in the head office at 2 Kasprzaka Street in Warsaw).

Employee satisfaction survey

At the Bank, we constantly strive to build an attractive and engaging workplace. The foundation of such an environment is to regularly listen to the employee's voice by, among other things, collecting feedback in the Pulse Check survey. It was conducted twice in 2023 and the results were analysed by managers, HR Business Partners and the Management Board.



In a recent survey, the highest rate of positive responses given by employees (97%) was for a question about engagement at work: I am fully committed to my work to contribute to the success of the company.

Employees are increasingly tying their future to the Bank. The percentage of those who declare this attitude has increased by 3 p.p. to 77%. This is mainly influenced by the development opportunities emphasised by employees, the feeling of satisfaction and fulfilment from their work and the good atmosphere in the teams. This also translates into employees increasingly recommending the Bank as a place to work. The eNPS indicator stood at 23 and has increased by 3 points since the previous edition of the survey.

We calculate the eNPS indicator based on the answer to the question "How likely are you to recommend BNP Paribas Bank Polska S.A. as an employer to your friends and family?". Each employee responds using an eleven-point scale from 0 to 10. When answering, it is important to bear in mind how the individual choices are interpreted:

- choice of scores from 0 to 6 – means "I am not satisfied with the pro-employee measures offered by the Bank" (critic group),
- choice of marks 7 or 8 – means "I have no opinion on this subject and the Bank's pro-employee activities are neutral to me" (indifferent group),
- choice of marks from 9 to 10 – means "I rate positively the activities carried out for employees at the Bank (promoter group).

Based on these results, the eNPS index is calculated according to the formula: $eNPS = \% \text{ promoters} - \% \text{ detractors}$.

Employee Voice

Employee Voice is all the processes (formal and informal) and structures (roles, tools) through which employees can communicate their opinions and needs and influence their professional environment. This process is taken care of by the Employee Voice Team, a cross-functional unit bringing together participants and competences from different areas, including Communication, Research, Customer Experience, whose role is to listen to, aggregate and draw conclusions from the feedback provided by employees through surveys, as well as to take care of the quality and standard of the surveys implemented in the organisation by providing feedback on the surveys carried out (care of quality, survey standard, language).

MiSie

At the end of 2023, we started the successive implementation of a new platform for employees – MiSie. It is a tool that supports the exchange of ongoing feedback, helps to collect feedback and survey the mood of the team. With the help of Friday 6 questionnaires, employees share their opinions on engagement and satisfaction during the past working week. Leaders receive ready-made dashboards with recommendations on the basis of which they can take specific actions. Ongoing feedback allows the values that drive the organisational culture (courage, transparency, empowerment, collaboration and simplicity) to be put into practice. At the end of 2023, almost 6,000 employees had access to the

platform. In 2024, more employees will gain access to the platform, allowing us as an organisation to work with ongoing feedback at full scale.

Employee remuneration

We implement a rational, sustainable and controllable remuneration policy at the Bank, which is in line with our strategy, accepted level of risk and standards and core values. The policy is based on clear principles and addresses good market practices in terms of remuneration. On the formal side, the rules related to remuneration are set by the "Company Collective Labour Agreement" and the "BNP Paribas Bank Polska S.A. Employee Remuneration Policy". In addition, the Bank also has a remuneration policy in place for individuals who have a material impact on the Bank's risk profile.

Incentive schemes

Incentive systems (bonus systems) are designed to support the Bank's strategy by rewarding employees for achieving their targets. They are based on the Management by Objectives (MbO) formula, which means that an employee's individual bonus is linked to the level of achievement of his or her objectives – both quantitative and qualitative. In addition, the combination of individual and team objectives illustrates to the employee the level of performance expected of him or her, taking into account the Bank's risk profile and attention to activities in line with the interests of the customer.

The Bank has:

- a bonus system defining the rules for the award and payment of variable remuneration, including bonuses, to employees working in positions with a significant impact on the Bank's risk profile (MRT),
- sales and quality bonus systems, which have been adapted to the specific tasks carried out in the individual business lines, taking into account regulatory guidelines,
- operational and quality bonus schemes for specific groups of employees outside direct sales.

The Remuneration Committee and the Nomination Committee support the Supervisory Board in its supervisory duties in workplace management. They monitor and oversee the most important processes – succession plans, professional development of employees, remuneration policy. The committees develop opinions and recommendations for the Supervisory Board, which include the evaluation of candidates for the Management Board and candidates for the Supervisory Board, the terms and conditions of employment of Management Board members, including the amount of variable remuneration set and awarded. The Bank implements a compensation review process (Compensation Review Process) on an annual basis – one of the important criteria considered in this process is the bridging of the pay gap, for which dedicated funds are allocated.

At the end of 2023, the wage gap, as expressed in the adjusted wage gap indicator (Gender Pay Gap), was 6.24%. This means that men's wages were 6.24% higher than women's wages in comparable positions. The indicator is a weighted average of the size of the different employee groups. Compared to 2022, the ratio has decreased by 0.27 p.p. The Bank's strategic objective under the GOeyond strategy for 2022-2025 is to reduce the wage gap to below 4%.



Table 29. Adjusted output gap indicator

| | 2023 | 2022 |
|--|-------|-------|
| Adjusted output gap rate (target 2025 - <4%) | 6.24% | 6.51% |

We calculate the adjusted wage gap indicator for homogeneous employee groups to ensure transparency and consistency of data. We have divided employees into groups by area of employment and grade level – this allows us to compare the salaries of women and men who perform similar work. In calculating the indicator, we included all active employees with more than one year of service with the Bank and who remained employed at the end of December 2023. In the analysis, we took into account total salaries in comparable positions. We also recorded the differences that result from variable remuneration and other processes.

Table 30. The pay gap at the Bank, defined as the difference in the average level of pay between female and male employees, expressed as a percentage of the average level of pay for men

| | 2023 | | |
|------------------------|---|---|-------------|
| | Average level of gross hourly wage of male employees (in PLN) | Average level of gross hourly rate of female employees (in PLN) | Salary Gap |
| All employees | 85.4 | 59.5 | 30.3 |
| Top management (B1+B2) | 200.2 | 161.9 | 19.1 |
| Lower-level management | 105.6 | 90.7 | 14.1 |
| Other employees | 71.6 | 52.9 | 26.1 |

Table 31. Ratio of basic salary between men and women by employee category at the Bank

| Ratio of basic salary between men and women | 2023 | 2022 |
|---|------|------|
| Management Board | 10.6 | 14.9 |
| Top management (B1+B2) | 19.1 | 15.3 |
| Lower-level management | 14.1 | 17.6 |
| Other employees | 26.1 | 25.9 |

The indicators as required by the GRI standard are calculated on the basis of heterogeneous groups, i.e. the groups include employees at different job levels, with different job valuations and corresponding salary valuations. Hence, the indicator is overstated.

Table 32. Annual total remuneration of the top earner to the median total annual remuneration of all employees (excluding the top earner) at the Bank in 2023

| Remuneration index | Bank (PLN) |
|--|------------|
| Annual salary of the top earner without fringe benefits | 4,600,000 |
| Median annual total remuneration of employees (excluding top earner) | 112,450 |
| Annual total remuneration ratio | 40.91 |

Table 33. Total annual remuneration ratio at the Bank in 2023

| Remuneration index | Bank |
|--|-------|
| Ratio of total annual remuneration for the highest paid person in the organisation to the median annual total remuneration for all employees (excluding the highest paid person) | 40.91 |
| Ratio of the percentage increase in total annual remuneration for the highest paid person in the organisation to the median percentage increase in total annual remuneration for all employees (excluding the highest paid person) | 0.53 |

Wellbeing and employee health

The Bank's employees are offered attractive benefits and participation in initiatives to look after their health, develop their sporting skills and pursue their passions. The benefits on offer have been designed so that relatives of employees can also benefit from them. The benefits are grouped into four pillars, and their large number and wide range allow us to tailor benefits to the individual needs of each person.

The benefit offer for Bank employees (full-time employees, unless otherwise indicated) includes:

- In the "Security" pillar: Employee Capital Plans, Life and Accident Insurance for employees and their relatives (also for part-time and temporary employees), additional insurance for school-age children, discounts on travel insurance and third-party motor third-party liability/AC insurance, insurance – Help with Cancer, financial assistance from the Company Social Benefits Fund (also for part-time and temporary employees), housing loans from the Company Social Benefits Fund.
- In the "Health" pillar: Lux Med healthcare programme for employees and their relatives (also for part-time and temporary employees), MultiSport Plus cards (Employee, Accompanying Person, Kids, Kids Aqua, Student, Senior), Worksmile app, which brings employees together around their passions and sports activities (also for part-time and temporary employees), Health Days for all the Bank employees, during which we promote healthy lifestyles - movement and healthy eating (webinars on healthy eating, health and fitness). We promote healthy lifestyles – exercise and



healthy eating (webinars on healthy nutrition, in-office events: body composition analysis, relaxation sessions and in-office exercises), flu vaccinations, a package of preventive tests – anti-cancer.

- In the “Work-life balance” pillar: Two Hours for Family, Two Hours for People, Two Hours for Health, Good Kilometres, MyBenefit Cafeteria System (cyclical bonus points for employees), holiday subsidies for employees and their children, Bank Close to Family programme actions and activities, e.g. parent week, intranet site for parents.
- In the “Friendly working environment” pillar: Wellbeing programme GOOD (also for part-time and fixed-term employees), Flexible working hours, Additional leave days (additional compassionate leave, additional leave day for taking all current leave in a calendar year, leave for volunteering), promotion of parental leave, Personalised Shumisie Bears for newborn children of employees, occasional recharges for employees and their children, offer of discounts and banking products for the Bank employees.

