

IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

RESPONSIBLE BUSINESS REPORT 2023 CREDIT AGRICOLE BANK POLSKA S.A.

#WECARE



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Our role is to speed up transition

We ask Mr Piotr Kwiatkowski, the President of the Management Board, and Mr Bernard Muselet, the Senior Country Officer and First Vice-President of the Management Board of Credit Agricole Bank Polska S.A. about the year 2023 at Credit Agricole, the expectations for banks with regard to transition towards low carbon economy, and Credit Agricole's sustainable development and ESG plans for 2024.

It's been four years since the European Union (EU) approved its European Green Deal strategy aimed at transforming the EU into a resource-efficient and competitive economy that will become climate-neutral in 2050. The strategy was a strong stimulus for the ESG development. Do you think the ESG regulations have changed the banks' role?

Bernard Muselet: The banking sector plays a key role in transition. 80 per cent of financing for the economy comes from banks, so they can have a substantial impact on the pace of changes. The purpose of all ESG regulations is to encourage banks to offer preferential terms to sustainable companies that include ESG factors in their operations, and prepare special bank products that will support the green transition of their clients. As a bank, we are the vanguard of those changes, and this is not just about the environmental protection or climate, but also social issues and organisational culture. Our role is to speed up transition and support the evolving business models.

It was as early as in 2017 that the Credit Agricole Group's CEO Phillipe Brassac insisted that we need to play a decisive and leading role as a bank, and we have to be at the very heart of the economy. His words confirm that the financial sector has a special task to perform. At Credit Agricole, we perform it through our strategy, which has two complementary objectives in its Social Project pillar: Acting for the climate and the transition to a low carbon economy and Strengthening social cohesion and inclusion. With our clearly defined ambition and sustainable business model, we aspire to play a crucial role in green transition.

What are the key success factors that will tell us whether the banks have played their role well?

Piotr Kwiatkowski: Key success factors will obviously include having a wide range of sustainable products and financing our clients' green projects. On the one hand, we must help them by offering them appropriate products on preferential terms, giving them tools and advising them, but on the other hand, we need to lay down requirements. This is because we also want our customer portfolio to be greener, but at the same time we need to mitigate the ESG risk, including the climate risk.

ESG risk management is necessary for the enterprises to be able to adapt themselves to those changes and react to the development of si-

tuation regarding their clients and supply chains. Therefore, education will play a key role here. We need to broaden our knowledge, competences and skills so that everyone can perform their role properly. This applies to employees in the first place: they need to be able to judge the situation correctly, provide green financing, develop banking products, and advise their clients. We need to educate our clients with regard to benefits they can make on various investment projects, ESG reporting, and submitting the subsidy applications. We also need to educate our suppliers and business partners, who should understand our values and share them.

B.M.: If the banks are to play their role well, they will need to have a good internal organisation, too. It is a good practice to establish interdisciplinary committees, councils and forums. Two years ago we appointed an ESG Committee at our bank, and Management Board members are directly involved in its operations. Their role is to set directions for sustainable development and ESG, supervise the area, and take decisions. They also ensure that operations connected with sustainable development and ESG are consistent with the strategy. Furthermore, we have a separate Corporate Sustainability Team in our bank, which coordinates the Committee's operations and is responsible, among others, for the relevant strategy and policy in this area.

To me, the value of cooperation in the ESG area is equally important as a success factor. Given the regulations, guidelines and challenges, we can all see that our goal is common. We all will have to go through transition. I do believe in partnerships in the sustainable development area, which include the business, the public sector, and NGOs. Creating the ecosystem of collaboration comprising banks, clients, suppliers, advisors, rating agencies, experts and auditors is the future and the only chance I can see. The banks will not succeed in making their portfolios greener or reducing emissions at the entire length of their value chains without having their clients involved, and the clients will not be able to go through transition without our financing. So, this is a communicating vessels system.

How does Credit Agricole perform the role the banks have to play in the transition? What were the bank's main achievements in 2023?

