



## Environment

### Responsible financing

The volume of the credit portfolio for environmental and social financing

### Reducing carbon footprint

Reduction in Scope 1 direct emissions

### Green office

Increasing the use of electronic document management

Business waste recycling

Reduction of specific consumption of FER<sup>1</sup>



## Social

### Accessibility of financial services

Increasing online banking adoption

### Community support

Raising investment in charity

Supporting gender equality and socio-cultural diversity

### Education and awareness

Improving financial literacy

Employee awareness of ESG and sustainability issues



## Governance

### Compensation of the Company's management

KPIs in the ESG area are included in the performance indicators of top and middle management

### Supporting global initiatives

Participant of the UN Global Compact  
High ESG rating score by S&P<sup>2</sup>

### Transparency and reporting

The first sustainability report  
Verification of non-financial indicators

**Environmental, social and governance aspects have become an integral part of our business strategy.**

*Commitment to the Sustainable Development Goals*