The Bank's flagship wellbeing programme is the Wellbeing programme, which aims to improve awareness of caring for a good quality of life and taking care of oneself, strengthening mental and physical fitness, reducing stress, quieting the mind, working with one's emotions, looking after the immune system and eating healthily. Employees receive a schedule of meetings and activities every Monday, which include health and stress webinars, psychological support, meetings with nutritionists, as well as talks with a mental coach and massages.

As part of the Lux Med healthcare programme, we pay for employees (employed for at least 0.3 FTE) with a healthcare package including, among others, immunizations, occupational medicine examinations, specialist doctor consultations, laboratory examinations and outpatient procedures, diagnostic examinations, dental prophylaxis, emergency dental care, rehabilitation, examination package without a referral. In addition, under the contract with Lux Med, employees can choose from several packages with a wider range of available services.

Health and safety at work

Health and safety issues are implemented in compliance with all applicable legislation and additional internal regulations developed by our experts. Reporting directly to a member of the Management Board, the Occupational Health and Safety Team in the Operations and Business Support Area is responsible for occupational safety, and in addition the Bank also has an Occupational Health and Safety Committee, which acts as an advisory body. The Commission is made up of representatives of the Bank, a doctor who provides preventive health care for employees and employee representatives. The Chairman of the Health and Safety Committee is the Director of the Property and Administration Department and the Vice-president is the Company Social Labour Inspector. Every Bank's employee undergoes compulsory initial health and safety training, and knowledge of occupational safety is regularly updated during periodic training. Health and safety specialists remind employees of the most common circumstances and causes of occupational accidents and illnesses, emphasise the importance of preventive health care and train them on procedures to follow in the event of an accident or emergency, such as a fire or breakdown. There are also 36 defibrillators available at the Bank and 821 employees have been trained in first aid. Each of the Bank's employees has also been informed of the methods for reporting their health and safety concerns to a dedicated email box or in person during inspections of working conditions or training sessions conducted by employee from the Health and Safety Team.

The Bank conducts occupational risk assessments on the basis of the "Procedure for drawing up occupational risk assessments" and, where risks are identified, the Health and Safety Team verifies that the risks of undesirable events can

be minimised and implements changes for this purpose. In extreme cases, employees may not perform their duties. The Bank ensures that workplaces are comfortable and ergonomic. Where necessary, workstations are equipped with orthopaedic chairs, vertical computer mice and sensorimotor cushions for people with chronic muscle and tendon disorders. Training has also been prepared for employees on how to organise an ergonomic workstation at home. People with disabilities working at the Bank are helped to adapt their workstation to their needs and to equip them with the equipment necessary for their work. The Bank also reimburses the purchase of glasses.

In 2023, two campaigns were carried out to raise awareness and popularise occupational health, safety and ergonomics issues.

All accidents at work are recorded in the accident register and in the RiskCare system. After each incident, an accident report is prepared with conclusions and preventive recommendations. In addition, once a year the Health and Safety Committee comprehensively analyses the Bank's accident rate.

In 2023, the largest number of accidents at the Bank occurred in the office area – these were slips, trips and associated falls. There were also 13 accidents equated to an accident at work (on business trips) and three accidents while working remotely. One accident was a group accident involving 3 people. No fatalities or serious injuries were reported.

Table 34. Bank accidents in 2023

| | Women | Men | Total |
|-----------------|-----------|-----------|-----------|
| Client Centres | 20 | 7 | 27 |
| Central offices | 3 | 3 | 6 |
| Total | 23 | 10 | 33 |

Employee development

We want every person employed at the Bank to know and feel that they are working in an organisation that develops professional competence. In addition to job-related mandatory training, which we primarily deliver remotely, we offer a broad package of individual training and the possibility of subsidising language learning or studies.

We support employee development through: language courses, a central development offer updated monthly, the Lean Academy, the "I've got this I'll give that" programme, UniversityIT, individual diagnostic tools such as Extended Disc, Gallup tests. Once a year, we also organise a Development Festival lasting 4 days to create awareness, motivate and inspire on development topics. We actively manage talent development through participation in dedicated training and development workshops.

Around 60% of the Bank's annual training budget is made available to individual business areas. We believe that decentralisation results in better decisions regarding the choice of topics for trainees and participants. In line with the Agile methodology, the training team is divided into development and operational sections. This speeds up and improves the introduction of new developments and the maintenance of an optimal training and development offer.



The Bank's biggest training initiatives in 2023 are:

- "Value Meetings", a workshop to support the implementation of organisational culture. 235 leaders together with their teams for a total of 2,269 employees participated in these meetings with the support of internal and external facilitators.
- The "I've got this I'll give that" programme, which, among other things, allows for the development of skills in MS Office tools and the use of banking applications. Training also provided knowledge in the areas of Agile and Lean management. In the "I've got this I'll give that" programme, we provide employees with the opportunity to share knowledge and support each other's development. In 2023, more than 1,000 participants took part in 175 training courses on 32 topics.
- UniversITy – IT training courses with more than 1,600 participants in 2023.
- Women Up development programme, Future UP mentoring programme as part of the "Women Changers BNP Paribas" network.
- ESG Academy – 97 people trained as promoters on ESG topics.
- Leader Development Academy (New Born Leaders) – training for people with less than one year of managerial experience. The Academy shapes the leadership attitude desired in the Bank, develops leadership competences and supports the building of an organisational culture and attitudes in line with our values.

At the Bank, we have also developed separate programmes for our talents. Leaders for tomorrow is carried out together with the BNP Paribas Group, and special events, training and projects are organised for participants to develop their specific competences.

We develop the competence of our employees from day one. Newly recruited employees receive basic general training – "Nice to see you" – as well as initial training in our product range and operating systems.

This is complemented by a Central Development Offer, implemented with internal and external specialists, focused on the key competences of the future – social, technical and cognitive. In 2023, we invited employees to 92 training sessions, 78 workshops and 14 webinars. 1,360 people participated in these training sessions.

In addition, in 2023:

- 772 people participated in individual training,
- 23 people took part in the coaching programme,
- 148 people studied a foreign language individually (courses in English and French),

- 44 people benefited from study funding.

For employees who are parting ways with the Bank, we offer programmes to help them find their way in the labour market: an outplacement programme to support them in finding a job, job profiling, assistance in preparing their CV and preparing for interviews.

Internship and apprenticeship programme

The apprenticeship and traineeship programme is a programme aimed primarily at students and graduates. The aim of the programme is to break down stereotypes about working in banking by showing the diversity of employment areas, competencies, potential roles and their nature. Internships and apprenticeships provide an inside look at the day-to-day reality of our work and get to know the teams that make up the banking community.

During the programme, participants have the opportunity to gain knowledge in the field of banking through active participation in tasks and projects of the area under the guidance of mentors.

Internships and placements take place, depending on the location, in on-site, remote and hybrid formats. The programme includes a series of webinars and workshops on business and development topics. Examples of topics include "Personal branding in social media", "Introduction to Agile", "Financial markets, derivative transactions and other curiosities" or "Design Thinking".

Practice

The internship programme lasts for two months, between July and August. Interns gain knowledge in banking, customer service, new technologies, marketing through active participation in the tasks and projects of the selected department. In 2023, apprenticeships took place either onsite, remotely or in a hybrid format. 38 people took part in them.

Internship programmes

Internship programmes last for six months, between July and December. The internship programmes are mainly attended by 3rd and 4th year students and those who have completed their studies. The aim of the programmes is to prepare participants to join an organisation. Participation in projects that end with an outcome already defined at the beginning provides an opportunity to gain business experience. It also helps to understand the dependencies, structures and rules that accompany functioning in a large organisation. In July 2023, 62 internship programmes were launched.

In 2023, the opening of the programme took place in both onsite and remote formats. Representatives from the areas of recruitment, ESG, retail and business banking, and communications attended. In addition to a large dose of knowledge about the Bank's activities and networking together, the participants took part in a team-building game.



Webinars and training sessions with experts from the Bank were held throughout the programme. Topics varied, including the basics of financial analysis, LEAN processes, social media branding, etc. No retirement assistance programmes were implemented in 2023.

Table 35. Average number of training hours in 2023

| | 2023 | 2022 |
|--|------|------|
| Average number of training hours received by employees | 26.3 | 28.9 |
| By gender | | |
| Women | 26.9 | 30.3 |
| Men | 25.1 | 26.5 |
| By employment category | | |
| Management Board | 45.4 | 18.5 |
| Top management (B1+B2) | 35.1 | - |
| Lower-level management | 31.3 | - |
| Other employees | 25.4 | - |

Method of calculating the indicator:

- The total number of training hours in 2023 was 205,627.98 hours. The indicator was calculated to the number of active employees (7,596). This calculations does not include employees of BNP Paribas companies, because they are not include in the system.
- In 2022, the average number of training hours by category had a different range of employee attribution

Table 36. Percentage of employees in the Bank subject to regular job quality assessments and career development reviews

| | 2023 | 2022 |
|--|------|------|
| Percentage of employees subject to regular performance appraisals and career development reviews | 96% | 82% |
| By gender | | |
| women | 97% | 79% |
| men | 94% | 87% |
| By employment category | | |
| Management Board | 100% | 100% |
| Top management (B1+B2) | 95% | 88% |

| | 2023 | 2022 |
|------------------------|------|------|
| Lower-level management | 97% | 82% |
| other employees | 96% | 82% |

Employees appraisal covers employees (employed for more than 4 months).