B.M.: In 2023, we kept pursuing our strategy in the Social Project pillar. First of all, we were developing the green products that we already offer (The Green HOME mortgage loan for energy-saving real properties or The Green Investment Loan for our SOHO and AGRI clients). We also worked on new products that we will launch in 2024. As for the corporate banking area, we were supporting our clients' transition by granting them sustainability-linked loans (SLLs) as part of consortia with other banks. The terms on which such financial instruments are granted depend on companies' progress towards the achievement of their KPI targets, including also the



Piotr Kwiatkowski
President
of the Management Board

climate-related targets. We also started collaborating with the CA Group companies CAL&F and CAT&E in the area of financing renewable energy (RES) projects. This area will be the responsibility of the newly formed Green Banking office. The role of this team will be to educate the companies that implement environmentally-friendly technologies and other tools needed for decarbonisation and climate change prevention.

As regards the ESG risk, we implemented the ESG risk assessment questionnaire for corporate clients and included it in our Corporate Banking Credit Policy. At the same time, we adopted the ESG Risk Management Policy at our bank. It is a very important and practical document defining the ESG risk and identifying the processes carrying that risk as well as tools for risk assessment. It also specifies the responsibilities related to the ESG risk.

One of the climate commitments the entire Crédit Agricole Group, including our bank, has taken is to make our operations and client portfolio carbon-neutral by 2050.

Regarding the bank's activity, in 2023, we reduced our carbon footprint by 67 per cent comparing to the baseline year 2019. One of the initiatives that helped us do it was our decision to purchase the energy coming from renewable energy sources for our head office in the Wrocław's Business Garden.

In 2023, we began calculating the emissions generated by our credit portfolio, we commenced works aimed at setting emission reduction goals for subsequent sectors of our clients' operations, and preparing the bank's credit portfolio decarbonisation strategy. We will continue those works in the years to come.

P.K.: In the previous year, we also launched a number of environmental initiatives. Apart from the #lessplastic campaign that we have been continuing since 2020, we could also mention planting trees, electronic waste collection, or creating advertising gadgets from recycled materials in collaboration with Deko Eko, a positive impact start-up.

In the social area, we have been continuing our educational campaign called #savingchallenge, which is aimed at making our financial services available to increasing numbers of customers, preventing excessive indebtedness and financial seclusion, and helping customers manage their funds.

In 2023, we joined several ESG and sustainable development partner programmes, and launched a number of educational initiatives for our employees, customers and other stakeholders.

We also received many awards for our activity. First of all, we ranked second in the Responsible Companies Ranking (in general and industry categories). We also won the Platinum Award in the Governance category of the ESG Innovator competition and POLITYKA's CSR Silver Leaf. Furthermore, we ranked fifth in the ESG category of the Banking Stars



Bernard Muselet
Senior Country Officer
First Vice-President
of the Management Board

competition, we were distinguished in the Diversity IN Check ranking, and we won 85 out of 100 points in the Cashless for Equality ranking.

What are Credit Agricole's plans for 2024 in terms of sustainable development and ESG?

B.M.: First of all, I would like to emphasise that ESG is a great opportunity for the business. Our clients will go through transition, and they will need enormous funds for investments. This means that our strategy is still valid. We will reduce our carbon footprint by another 6% comparing to 2023. We also want to calculate the carbon footprint for our credit portfolio and set emission reduction targets for the first sectors of our clients' operations. Developing emission reduction plans will be an inherent part of this task. We will do that with our new green products available in all business lines and with sustainability-linked products, which will motivate our clients to reduce their emissions. We will also implement various tools aimed to support our clients such as emission calculators and advisory and educational activities. We will also continue our assessment of clients for the ESG risk. In 2024, we will focus on SME & Agri customers. We will also develop our sectoral client risk evaluation heatmaps for climate risk assessment by adding the nature-related risks.

P.K.: As regards the social issues, we will certainly continue to work on the availability of our services to customers with diverse needs. We intend to develop various support programmes for young people. We also want to sign the Responsible Sales Declaration. It is an initiative for the financial sector, which is aimed at improving the standard of services in the market and tackling unfair practices. All those actions are in line with our raison d'être: Working every day in the interest of our customers and society. ■

Interview by: Ewa Deperas-Jarczewska, Corporate Sustainability Team Director

GRI 2-22

(D)

Piotr Kwiatkowski
President
of the Management Board



Bernard Muselet Senior Country Officer First Vice-President of the Management Board

ORGANIZATIONAL GOVERNANCE

Our bank actively supports the UN Sustainable Development Goals. More about the goals on p. 49. Our efforts extend to 14 key areas.









QUALITY EDUCATION



GENDER EQUALITY C-J



CLEAN WATER AND SANITATION



AFFORDABLE AND CLEAN ENERGY



DECENT WORK AND ECONOMIC GROWTH



INDUSTRY, INNOVATION AND INFRASTRUCTURE .



REDUCED INEQUALITIES



SUSTAINABLE CITIES AND COMMUNITIES



RESPONSIBLE CONSUMPTION AND PRODUCTION



CLIMATE ACTION







PEACE, JUSTICE AND STRONG INSTITUTIONS





SHAREHOLDER

transnational Crédit Agricole Group

Credit Agricole Bank Polska has been a part of the Crédit Agricole Group since 2001. Our French shareholder boasts a history going back 130 years. The Group currently ranks among the ten largest banks in the world in terms of asset value. It is also the largest retail bank in Europe and insurance leader in France. The Crédit Agricole Group is present in 45 countries around the world and caters to the financial needs of 50 million customers.

The Crédit Agricole Group (CA Group) pursues a unique model of universal, customer-oriented retail banking based on collaboration between retail banks and mutually supporting specialized business lines. Consequently, the Group can offer its customers a full range of banking and non-banking products and services across all distribution channels, such as: insurance, real property, payments, asset management, leasing and factoring, Consumer Finance, as well as corporate and investment banking.

Credit Agricole Bank Polska – overview

Credit Agricole Bank Polska S.A. (Credit Agricole) is a universal bank with an over 23-year presence on the Polish market. We serve retail customers, small and medium enterprises, as well as agribusiness and corporate banking clients.

We offer daily banking services (accounts, cards, term deposits, etc.) and a fully-fledged loan offering with specialists in leasing, factoring, corporate and investment banking standing ready to assist our customers. We operate in various business sectors, and our customers include individuals, small and medium enterprises, large corporations, as well as farmers and companies from the agribusiness sector.

However, we are not limited to providing only financial services. We also offer a selection of motor vehicle, property and life insurance, and boast extensive experience in the consumer credit market (Consumer Finance). Our installment loans are available at over 12,000 points of sale across Poland, and our cards grant discounts in nearly 10,000 stores and service outlets that are part of Poland's largest Benefit Club. We are a bank that

We are a bank that is 100% digital, 100% human, combining the empathy of responsible employees and smart technologies.

is 100% digital, 100% human, combining the empathy of responsible employees and smart technologies. True to this motto, we strive to facilitate remote access to our services, while focusing on the growth of our employees and maintaining high-quality customer service in face-to-face interactions.

Our services and products are readily accessible through CA24 eBank and CA24 Mobile. We also operate a vast network of 438 own and partner branches, including 133 cashless locations, four corporate centers (in Warsaw; Kraków, with a branch office in Katowice; Gdańsk; and Wrocław with a branch office in Poznań) and a Warsaw-based center serving international corporations. We are based and operate in Poland. Our head office is located in Wrocław, at Legnicka 48 C-D street.