Diverse and inclusive workplace

At the Bank, we create a diverse community for a wide range of talents. The inclusive organisational culture, which has been built consistently over the years, enhances creativity, drives innovation, opens up to new ideas, markets, Clients, builds business advantage, and thus contributes to the development of employees and the success of the entire organisation. Everyday cooperation is based on trust and respect – we want everyone at our Bank to be able to express themselves, realise their professional aspirations and passions, feel valued and have a sense of influence.

81 years old

age of the oldest worker

41 years old

average age of employees

18 years

age of youngest worker

40 years

longest length of service

Diversity management policy

Since 2016, a "Diversity Management Policy" has been in force for everyone at our Bank, which allows us to promote a working environment geared towards respecting and making the most of the potential inherent in the differences between employees. As stipulated in the Policy, diversity is respected at the Bank in every aspect of workplace management. We strictly adhere to these principles in recruitment, career development and training.

The policy sets out rules of conduct for managing the risk of discrimination and in terms of respecting diversity. We have established the position of Diversity and Inclusion Manager(s), whose responsibilities include overseeing and coordinating respect for diversity. Two people are also Diversity Officers at the Bank.

Employees who have experienced disrespect towards themselves or others should contact their manager or HR Business Partner in the first instance about the matter. If, for various reasons, this is not possible, they can also use other channels (described in the Policy on dealing with breaches of respect for others at BNP Paribas Bank Polska S.A.):

- mailbox: sprawypracownicze@bnpparibas.pl,
- anonymous reporting (whistleblowing).

All reports are dealt with by the Employee Relations Team, while cases involving behaviour that may indicate the presence of bullying, discrimination, harassment or sexual harassment are referred to the Employee Standards of Conduct Committee for consideration.

In 2023, employees referred a total of 23 cases, of which four are still under investigation. The behaviours reported were mainly those indicative of problems in relationships with a supervisor or between colleagues, including those concerning:

- suspected mobbing – 7,
- potential gender discrimination – 2,
- potential age discrimination – 1,
- other inappropriate behaviour – 13.

We analysed all reports with due seriousness, integrity, fairness and full discretion. In line with the latter principle, these cases were not publicised at the Bank and only those directly involved in their investigation had access to them.

Due to the gravity of the allegations made, the Bank's Employee Standards of Conduct Committee was set up twice during the period described. As a result of the Commission's work, reports of gender discrimination were confirmed. Following investigations into reports of harassment and age discrimination, none of the allegations made in the reports were confirmed.

In all cases, the perpetrators of inappropriate behaviour suffered consequences appropriate to the misconduct, and those affected received the necessary support.

Diversity & Inclusion (D&I) management is part of GOBeyond's 2022-2025 business strategy. In the TOGETHER pillar, we focus on a culture of courage, agency and diversity as a foundation for fostering efficiency and creativity.

Our commitments to a diverse and inclusive workplace (D&I):

- at least 30% female representation in management positions by 2025,
- reducing the wage gap – the Bank's strategic objective is to reduce the wage gap to below 4% in 2025,
- increasing the employment of people with disabilities,
- monitoring of indicators relevant to D&I management, including, inter alia, female vs. male participation in specific initiatives, parental leave take-up, retention rates by gender,
- BNP Paribas Group cyclical survey on the Code of Conduct and diversity and inclusion,
- supporting grassroots employee initiatives for groups at risk of exclusion.

Supporting diversity is one of the commitments in the BNP Paribas Group's global Strategy. The Group's Management Board is also committed, with measurable targets cascaded to individual countries in this regard. With the help of Group leaders and Diversity Officers, countries implement their local challenges while respecting local circumstances and supporting the potential of grassroots employee initiatives.



At the end of 2023, the share of women on the Management Board was 22%. As a result of changes made to the composition of the Bank's bodies, as of January 2024, the proportion of women on the Management Board is 37.5%.

Table 37. Group and Bank employment structure by gender – number and percentage of employees (as at 31.12.2023)

| Employment structure | Capital Group | | | | | Bank | | | | |
|------------------------|---------------|------------|--------------|------------|--------------|--------------|------------|--------------|------------|--------------|
| | Women | Men | Total | Women | Men | Total | Women | Men | Total | |
| Management Board | 3 | 19% | 13 | 81% | 16 | 2 | 22% | 7 | 78% | 9 |
| Top management (B1+B2) | 169 | 46% | 201 | 54% | 370 | 156 | 46% | 185 | 54% | 341 |
| Lower-level management | 357 | 60% | 243 | 40% | 600 | 354 | 60% | 236 | 40% | 590 |
| Other employees | 4,870 | 67% | 2,348 | 33% | 7,218 | 4,816 | 68% | 2,296 | 32% | 7,112 |
| Total | 5,399 | 66% | 2,805 | 34% | 8,204 | 5,328 | 66% | 2,725 | 34% | 8,052 |

Method of presenting indicators: Excluding technical FTEs. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063. In addition, individuals employed on a part-time basis simultaneously in several group companies are counted once in the group at the highest level of management.

Table 38. Group and Bank employment structure by age – number of employees (as at 31.12.2023)

| Employment structure | Capital Group | | | | | Bank | | | | |
|------------------------|---------------|------------|----------|--------------|----------|------------|----------|--------------|--|--|
| | <30 y.o. | 30-50 y.o. | >50 y.o. | Total | <30 y.o. | 30-50 y.o. | >50 y.o. | Total | | |
| Management Board | 0 | 6 | 10 | 16 | 0 | 2 | 7 | 9 | | |
| Top management (B1+B2) | 1 | 274 | 95 | 370 | 0 | 252 | 89 | 341 | | |
| Lower-level management | 7 | 485 | 108 | 600 | 7 | 478 | 105 | 590 | | |
| Other employees | 995 | 5,219 | 1,004 | 7,218 | 956 | 5,164 | 992 | 7,112 | | |
| Total | | | | 8,204 | | | | 8,052 | | |

Method of presenting indicators: Excluding technical FTEs. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063. In addition, individuals employed on a part-time basis simultaneously in several group companies are counted once in the group at the highest level of management.

Bank activities that promote diversity

Since 2016, we have signed and adhered to the Diversity Charter, an international initiative under the auspices of the European Commission that commits to prohibiting discrimination and promoting diversity. We have also signed the "BNP Paribas Agreement on Fundamental Rights and Global Social Solutions together with the ILO (International Labour Organisation) Global Business and Disability Network Charter". The document commits us to respecting human rights in our business activities and promoting diversity, gender equality and protecting health and quality of life at work.

We subject our diversity activities to external evaluation. In 2023, for the fifth consecutive year, we were among the leaders in diversity management in the Diversity In Check survey organised by the Responsible Business Forum, scoring above 80%.

In line with the "Principles of Employees Recruitment at BNP Paribas Bank Polska S.A." procedure, we prepare recruitment announcements in such a way as not to exclude candidates and to ensure equal opportunities. We educate and train the Recruitment Team on how to conduct inclusive interviews respecting diversity. As part of the onboarding process, new employees are invited to a D&I training, where we impart knowledge about the D&I Strategy, the principles of mutual respect and employee initiatives for groups at risk of exclusion supported by the Bank.

The Bank's D&I strategy is firmly based on grassroots employee initiatives. Our slogan "Here I can! Here I can be myself regardless of my identity" is reflected in the continuously emerging and developing employee networks. The Bank actively supports, including financially, their activities.

In 2023, the Bank had the following networks: women's 'Women changing BNP Paribas', fathers' 'Dad, you've got it made', 'BNP Paribas PRIDE Poland' supporting LGBT+ communities, 'Agave Age' working for the 50+ community and intergenerational dialogue, 'OZNacza I can' covering people with disabilities and 'Neuronauts' focusing its activities on neuroatypical people.

Initiatives to promote diversity and inclusivity in the workplace:

- annual Diversity Days co-organised by employee networks. In 2023, we invited people in employment to a series of meetings, webinars and workshops on topics including inclusive and empathetic communication from the perspective of the LGBT+ community, age, gender, building partnerships in relationships, workshop experiences of different types of disability, and neuroatypicality,
- cyclical initiatives initiated and co-organised by employee networks, e.g. "Health starts with the head" (mental health education), Parents' Week, Parents' Academy, Pride month, Health Days,
- dialogue with groups at risk of exclusion, exploring their needs, their sense of inclusion in the Bank, designing appropriate measures (e.g. anonymous surveys on the situation of people from the LGBT+ community or the 50+ population),
- cooperation in the creation of a guide for companies developing on the basis of the idea of diversity and inclusion – "Diversity and inclusive culture step by step" prepared by the Polish Institute of Human Rights and Business,
- "Humanitarian First Aid" campaign in partnership with the Polish Red Cross – first aid lessons combined with a lesson in tolerance,
- Decalogue of Equal Treatment – a set of principles against discrimination, micro-discrimination and exclusion in the workplace created by the BNP Paribas Women Changers employee network on the basis of a survey exploring perceptions of equal treatment. The project is widely communicated and the basis of the 'Spot the differences, don't discriminate' campaign are animations depicting specific behaviours and attitudes that are inappropriate and those that build respectful relationships in the workplace,



- cyclical internal equality perception surveys and evaluation of the Group's and the Bank's diversity, equality and inclusion efforts.

Initiatives promoting equal opportunities for women and men:

- the marketing campaign "Just a word", promoting feminatives, the use of which helps to combat stereotypes and promotes equal opportunities between the genders,
- partnership with the Share the Care Foundation,
- narrowing the gender pay gap and communicating it transparently. We equalise opportunities for promotion and participation in talent programmes and set specific targets for equal participation of women at all levels of positions in the organisation,
- partnering with Women in IT Day, a free online event for women who want to start or develop their career in IT,
- partnership of the #KnowledgeDoesNotHaveGender campaign, which aims to demonstrate the importance of empowering women in public debate and reducing the disparity in the presence of female experts in the media,
- partnership in the educational programme "Success Is Me" of the Success Written in Lipstic Foundation,
- supporting initiatives 30% Club Poland, #JamaisSansElles, Champions of Change Club,
- proprietary development programmes Women Up and Future UP (the Women Up programme received an award in the DEI 30% Club Poland competition).