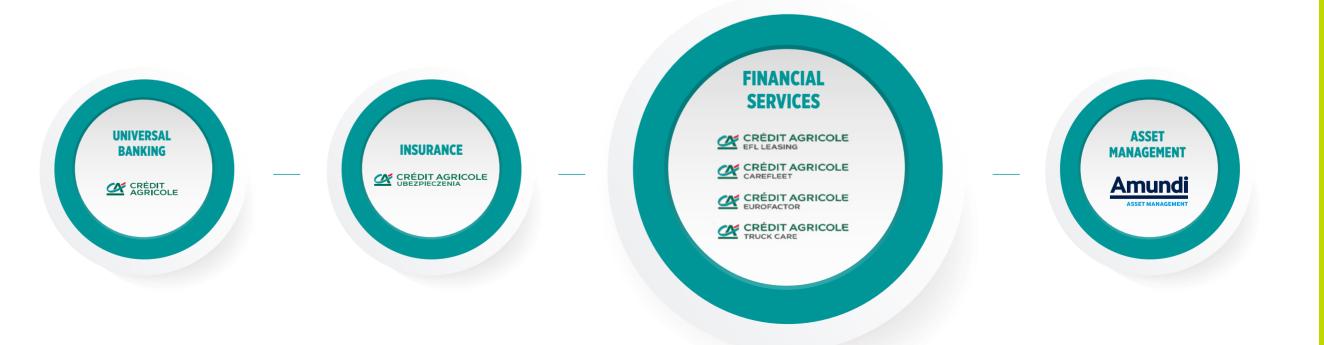
GRI 2-1, GRI 2-2, GRI 2-6

Crédit Agricole Group companies in Poland

The presence of the Crédit Agricole Group in Poland dates back to 2001. It serves individual customers as well as micro, small and medium enterprises (SMEs), large domestic and international corporations, companies from the agribusiness sector and individual farmers. The Group is able to provide a comprehensive offering by leveraging synergies between all its companies.

The Group's companies in Poland include: Credit Agricole Bank Polska, Credit Agricole Ubezpieczenia (CA Ubezpieczenia), Europejski Fundusz Leasingowy (EFL) and its subsidiaries and Amundi Polska Towarzystwo Funduszy Inwestycyjnych (Amundi Polska TFI).

On 16 January 2023, EFL and its subsidiaries changed their visual identity, marking another step towards building a strong Credit Agricole brand on the Polish market and highlighting the synergies between CA Group companies.



CREDIT AGRICOLE IN NUMBERS

258

Own branches

4

Corporate centers

180

Partner branches

511

ATMs



492

CDMs

almost

12000

Partners' points of sale

almost

10000

Shops and service outlets in the Benefits Club

GRI 2-1

Governance structure

Credit Agricole has a Management Board and a Supervisory Board, both deemed herein to be management bodies.

Management Board

The Management Board is a collective body that represents the bank, manages its operations and assets, and manages affairs not reserved for the General Meeting and the Supervisory Board.

As of 31 December 2023, the Management Board comprised the following members:

- Piotr Kwiatkowski President of the Management Board
- Bernard Muselet First Vice-President of the Management Board
- Beata Janczur Vice-President of the Management Board
- Jędrzej Marciniak Vice-President of the Management Board
- Bartłomiej Posnow Vice-President of the Management Board
- Damian Ragan Vice-President of the Management Board
- Philippe Enjalbal Vice-President of the Management Board
- Lech Zasławski Vice-President of the Management Board (appointed on 13 September 2023)

Management Board members are appointed by the Supervisory Board for a five-year term of office. The Supervisory Board determines the number of members of the Management Board and approves the internal division of powers within the Management Board. As of 31 December 2023, in accordance with this arrangement:

The President of the Management Board, Piotr Kwiatkowski, was in charge of:

- Internal Audit
- Compliance
- Legal
- Administration
- Macroeconomic Analyses and the following function:
- Data Protection Officer and was also responsible for:
- The day-to-day functioning of procedures governing the anonymous reporting of violations based on the whistleblowing procedure
- receiving reported violations

The First Vice-President of the Management Board, Bernard Muselet, was in charge of:

- Change and Digitalization Management
- Corporate and Investment Banking
- Financial Markets

Vice-President of the Management Board, Beata Janczur, was in charge of:

Human Resources

The Management Board is a collective body that represents the bank, manages its operations and assets

Vice-President of the Management Board, Jędrzej Marciniak, was in charge of:

- Marketing
- Communication
- Corporate Social Responsibility

Vice-President of the Management Board, Philippe Enjalbal, was in charge of:

- Back Office, Operations and Support
- IT
- Information Security

Vice-President of the Management Board, Bartłomiej Posnow, was in charge of:

- · Material Risk Credit Risk
- ESG Risk Management
- Risk Management and Permanent Control
- Debt Collection

Vice-President of the Management Board, Damian Ragan, was in charge of:

- Retail banking
- Consumer Finance
- Remote Channels
- Small and Medium Enterprises
- Sales Network

Vice-President of the Management Board, Lech Zasławski, was in charge of:

- Finance
- Treasury

Moreover, the following rules apply:

 The President of the Management Board is in charge of the internal audit area.