Initiatives for parents:

- Parents' Week is a cyclical event during which children get to know the parents' workplace and participate in a variety of workshops, and employees can improve their parenting skills,
- a series of webinars to develop parenting skills – Parents' Academy
- partnership with the Share the Care Foundation, which promotes the equalisation of both parents' right to childcare and the building of committed fatherhood,
- the webinar series "Health starts with the head" on mental health in children and adults.

The editors of Forbes Women and UNGC Network Poland, in appreciation of the Bank's activities in the area of parental equality, awarded a distinction in the "Dad-friendly company on the job" ranking. The Bank was also the winner of the DEI 30% Club Poland competition for its strategy to support the partnership model of the family.

Table 39. Number and percentage of eligible employees who took leave for family reasons, by gender

| | 2023 | |
|---|---------------|--------------|
| | Capital Group | Bank |
| Number of employees entitled to take leave for family reasons | | |
| women | 5,399 | 5,328 |
| men | 2,805 | 2,724 |
| Total | 8,204 | 8,052 |
| Number of eligible employees who have taken leave for family reasons | | |
| women | 1,328 | 1,315 |
| men | 335 | 332 |
| Total | 1,663 | 1,647 |
| Percentage of eligible employees who took leave for family reasons | | |
| women | 25% | 25% |
| men | 12% | 12% |
| Total | 20% | 20% |

Table 40. Number of employees who took leave for family reasons.

| | 2023 | |
|---|---------------|------|
| | Capital Group | Bank |
| Maternity leave: employment-protected leave for employed women immediately during childbirth (or, in some countries, adoption) | | |
| Number of women who have taken maternity leave | 265 | 258 |
| Paternity leave: leave on the occasion of the birth or adoption of a child for the father or, in the case and to the extent provided for by national law, for the equivalent second parent, in order to exercise | | |
| Number of men who reported the birth of a child | 91 | 88 |
| Number of men who have taken paternity leave | 143 | 140 |



| | 2023 | |
|---|-------|---------|
| Parental leave or for family reasons: leave for parents on account of the birth or adoption of a child for the purpose of caring for that child | | |
| Number of individuals who have taken parental leave | 353 | 346 |
| Care leave: leave for employees to provide personal care or support to a relative or person who lives in the same household and who requires significant care or support for serious medical reasons | | |
| Number of individuals who have taken care leave | 1,236 | • 1,234 |

Method of calculating the indicator: Absences for unpaid childcare, family care and paid sickness leave were included in family care leave. In the number of employees eligible for family care leave, duplicates who used different types of absence in this category have been removed.
 Number of men who have taken paternity leave - data refers in part to men who have reported the birth of a child in 2022, as the law allows the leave to be taken during the time until the child is 12 months old.

Initiatives promoting equal opportunities for people with disabilities:

- educational campaign "Different possibilities, common goal" and a dedicated space on the intranet,
- e-learning for managers and employees with disabilities,
- promotion of a guide on savoir-vivre for people with disabilities,
- supporting people with disabilities in obtaining a disability certificate,
- competition for employees to create a slogan, poster or story about the inclusion of people with disabilities,
- a series of 'People with experience' interview films featuring interviews with employees who are facing the challenge of disability and want to share this experience with the banking community,
- organisation of inspirational webinars entitled "I CAN, too" with the participation of, among others, Agata Roczniak, inspirer, educator, CEO of the Diversum Foundation,
- a one-off financial benefit for people with disabilities working at the Bank,
- the Incluision partnership of the Incluision Foundation, which aims to facilitate entry into the Polish labour market for people with disabilities.

Table 41. Number and percentage of employees with a recognised disability employed by the Bank and the Group by gender in 2023

| Number | Capital Group | Bank |
|--------|---------------|------|
| Women | 84 | 84 |
| Men | 39 | 38 |

| Number | Capital Group | Bank |
|--------------|---------------|------------|
| Total | 123 | 122 |
| % | 1.5% | 1.5% |

The total number of employees for the Group (8,204) and the Bank (82,052) for the calculation of the ratio does not include technical FTEs in order to avoid double reporting of individuals employed in companies and in technical FTEs in the Bank or vice versa. Technical FTEs refer to individuals employed in the Bank's subsidiaries who, due to the performance of tasks for the Bank, are contracted for a specific FTE of 0.05, 0.0625 or 0.063.

Initiatives promoting equal opportunities for neuroatypical people:

- awareness campaign on the topic of neurodiversity "A different look at a different understanding" (webinars, educational material, dedicated space on the intranet),
- cooperation with AsperIT Foundation – awareness campaign, webinars and audit of organisation's readiness to work with neuroatypical people and implementation of recommendations,
- testimonial from the series "People with experience" on neurodiversity – the autism spectrum.

Initiatives supporting the LGBT+ community:

- the Bank's participation in the Equality Parade in Warsaw,
- webinars for employees including journalist Piotr Jacoń – father of a transgender daughter "Transgender child in the family/close environment", webinar 'How to speak and write about non-binary people. On gender-neutral pronouns',
- joining the action of the association Love does not exclude – Business does not exclude – You can be yourself here, the Bench of Dialogue – setting up a rainbow bench on the patio of the Bank's headquarters in Warsaw and inviting employees to discuss difficult issues in a spirit of dialogue and respect,
- dialogue skills workshop on the topic "Should an employer engage with the LGBT+ community".

Initiatives to support age diversity:

In response to the needs revealed by the survey of 50+ employees, as well as the experiences of managers in the area of managing multi-generational teams, we initiated a proprietary development project "Intergenerational Tandem". We also organised training for the recruitment team building awareness and inclusivity in the area of age diversity. HR representatives participated in a project of the Responsible Business Forum concerning a series of thematic meetings in a working group bringing together representatives of business and the NGO sector around the broad topic of challenges related to demographic change.

For more information on responsible workplace, refer to [The Report of the Management Board](#).



Environmental aspects

The Bank of Green Changes

Environmental responsibility is one of the Bank's commitments under the #POSITIVE pillar of the GOeyond strategy. For many years, we have been committed to combating climate change and minimising its effects. The Bank of Green Changes programme brings together all of the organisation's eco-initiatives.

The Bank of Green Changes programme includes:

- monitoring Clients and investments from an ESG perspective and implementing CSR policies, with a particular focus on decarbonisation processes,
- continuous development of the range of products and services that support our Clients in the transition to a low-carbon economy and green investments (described in the "Sustainable Financing" chapter),
- qualitative changes in the way the organisation operates (known as eco-improvements) to minimise the negative impact of its operations on the natural environment,
- educating employees from all parts of the Bank and external stakeholders, building partnerships and supporting pro-environmental initiatives.

To minimise the environmental impact of our operations, we reduce CO₂ emissions, introduce eco-improvements in the workplace, use energy from renewable sources and increase the proportion of hybrid and electric cars in the Bank's fleet.

Carbon footprint reduction

The financial sector is extremely important for financing the economy. It therefore has a major impact on the carbon intensity of the real economy. With a view to its environmental impact, the Bank has introduced several sectoral CSR policies and regulations about mining, coal energy, the fuels sector (with regard to unconventional oil and gas resources) and the agri-food sector. All aim to reduce the emissions of the Bank's portfolio and the climate impact of investments (e.g. by refusing to finance coal mining and steam coal combustion). Further details can be found in the "ESG Risk Management" chapter.

Operational measures taken by the Bank to reduce greenhouse gas emissions:

- Purchasing energy from renewable sources – in 2020, the Bank signed an agreement with Respect Energy for the purchase of energy. 100% of the electricity purchased directly by the Bank comes from renewable sources.
- Minimising energy consumption – in addition to using renewable energy sources, we introduce energy-saving solutions. We are replacing lighting with LEDs, installing flow (instead of capacitive) water heaters, heat pumps, photovoltaic panels and mini Building Management Systems (mini BMS) to control the scheduling of the most energy-intensive equipment at branches. At central sites, we use the BMS to optimise the operation of heating, ventilation and air conditioning (HVAC).

- Photovoltaic systems at Client Centres – we install photovoltaic panels on buildings owned by the Bank. By the end of 2023, 12 photovoltaic systems were in operation.
- Fleet electrification – we replace cars in the Bank's fleet with hybrid and fully electric cars. By switching to electric cars, we are meeting the environmental targets of the Bank's GOeyond 2022-2025 strategy and the updated targets of the electrification strategy for the entire BNP Paribas Group.
- Reducing business travel and choosing the best modes of transport – we analyse data on our employees' business travel to optimise and encourage informed choices. We promote the use of collective transport and cycling to work.

Table 42. Greenhouse gas emissions from the Group's operations (market-based)

| Source of GHG emissions | emissions (tons of CO ₂ e) | |
|----------------------------------|---------------------------------------|---------------|
| | 2023 | 2022 |
| Scope 1 | 5,244 | 6,643 |
| Petrol | 3,803 | 3,457 |
| Natural gas | 783* | 2,156 |
| Diesel | 588 | 898 |
| Heating oil | 0 | 7 |
| Refrigerants | 70 | 125** |
| Scope 2 | 4,328 | 4,250 |
| Thermal energy | 4,328* | 4,250 |
| Electricity | - | - |
| Business travel | 572 | 771 |
| Train | 114 | 68 |
| Private car | 149 | 179 |
| Plane | 309 | 524 |
| Scope 1+2 | 9,572 | 10,893 |
| Scope 1+2+Business travel | 10,144 | 11,664 |

*In locations for which we do not have metered utility consumption data (flat rate per m², included in rent or OE), consumption has been calculated based on consumption per m² in locations where billing data is available; total consumption in locations where data is available/total m² of space in the same locations = conversion factor: 0.3096885 GJ/m² for central heating and 103.25m³/m² gas; in closed locations, estimated consumption minus the number of months from location handover to the end of the year.