- There is a separate position of Management Board member in charge of management of risk material to the bank's operations.
- The functions of President of the Management Board and Management Board member in charge of management of risk material to the bank's operations cannot be combined.
- The President of the Management Board cannot be in charge of an area of the bank's operations that generates risk material to the bank's operations.
- The Member of the Management Board in charge of managing risk material to the bank's operations cannot be in charge of an area of the bank's operations that generates the risk whose management he/ she is in charge of.
- Members of the Management Board bear responsibility for the risk of non-compliance of the bank's operations with the provisions of law, internal regulations and market standards, as well as areas of accounting and financial reporting, including financial control.

The appointment of the President of the Management Board and Member of the Management Board in charge of managing risk material to the bank's operations and the assignment of these duties to them are subject to the approval of the Polish Financial Supervision Authority (PFSA).

Management Board Committees

Committees are permanent or ad-hoc collective bodies that have consultative or decision-making authority. Within the bank there is no separate committee responsible for making decisions that affect the economy, environment and society. However, in 2022, a project group (the ESG Committee) was established in the bank with its rules of operation set out in the Sustainable Development and ESG Policy, which entered into force in 2023.

There are eleven Management Board committees: the Assets and Liabilities Committee; Model Validation Committee; New Activities and Products Committee; Crisis Committee; Compliance Committee; Development Committee; Sensitive Credit Committee; Credit Committee; Risk, Safety and Internal Control Committee; Portfolio and Project Committee, and the Customer Service Committee.

Supervisory Board

The Supervisory Board supervises the bank's operations across all areas of its functioning. It operates pursuant to the Code of Commercial Companies, Banking Law and other laws, the Bank's Statutes and its own bylaws.

Members of the Supervisory Board are appointed by the General Meeting of Shareholders. Their term of office is five years. The Supervisory Board comprises three members with an independent status. As of 31 December 2023, the Supervisory Board comprised the following members:

- Michel Le Masson Chairperson of the Supervisory Board
- Olivier Guilhamon Vice-Chairperson of the Supervisory Board
- Elżbieta Jarzeńska-Martin Member of the Supervisory Board
- Jarosław Myjak Member of the Supervisory Board (independent member)
- Liliana Anam Member of the Supervisory Board (independent member)

- Serge Magdeleine Member of the Supervisory Board
- Barbara Misterska-Dragan Member of the Supervisory Board (independent member)
- Véronique Faujour Member of the Supervisory Board
- Olivier Desportes Member of the Supervisory Board

The Supervisory Board may appoint committees and delegate its members to serve on them in a supervisory capacity.

To ensure that we effectively contribute to sustainable development, Liliana Anam was appointed as a Member of the Supervisory Board. A recognized expert in ESG, Liliana Anam authored various publications on sustainable development reporting and the development and implementation of ESG strategies. Furthermore, she is an active participant in Chapter Zero Poland – The Directors' Climate Forum, a program dedicated to enhancing the competencies of management and supervisory bodies.

Supervisory Board Committees

The Supervisory Board has the following committees: the Audit Committee, Nomination & Remuneration Committee and the Risk Committee.