** Refrigerant emissions for 2022 have been updated. Final values were provided by the refrigeration servicing company at the Client Centres after the publication of the emissions for 2022.



Implementation of the GOeyond strategic goal (2022-2025)

| 2025 objective | Base year 2019 | 2023 | 2023 vs 2019 |
|--|----------------|--------|--------------|
| Reduction of CO ₂ from operating activities - 55% | 20,149 | 10,144 | (50%) |

Table 43. Greenhouse gas emissions from the Bank's operations (market-based)

| Source of GHG emissions | emissions (tons of CO ₂ e) | |
|-----------------------------------|---------------------------------------|--------------|
| | 2023 | 2022 |
| Scope 1 | 4,798 | 5,025 |
| Petrol | 3,481 | 3,165 |
| Natural gas | 783* | 964 |
| Diesel | 464 | 764 |
| Heating oil | 0 | 7 |
| Refrigerants | 70 | 125** |
| Scope 2 | 4,257 | 4,142 |
| Thermal energy | 4,257* | 4,142 |
| Electricity | - | - |
| Business travel | 530 | 738 |
| Train | 113 | 68 |
| Private car | 149 | 178 |
| Plane | 268 | 492 |
| Scope 1+2 | 9,055 | 9,167 |
| Scope 1+2 +Business travel | 9,585 | 9,905 |

*In locations for which we do not have metered utility consumption data (flat rate per m², included in rent or OE), consumption has been calculated based on consumption per m² in locations where billing data is available; total consumption in locations where data is available/total m² of space in the same locations = conversion factor: 0.3096885 GJ/m² for central heating and 103.25m³/m² gas; in closed locations, estimated consumption minus the number of months from location handover to the end of the year.

**Refrigerant emissions for 2022 have been updated. Final values were provided by the refrigeration servicing company at the Client Centres after the publication of the emissions for 2022.

Method of presenting indicators:

- The Bank has adopted reporting deadlines for consumption of utilities for the calendar year 01.01-31.12.2023; where consumption was not available for the full 12 months, missing data were estimated by comparing consumption from the data available for the year in question with consumption for the missing period of the previous year; for business travel and company cars for the calendar year 01.01-31.12.2023.
- The conversion of fuel consumption to energy expressed in GJ was performed using the heating values published in the KOBIZE document "Heating Values and CO₂ Emission Factors in 2016 for Reporting under the Emission Trading Scheme for 2020" and the analogous document for reporting emissions for 2023.
- Data on business travel was obtained from the Bank's internal records.
- Emissions calculations have been prepared by the following standards: The Greenhouse Gas Protocol A Corporate Accounting and Reporting Standard Revised Edition, GHG Protocol Scope 2 Guidance and Corporate Value Chain (Scope 3) Accounting and Reporting Standard.

- The greenhouse gases identified and included in the calculations were CO₂, CH₄ and N₂O, expressed as CO₂ equivalents. No biogenic CO₂ emissions have been identified.
- The reference point for the reduction targets is the emissions in 2019, the first year in which the new approach to calculating GHG emissions was adopted.
- Sources of emission factors were publications from KOBIZE (National Balancing and Emission Management Centre), the Energy Regulatory Office and the DEFRA (Department for Environment, Food and Rural Affairs, UK Government) database.
- The "Refrigerants" category includes R410A and R32 in 2020 and R410A and R422D in 2021 as reported to the CRO (Central Register of Operators) and converted according to GWP (Global Warming Potential).
- A financial control criterion has been adopted for the consolidation of emissions for the Group, which means that 100% of the company's emissions are attributed to the Group.
- Emissions from the generation of electricity were calculated using the market-based method. The following indicators were used for the energy mix: (1) an average indicator for Poland - due to lack of knowledge of individual energy suppliers in the locations, (2) an indicator of 0 kg CO₂e/kWh - for energy from renewable sources with guarantees of origin.

Sustainable IT initiatives

One of the key objectives of GOeyond Bank's business strategy is to reduce CO₂ emissions from its operations. We also consider reducing the carbon footprint associated with digital channels, marketing activities, communications and IT processes.

Table 44. Energy and fuel-related emissions not included in Scope 1 and 2 (upstream, market-based)

| | 2023 | 2022 |
|--|---------|-------|
| Emissions from the use of the Data Centre (tons of CO ₂) | 1,019.7 | 948,1 |

Method of presenting indicators:

- The value represents the emissions resulting from the production of the electricity used.
- The energy consumption data is derived from the invoices provided by the supplier under the IT Equipment Co-location Service Agreement.
- The emission factor published by the energy supplier was used in the calculation. Structure of fuels and other primary energy carriers used to generate electricity sold by PGE Obrót S.A. in 2022.
- The calculation of CO₂ emissions includes electricity from the Data Centre, the volume of which is not covered by Guarantees of Origin.
- The calculation excludes WTT emissions, i.e. emissions related to the production of energy lost during transmission and resulting from the production of fuels used to generate electricity.

The Bank's technological transformation also takes account of environmental objectives:

- moving part of our IT ecosystem to the cloud and working with suppliers that have zero carbon footprint data centres (certified by renewable energy certificates) will allow us to reduce our carbon footprint in the energy supply chain for hardware by 20%,
- upgrading, consolidating and virtualising equipment in the Data Centre,
- shifting our equipment management to a circular economy approach. We want to track the lifecycle of our equipment to reduce the amount of waste it generates (e.g. reuse of IT equipment). In 2023, employees bought back more than 900 pieces of IT equipment (mobile phones, laptops, PCs, monitors) as part of the implemented policy. We also donated more than 170 pieces of IT equipment (monitors, PCs, laptops, printers) to non-profit organisations,
- definition of environmental criteria for IT purchases - in the tendering procedures for New Technologies and IT Support, energy consumption criteria were included in the qualitative elements of the evaluation, e.g. in the procedure for disk arrays, the weight of the indicator in the area of energy demand (power and cooling) was 10%,



- unusable IT equipment is handed over to a specialised company for disposal. In 2023 we handed over 9,300 pieces of IT equipment to Elektroztom.pl,
- use of certified and recycled paper for the Bank's printing and mass postage.

Car fleet

We have added a further 217 vehicles to our green fleet. Our alternative-fuel fleet currently stands at 823 cars (606 in 2022), including 781 hybrids and 42 fully electric cars.

Table 45. The Bank's car fleet as of 31.12.2023

| | Number of cars | Percentage |
|--------------|----------------|-------------|
| Petrol | 479 | 35% |
| Diesel | 66 | 5% |
| Electric | 42 | 3% |
| Hybrid | 781 | 57% |
| Total | 1,386 | 100% |

Replacing 100% of the cars in the Bank's fleet with hybrid or electric vehicles is one of the objectives of the GObeyond strategy for 2022-2025. At the end of 2023, 60% of cars in our fleet will be alternative fuel cars.

In 2023, we also updated our fleet assumptions, selecting only cars with emissions of 50g CO₂/km or less. These are currently mainly electric cars and plug-in hybrids. We are gradually phasing out high-emission vehicles.

The fleet team is also working to improve road safety, awareness and empathy on the road. Key initiatives include:

- Safe Driving Academy – a series of two-module training courses designed to help users improve their driving skills and knowledge of traffic regulations,
- BNP Paribas Signature Academy – a project in which we teach employees about traffic rules, regardless of whether they have a company car.

In 2023, the Bank was nominated as Company of the Year in the Road Safety Partner 2023 competition organised by the Road Safety Partnership Association.

Cycling initiatives

Recognising the social, economic and growing environmental awareness of employees, the Bank is introducing a number of initiatives and facilities to create a cycling community. These include:

- Bike to Work project – during the 2023 edition of the challenge, the Bank's employees cycled a total of 15,669 km,

- BNP Paribas Bike Day – the official start of the cycling season, an event dedicated to practical tips on safe cycling and a space for employees to share their passion for cycling,
- Safe Journey – family picnics on the premises of the Ruda Śląska Operations Centre and at the Warsaw headquarters. At both locations, family off-road cycling games were held on routes of 10 km for adults and 2 km for children,
- mobile bike services organised twice a year in two locations, in Warsaw and Kraków.

To encourage employees to cycle to work, we are developing cycling infrastructure. At the Bank's headquarters in Warsaw, we provide enclosed bike rooms, men's and women's changing rooms, lockers and showers, as well as bike racks outside the building.

Energy

Selected initiatives taken by the Bank to reduce the consumption of energy and natural resources (water, gas):

- LED lighting in outdoor signage,
- replacement of lighting with LED lamps in 99% of the Bank's sites,
- gradual replacement of capacitive water heaters with instantaneous water heaters in facilities without access to hot water from the water supply network,
- photovoltaic installations – the 12 installations in operation produced 198 MW of green energy in 2023. A further 12 installations are in various stages of completion (planning, design, installation) and are expected to be operational by mid-2024,
- pilot mini-BMS installations at six sites to manage HVAC and lighting installations at network sites,
- optimisation of BMS settings at central sites,
- internal information campaign for employees.

Table 46. Group energy consumption (generated or purchased)

| Group | 2023 | | 2022 | |
|---|---------------|---------------|---------------|---------------|
| | MWh | GJ | MWh | GJ |
| Energy type | | | | |
| Purchased heat energy, including: | - | 45,852 | - | 44,201 |
| heat from RES | - | 2,795 | - | 2,546 |
| Purchased electricity, including: | 16,256 | 58,521 | 19,052 | 68,587 |
| - electricity from RES with guarantees of origin: | 16,256 | 58,521 | 19,052 | 68,587 |
| <i>under contract with Respect Energy (from 2021)</i> | <i>13,330</i> | <i>47,988</i> | <i>15,046</i> | <i>54,166</i> |



| Group | 2023 | | 2022 | |
|-----------------------------------|-------|----------------|-------|----------------|
| <i>other guarantees of origin</i> | 2,926 | 10,532 | 4,006 | 14,422 |
| Total | - | 104,373 | - | 112,788 |
| Non-renewable sources | - | 43,057 | - | 51,655 |
| Renewable sources | - | 61,316 | - | 71,133 |

Implementation of the GOBeyond strategic objective (2022-2025)

| 2025 objective | Base year 2019 (in GJ) | 2023 | 2023 vs 2019 |
|---------------------------------------|------------------------|----------------|--------------|
| Reduction of energy consumption - 35% | 153,389 | 104,373 | (32%) |

Table 47. Bank energy consumption (generated or purchased)

| Bank | 2023 | | 2022 | |
|---|--------|---------------|--------|----------------|
| Energy type | MWh | GJ | MWh | GJ |
| Purchased heat energy, including: | - | 45,117 | - | 43,143 |
| Heat from RES | - | 2,762 | - | 2,546 |
| Purchased electricity, including: | 13,848 | 49,851 | 18,562 | 66,823 |
| - electricity from RES with guarantees of origin: | 13,848 | 49,851 | 18,562 | 66,823 |
| <i>Under contract with Respect Energy (from 2021)</i> | 10,922 | 39,319 | 14,881 | 53,572 |
| <i>Other guarantees of origin</i> | 2,926 | 10,532 | 3,681 | 13,251 |
| Total | - | 94,968 | - | 109,966 |
| Non-renewable sources | - | 42,355 | - | 40,597 |
| Renewable sources | - | 52,613 | - | 69,369 |

Method of presenting indicators:

- The environmental data for the Bank and the Group are similar as the activities of the subsidiaries are carried out in premises rented by the Bank.
- Consumption data are based on invoices from suppliers of individual utilities. In the absence of source data, they are estimated based on analogous locations for which source data are available.
- The conversion of fuel consumption into energy expressed in GJ was performed using the heating values published in the KOBIZE document "Heating Values and CO₂ Emission Factors in 2016 for Reporting under the Emission Trading Scheme for 2020" and the analogous document for reporting emissions for 2022.

Table 48. Group fuel consumption in 2023

| Fuel type | consumption | 2023 [GJ] | consumption | 2022 [GJ] |
|--------------|------------------------|---------------|--------------------------|----------------|
| Petrol | 1,640,835 litres | 54,880 | 1,491,606 litres | 49,889 |
| Natural gas | 385,487 m ³ | 14,128 | 1,066,521 m ³ | 38,992 |
| Diesel | 219,831 litres | 7,940 | 335,429 litres | 12,116 |
| Heating oil | 0 litres | 0 | 2,000 litres | 69 |
| Total | - | 76,948 | - | 101,066 |

Method of presenting indicators:

- The Bank's and the Group's fuel consumption is identical, as the activities of the subsidiaries are carried out in the Bank's premises.
- Consumption data are based on invoices from suppliers of individual utilities. In the absence of source data, they are estimated based on analogous locations for which source data are available.
- The conversion of fuel consumption into energy expressed in GJ was performed using the heating values published in the KOBIZE document "Heating Values and CO₂ Emission Factors in 2016 for Reporting under the Emission Trading Scheme for 2020" and the analogous document for reporting emissions for 2021.

Table 49. Total energy consumption of the Group in 2023

| Group | [GJ] |
|---|----------------|
| Energy consumption (generated or purchased) | 104,373 |
| Fuel consumption | 76,948 |
| Total, including: | 181,321 |
| Non-renewable sources | 120,005 |
| Renewable sources | 61,316 |

Water

Water used in the Bank comes from water supply networks and is discharged into the sewerage system after use. Our needs are limited to domestic purposes (food and hygiene), so the scale of consumption does not have a significant negative impact on the environment. Nevertheless, for a number of years, we have consistently implemented solutions to reduce water consumption. For example, we have installed aerators on taps, as well as motion sensors and electronic washing programmes that significantly reduce water consumption in the Bank. The increasing popularity of remote and hybrid work has also had an impact on reducing water consumption. Company car users wash their cars manually.



Table 50. Group water consumption

| Group | 2023 | 2022 |
|-------------------------------------|--------|--------|
| Water consumption (m ³) | 39,910 | 47,523 |

Table 51. Bank water consumption

| Bank | 2023 | 2022 |
|-------------------------------------|--------|--------|
| Water consumption (m ³) | 39,825 | 44,751 |

*Method of presenting indicators:
Data for sites with no meter data (flat rate, water included in rent) has been estimated based on the average consumption/FTE in sites where we know the exact consumption – an average of 0.5m³/FTE.*

Materials and waste

Minimising plastic consumption

A selection of the Bank's initiatives to reduce plastic consumption:

- in 2019, we have decided not to order disposable plastic accessories or plastic water bottles,
- we use water dispensers, carafes and glasses,
- in canteens, we encourage the use of private containers and use biodegradable or compostable cutlery and packaging,
- we minimise plastic packaging in vending machines in our offices,
- we have significantly reduced the production of marketing gadgets. We use available resources. Whenever we decide to produce new marketing gadgets, we work with suppliers to create useful items rather than just brand carriers. In 2023, we implemented a Promotional gadget discontinuation procedure, which prohibits the mass production and distribution of promotional gadgets to Clients, employees and partners,
- we reuse old promotional materials – for example, roll-ups and banners are recycled into bags and backpacks,
- we use ecological foil for advertising in the windows of our branches – it is PVC-free and contains no environmentally harmful chemicals. Old foil is recycled.

Minimising paper consumption

A selection of the Bank's initiatives to reduce paper consumption:

- we work with our suppliers to ensure that all mass correspondence to our Clients and marketing materials are printed on certified recycled paper,

- at the Bank's headquarters, we use environmentally friendly paper with a reduced grammage,
- we limit the printing of electronic correspondence and encourage Clients to use digital documents (e-correspondence),
- we digitise more and more processes every year,
- we use the Autenti platform for the electronic signing of contracts and the circulation of digital documents.

Thanks to the use of the Autenti platform, we signed 715,000 documents electronically (paperless) in 2023 (11% more than last year), saving approximately 1.7 million sheets of paper.

Table 52. Group and Bank paper purchase in 2023

| | Group | Bank |
|--|-------|-------|
| Paper purchase (in tonnes), including: | 211.4 | 207.1 |
| share of certified and recycled paper | 98.4% | 98.6% |

Table 53. Bank paper purchase in 2023 (in tonnes)

| | 2023 | 2022 |
|------------------------------------|--------------|--------------|
| Paper used for internal operations | 102.4 | 122.4 |
| Paper used for marketing purposes | 45.1 | 42.5 |
| Mass correspondence | 55.6 | 70.5 |
| Other | 4.0 | 2.6 |
| Total | 207.1 | 238.0 |

Implementation of the GOeyond strategic objective (2022-2025)

| 2025 objective | Base year 2019 | 2023 | 2023 vs 2019 |
|--|----------------|-------|--------------|
| Reduction in paper consumption (based on paper purchasing rate) – 80% (tonnes) | 439.3 | 207.1 | (53%) |



Waste segregation

In 2023, waste was segregated at 86.5% of the Bank's sites. Waste is segregated at all the Bank's headquarters and 328 Client Centres and business centres.

Waste segregation and utilization initiatives:

- Coffee grounds recycling – as of 1 August 2022, we launched a pilot cooperation with EcoBean, a start-up that recycles coffee grounds into reusable products: straws, cups or pots. The pilot involves the collection of coffee grounds from coffee machines at the Bank's headquarters at 2 Kasprzaka Street and 78 Grzybowska Street in Warsaw, and 28 Armii Krajowej Street in Krakow. Thanks to the pilot project, 3,412 kg of grounds have been processed.
- Automatic segregation at the Bank's headquarters – the Bin-e is an intelligent waste bin that automatically recognises, sorts and compacts waste.
- Separation of electrical waste – containers at the Bank's headquarters for batteries, light bulbs, caps and small electrical appliances.
- Handing over 490 pieces of office furniture in partnership with charities.

Environmental employee initiatives

We support the environmental commitment of the Bank's employees. In 2023, thanks to cooperation with the Administration Office, employees carried out the following initiatives:

- creating 150 birdhouses as part of cyclical meetings with the Katowice Forestry Commission and in cooperation with the SPES Association for the Disabled,
- planting 850 trees (400 beeches, 100 oaks and 350 firs) in cooperation with the Katowice Forestry Commission,
- sowing a 180 m² flower meadow on the site of the Operations Centre in Ruda Śląska – together with the foundation Flower Meadows the employees prepared the site, sowed the seeds and took part in a short lecture on the importance of meadows and pollinators in the natural environment,

Green Exchange Bank – at the Bank's headquarters in Warsaw, Ruda Śląska and Kraków there is space for exchanging books and potted plants.



Human rights

The BNP Paribas Group complies with a number of principles and standards that provide guidance for human rights business activities. These include in particular 10 principles of the United Nations Global Compact, United Nations Sustainable Development Goals, UN Guiding Principles on business and human rights, OECD Guidelines for multinational enterprises, Human Rights Standards as defined in the International Bill of Human Rights, Main labour standards as defined by the International Labour Organisation, BNP Paribas Group Code of Conduct, BNP Paribas Human Rights Declaration, BNP Paribas' CSR declaration for suppliers, Charter on the Rights of Children in Business.

In 2012, the BNP Paribas Group signed the BNP Paribas Declaration on Human Rights, with a commitment to ensure that human rights are respected in their sphere of influence and including employees, suppliers, Customers and communities.

Responsibility in the area of influence of the BNP Paribas Group

The BNP Paribas Group integrates the issue of human rights into its core management principles and operational processes, which include relationships with key stakeholders.

Employees

Our priority is to treat all employees and external partners fairly and prevent any discrimination in particular on the basis of age, gender, ethnicity, religion, nationality, political beliefs, gender identity, sexual orientation, fitness level and others.

The BNP Paribas Group Code of Conduct describes the importance of treating all employees with respect. The Code sets out the expected behaviour and attitudes of employees inside and outside the organisation. The Diversity Management Policy includes rules for dealing with discrimination risk management. The aim is to create and promote a diverse working environment that utilises the potential of all employees. The policy commits to following accepted principles in all workplace management processes.

The Bank does not tolerate any manifestation of mobbing or discrimination in the organisation. The Bank's principles for counteracting such occurrences are governed by the Policy on dealing with breaches of respect for others implemented in BNP Paribas Bank Polska S.A. For employers, it allows the prevention of undesirable behaviour and, when it occurs - an immediate response. For the employee, it provides channels to report reasonable suspicions without fear of retaliation, whether they are experiencing or observing such occurrences. Consideration of employee submissions in this regard is handled by the Employee Standards of Conduct Committee.

In addition, by signing a document entitled the BNP Paribas Agreement on Fundamental Rights and Global Social Solutions together with a Charter of the ILO (International Labour Organisation) Global Business and Disability Network, the BNP Paribas Group confirmed compliance of activities with international human rights standards and their promotion, as well as support for the UN guidelines on business and human rights.

Since 2016, the Bank has been a signatory to the Diversity Charter - an international initiative supported by the European Commission, which addresses the prohibition of discrimination in the workplace and the involvement of all employees, business and social partners in these activities.

Suppliers and subcontractors

To ensure that suppliers do not engage in unethical human rights practices, the BNP Paribas Group requires them to comply with human rights standards, in line with the commitments referred the CSR Declaration for Suppliers.

Customers

The BNP Paribas Group expects that Customers will manage their activities in accordance with respect for human rights. In sectors considered to be particularly sensitive, the BNP Paribas Group is developing specific CSR principles that include human rights criteria. In addition, following the adoption of the Equator Principles, the BNP Paribas Group complies with a number of standards that include human rights aspects. These are used to assess and manage social risks in project financing. Also with the new ESG-Assessment process, the Bank pays special attention to social factors both in terms of employees and the local community and consumers using industry-specific criteria.

The Bank pays particular attention to the aspect of respect for human rights in the activities of Customers and their supply chain. As part of the ESG risk assessment of sectors considered particularly sensitive, as well as in the ESG Assessment process. The Bank verifies Customers for the risk of human rights violations in the context of their employees, consumers as well as local communities. Industry-relevant risks are analysed on the basis of EU and national-wide guidelines to help evaluate if our Customers' business model has an impact on human rights.

Communities

BNP Paribas Group promotes the highest standards of business conduct, including measures to prevent bribery, corruption and money laundering. Sustainable economic development can make a positive contribution to wider participation in basic rights, which is why the group is focusing on increasing financial inclusion in the communities where the group operates.

In 2023, the Bank joined the ranks of signatories to the Charter on the Rights of the Child in Business. This is an initiative to encourage business to take concrete action to protect children's rights across the business value chain. It is intended to foster responsible employment, creating a parent-friendly workplace and supporting parents in balancing their social roles. It also addresses the issue of responsible sales and promotion of products and services aimed to children. In addition, it emphasises particular care in the creation of communication materials that use the image of a child. The charter obliges companies to introduce appropriate requirements for their suppliers, contractors and business and social partners.



Counteracting corruption and conflicts of interest

Corruption prevention is based on standards set out in the Anti-Corruption Policy. The regulation contains guidelines on identifying and reducing the risk of corruption. It defines the principles of conduct and scope of responsibility in this area. Thanks to these guidelines, all events of a potentially corrupt nature are monitored. 100% of the Bank's operations are analysed to exclude corruption.

We have a "zero-tolerance" rule for all forms of corruption, including accepting, offering, requesting, giving or agreeing to additional benefits, items or advantages.

The Bank's anti-corruption system is based on:

- internal regulations specifying corruption-prevention methods,
- a process of reporting corruption incidents to the appropriate organisational units of the Bank,
- corruption risk assessments,
- due diligence in establishing relationships with third parties,
- operational control (especially as regards accounting) maintained as part of the implemented internal control system,
- employee training to increase awareness and show paths of action in specific situations.

The Bank continuously evaluates its management and control system (procedures, reporting, audits, training) for corruption prevention. Appropriate internal regulations in this respect are implemented and updated on an ongoing basis. Risk mapping and the analysis of corruption-related information are centrally supervised. The Managing Director of the Compliance Division appoints a Corruption Prevention Correspondent, whose tasks include coordinating anti-corruption activities.

As part of its anti-corruption efforts the Bank monitors, i.a. indicators relating to reported cases of fraud, identified conflicts of interest, gifts and invitations accepted/given, due diligence in establishing relationships with Customers/contractors/intermediaries, level of employee awareness.

Table 54. Confirmed cases of corruption and actions taken

| Indicator | 2023 |
|--|----------------|
| Total number of confirmed cases of corruption | 0 |
| Nature of confirmed cases of corruption | not applicable |
| Total number of confirmed cases where employees have been dismissed or disciplined in connection with corruption | 0 |

| Indicator | 2023 |
|--|------|
| Total number of confirmed cases where a contract with a business partner was terminated or such a contract was not renewed due to breaches related to corruption | 0 |
| Have there been any public proceedings against the organisation or employees of the organisation concerning corruption during the reporting period? | no |

We expect our business partners (suppliers, contractors, subcontractors working with the Bank and our Customers on behalf of the Bank) to behave in accordance with the principles set out in the BNP Paribas Group Code of Conduct, an important part of which is the Annex dedicated to anti-corruption. An anti-corruption clause is an integral part of each agreement concluded by the Bank with its business partners.

The applicable policies in the area of counteracting corruption are listed in the Policies and procedures related to ESG section.

The anti-corruption process must be known and understood by all the Bank's employees. For this purpose, the Bank provides appropriate training that is available to all employees and conducts regular internal communication. For employees who are particularly exposed to the risk of corruption, there is dedicated training showing i.a. practical ways to prevent corruption. The Anti-Corruption Correspondent implements training courses which are addressed to individual units of the Bank.

The Bank has implemented mandatory Code of Conduct training for all employees, one of the modules being dedicated to the topic of anti-corruption. In addition, a dedicated intranet page has been prepared to describe the anti-corruption system. IT solutions are also being developed to enable more effective monitoring of key corruption indicators.

Table 55. Training for employees and managers on anti-corruption policies and procedures in 2023

| Number and percentage of employees who have received anti-corruption training | Number | % |
|---|--------|------|
| Management | 9 | 100% |
| Top management (B1+B2) | 381 | 97% |
| Lower-level executives | 527 | 99% |
| Other employees | 6,710 | 96% |

Statistics include "Conduct Journey-Season 2" training. Some employees who were recruited to the Bank in the second half of the year in the first instance were required to undergo conduct ethics training containing material from the first two parts of the training, also including the anti-corruption aspect



ESG risk management

Principles of ESG risk management

As part of the Bank's risk identification and assessment framework, a separate group of risks related to environmental, social and corporate governance factors was defined. In the risk identification process, the significant impact of ESG factors on credit risk was recognised. As ESG factors are not yet comprehensively included in the quantitative measurement of credit risk, it was decided to separate ESG risk as a hard-to-measure risk category until ESG factors are included in the credit parameters. As a result of the above, the Bank has integrated ESG risk into its internal risk management framework by including ESG risk as a subtype of credit risk in its Risk Management Strategy and Risk Appetite. In order to mitigate and control the risk, the principles for measuring ESG risk in the Bank's Internal Capital Assessment Process (ICAAP) have also been developed. The capital plan for 2022-2025 was supplemented with limits for ESG risk set based on the risk measurement made. ESG Risk Management Principles have also been developed, which include, inter alia, provisions for risk monitoring and reporting and stress testing.

Factors considered in the ESG risk analysis

Environmental factors:

- greenhouse gas emissions,
- energy consumption and efficiency,
- water, air and soil pollution,
- efficient management of water usage (risk of freshwater scarcity),
- soil degradation,
- deforestation,
- natural resource consumption,
- waste management,
- biodiversity and ecosystem protection,
- risk of no energy transition,
- developing low-carbon and other environmental technologies (transition risk),
- regulatory constraints, including additional taxes and charges e.g. carbon tax (transition risk),
- physical risks associated with climate change (extreme weather events and gradually worsening climatic conditions), including the effects of natural disasters, which may affect, e.g., the value of assets,

- changes in consumer sentiment and preferences related to increasing awareness of environmental risks,
- risk of financial liability for the negative impact of operations (compensation, fines).

Social factors:

- integration of various social groups,
- promoting social cohesion,
- respect for diversity,
- whistle-blower protection,
- investments in human capital and communities,
- anti-discrimination on all bases,
- tackling inequalities and promoting equality of opportunity,
- safe and healthy working environment,
- health and safety of Customers, local communities, surroundings,
- customer privacy protection,
- training and development,
- non-respect of human rights (forced labour, child labour, modern slavery),
- non-respect of workers' rights: right to organise, right to strike, right to collective bargaining, ethical standards of employment,
- risk of lack of threat prevention against terrorism and cybercrime,
- contagious diseases (affecting humans or animals),
- risk of financial liability for the negative impact of the business (compensations, fines).

Corporate governance factors:

- unethical and fraudulent business practices,
- non-compliance with corporate governance standards (code of ethics, grievance and whistleblowing mechanisms, transparency of information),
- gender diversity in corporate bodies,



- internal audit,
- independence of the board,
- executive remuneration,
- fraud and corrupt practices,
- shareholders' rights,
- stakeholder engagement,
- deficient ESG risk control systems,
- requirements in the supply chain,
- compliance with non-financial sector regulations,
- risk of financial liability for the negative impact of the business (compensations, fines).

The Bank recognises that environmental, social policy and corporate governance risks can pose significant risks to businesses and systemic risks to the economy. In order to manage the risks, the Bank monitors the work of the supervisory authorities and legislative proposals concerning the financial sector.

ESG analysis in the credit process

In 2021, in response to the requirements of the EBA/GL/2020/06 Guideline of 29 May 2020 on lending and credit monitoring, the Bank developed ESG assessment questionnaires, which were implemented in the lending process of Corporate, SME and Microenterprise segment Customers. The purpose of the assessment is to identify any risks related to ESG factors affecting the financial situation of the Customers, as well as the impact of the Customers' economic activities on ESG factors.

For Strategic Customers, the Bank also applies a comprehensive assessment of the level of progress in sustainability practices. The analysis is carried out on the basis of extensive sector questionnaires that correspond to EU regulations in the area of sustainable development and focus on ESG factors relevant to the sector. Thanks to the comprehensiveness of the issues analysed, the Bank:

- assesses the scale of Customers' engagement in their key areas of social and environmental impact,
- determines whether Customers are aware of sustainability challenges and what commitments and actions they are taking,
- monitors progress in implementing ESG practices.

The result of the analysis carried out is provided to the Customers. In the assessment, the Bank points out the strengths of its practices and also identifies measures that could be strengthened. It is planned to implement the process in the other customer segments in the following years.

The Bank also has Equator Principles (EP) in place to identify, assess and manage the risks associated with the financing of a project and its environmental and social impacts. The principles provide minimum standards for conducting due diligence on projects.

The Bank, like the BNP Paribas Group as a whole, also complies with:

- **the Policy on Ocean Protection**, which establishes criteria for financing activities deemed to be risky for the environment and ocean biodiversity,
- **the Human Rights Policy**, which sets ethical standards and ensures respect for human rights in all activities undertaken by the Bank.

Sector policies

The Sector Policies used by the Bank identify nine sectors that are particularly sensitive in terms of ESG risks. These sectors are: coal power, mining, oil and gas, nuclear, forestry - wood pulp, forestry - palm oil, tobacco, agri-food, defence and security.

In 2023, the Bank carried out 273 analyses in vulnerable sectors for sustainable development.

All entities operating in these sectors that would like to become a Customer of the Bank or obtain financing are required to comply with the requirements described in the Sector Policies applied by the Bank. At the same time, the Bank has taken a strategic decision to end its service to the most harmful sectors in terms of sustainability.



since 2018

We are in the process of exiting tobacco financing. No new Customers from this sector will receive financing from the Bank.

since 2020

Bank has discontinued its financing of the fur farming sector.

in 2020

The Group has strengthened its policy towards Customers whose operations involve Energy coal.

in 2023

The Group has strengthened its policy for oil and gas sector. Bank does not finance development of new oil and gas deposits.

Table 56. Sector policies

| Sector | Liabilities of the Bank |
|------------------------------------|---|
| Coal-based power generation sector | <ul style="list-style-type: none"> The Bank will not commence working with any new Customer that generates more than 25% of its revenue from coal-based power generation and coal-based activities. The Bank will only engage with coal-based power companies that have a coal exit strategy by 2030 for both coal-based power plants owned and operated by the company. The Bank will not provide financial products or services to new coal-based power projects, regardless of their location, or to retrofit existing Coal-based Power Plants/Electricity Plants to extend their useful life or increase their capacity. |
| Mining sector | <ul style="list-style-type: none"> The Bank will not provide any financial products or services to infrastructure companies significantly involved in the energy coal industry. The Bank will not provide any financial products or services to entities that are part of mining groups that produce more than 10 million tonnes of energy coal per year or generate more than 20% of their revenue from energy coal. Bank will not provide any financial products or services to companies involved in energy coal mining. |

| | |
|----------------------|--|
| Oil and gas sector | <ul style="list-style-type: none"> The Bank will not finance the expansion of new oil and gas deposits. The Bank does not provide financing for investments related to the exploration and production of unconventional oil and gas and gas pipelines and export terminals powered mainly by unconventional LNG. The Bank does not finance any oil and gas projects or infrastructure related to such projects in the Arctic and Amazon regions and the Esmeraldas province in Ecuador. |
| Nuclear sector | <ul style="list-style-type: none"> The Bank, as a financial institution, can offer its products and financial services to government entities supporting companies developing non-military nuclear energy. Bank believes that it is essential for countries planning to develop nuclear power or new power plants, as well as for the international community, not only to act in accordance with the requirements of safety, population protection, but also to protect the environment for future generations. Through the implementation of its Sector Policy, Bank would seek to ensure that the projects it might finance comply with the principles of monitoring as well as mitigating the social and environmental impacts of the nuclear energy sector. |
| Forestry – wood pulp | <ul style="list-style-type: none"> The Bank noted that due to the wood pulp production process, heavy industry activity has a major impact on the environment, polluting water, land and air and also on the health and safety of pulp mill workers and surrounding communities. The Bank would like to support responsible producers with sustainable practices in the wood pulp sector. |
| Forestry – palm oil | <ul style="list-style-type: none"> The Bank refrains from financing or investing in companies whose activities actively contribute to deforestation or which violate the rights of local communities. The Bank seeks to support responsible producers with sustainable development practices in the palm oil production sector. |
| Tobacco sector | <ul style="list-style-type: none"> The Bank is in the process of exiting the financing of tobacco producers and growers and wholesalers whose main business is tobacco-related. |



| | |
|--------------------------------|---|
| <p>Agri-food sector</p> | <ul style="list-style-type: none"> • The Bank offers a wide range of financial products and services to the agri-food sector along the entire value chain. Bank's partners are characterised by a high level of responsibility, which is reflected in a commitment to provide people with healthy and safe products in a way that does not endanger the food supply for future generations. • Since 2021, the Bank operates with new criteria for companies involved in soy and beef activities in the Brazilian Amazon and Cerrado. The Bank will only offer financial products or services to companies that have adopted a zero-deforestation strategy in their production and supply chains by no later than 2025. • In the specific case of Amazon, the Bank will not finance Customers producing or buying beef and soya from areas grubbed up or converted after 2008, in the case of Cerrado, in areas grubbed up or converted after 1 January 2020, according to global standards. • For all Customers, the Bank will require full traceability of beef and soy supply chains (direct and indirect) by 2025. • The Bank invites Customers to commit to a transition to systems including cage-free infrastructure for broilers and laying hens by 2025 and to implement the FARMS Initiative's Responsible Minimum Standards by encouraging all chicken breeding companies (broilers and laying hens) to adhere to a maximum stocking density of 30 kg/m². |
|--------------------------------|---|

| | |
|---|--|
| <p>Defence and safety sector</p> | <ul style="list-style-type: none"> • The Bank has included in the Sector Policy stipulations on defence and security equipment, which relate generally to weapons (including controversial weapons), military equipment, dual-use goods, for internal repression, and for internal security bodies and the police. • The Bank expects defence and security-related entities to comply with their obligations under current legislation and concessions, as well as international conventions ratified by the countries in which these entities are registered or established. • The Bank does not provide products or services, including in particular financial services, or make investments to entities that have been assessed as having any links to the controversial weapons. |
|---|--|

For more information on the risk management system and a description of climate-related risks and opportunities (as recommended by the TCFD), refer to **The Report of the Management Board**.

Contact

Thank you for reading our report. For a complete picture of our activities, we encourage you to review the Management Report, which is the result of our strategic approach to conducting business in line with sustainability principles. We fully integrate ESG matters into our business model and one of our key commitments is to contribute to the transformation of the economy towards sustainability and to finance Clients and investments ethically and responsibly.

If you have any questions or suggestions regarding the content we report, please do not hesitate to contact us: relacjeinwestorskie@bnpparibas.pl or esg@bnpparibas.pl.

More information is available at: <https://www.bnpparibas.pl/relacje-inwestorskie> and <https://www.bnpparibas.pl/csr>.



SIGNATURES OF MANAGEMENT BOARD MEMBERS OF BNP PARIBAS BANK POLSKA S.A.

| | | |
|------------|--|---------------------------------------|
| 29.02.2024 | Przemysław Gdański President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | André Boulanger Vice-President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | Małgorzata Dąbrowska Vice-President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | Wojciech Kembłowski Vice-President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | Piotr Konieczny Vice-President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | Magdalena Nowicka Vice-President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | Volodymyr Radin Vice-President of the Management Board | <i>qualified electronic signature</i> |
| 29.02.2024 | Agnieszka Wolska Vice-President of the Management Board | <i>qualified electronic signature</i> |