GRI 2-9, GRI 2-10, GRI 2-11, GRI 2-12, GRI 2-13, GRI 2-15, GRI 2-18

- Statutes of Credit Agricole (updated on 5 September 2022) – Legal Department and Corporate Affairs Office
- Bylaws of the Management Board of Credit Agricole (updated on 30 June 2023) – Legal Department and Corporate Affairs Office
- Internal Division of Powers in Credit Agricole's Management Board (updated on 1 October 2023) - Legal Department and Corporate Affairs Office
- Bylaws of the Supervisory Board of Credit Agricole (updated on 30 June 2023) - Legal Department and Corporate Affairs Office
- Bylaws of the Audit Committee of the Supervisory Board of Credit Agricole (updated on 30 June 2023) - Legal Department and Corporate Affairs Office
- Bylaws of the Nomination & Remuneration Committee of the Supervisory Board of Credit Agricole (updated on 30 June 2023) – Legal Department and Corporate Affairs Office
- Bylaws of the Risk Committee of the Supervisory Board of Credit Agricole (updated on 19 November 2021) – Legal Department and Corporate Affairs Office

Strategy



In November 2022, we announced our new strategy for 2023-2025. It sets out the directions for the development of our bank and its key assumptions are aligned with the strategy of the Crédit Agricole Group.

Reason for being and strategic objective

The cornerstone of all activities pursued by Credit Agricole is our Raison d'Être (reason for being): *Working every day in the interest of our customers and society*. At the same time, we are consistently pursuing a long-term strategy of transformation towards a proximity bank. Our strategic goal is:

Develop a profitable universal bank that addresses the financial needs of all customer groups.

Focus on dynamic growth in the number of active customers thanks to top-quality human and digital relationships. Maintain a leading position in Consumer Finance.

The ambitions we want to realize by 2025 are to:

- Dynamically increase the number of active customers thanks to topquality human and digital relationships.
- Maintain a leading position in Consumer Finance thanks to our knowhow and experience.
- Increase and diversify revenue thanks to development of all business lines, with a focus on SME.
- Play an important role in green transformation thanks to clearly stated ambitions and a sustainable business model.

Pillars of the strategy

In 2024-2025, we will continue pursuing our strategic objective as part of a three-pillar strategy, which includes: the Customer Project, the Human-Centric Project and the Social Project. Continue reading to find out more about our objectives.

Customer Project

EXCELLENCE IN CUSTOMER RELATIONS WITH DIGITAL TRANSFORMATION

Accelerate digital transformation

- Develop a TOP3 mobile app for individual customers.
- Become TOP3 in electronic channels for SMEs.
- Increase corporate client satisfaction from usage of electronic channels.
- Make all key products and services (including acquisition) available in digital channels.
- Increase customer acquisition through internet through diverse product offering (on top of accounts and cash loans).

Deliver best customer experience

- Increase product equipment and hit ratio by developing CRM tools.
- Develop one strong brand.
- Become Top1 in customer relations through human relations and digital channels.
- Deliver exceptional customer experience using Customer Journey Mapping.
- Explore innovations for internal use and customers.

Adapt distribution channels to future role

- Develop omnichannel and intercompany processes through channel transformation.
- · Transform EFL/bank distribution model.
- Enhance position of long channel.

Offer full range of products and services

- Grow retail customer base.
- Improve long channel customer acquisition.
- Build added value for the affluent segment.
- Close gap in offering for individual customers.
- Complete offering for SME and Agri clients.
- Expand offering for corporate clients.
- Building competitive advantage by developing VAS offering.

Enable business growth by operational efficiency, forward-looking IT and risk control

- Improve time to market by scaling up towards agile organization.
- Improve IT stability and security for customers, partners and employees.
- Develop flexible and open IT architecture.
- Optimize, digitalize non-customer-facing processes, reduce paper consumption.
- Grow credit portfolio with risk under control.
- Monetize data to accelerate business.

Human-centric Project

PEOPLE DRIVEN ORGANIZATION WITH EMPOWERED TEAMS FOR CUSTOMERS

Make our employees ready for future challenges

- Create opportunities for growth & strengthen internal mobility.
- Develop employees' skills to operate in future world.
- Leadership transformation to empower employees & focus on strengths.

Make our teams empowered for customers

- Expand agile and new working methods to improve teams' effectiveness.
- Extend teams' autonomy to accelerate decision making.

Make the bank a great place to work

- Develop productive and adaptive hybrid work environment supported with digital technology.
- Ensure exceptional employee experience based on individual approach to diverse needs.
- Optimal financial and non-financial compensation model.

Social Project

IN EVERYDAY BUSINESS ECO AND SOCIALLY ENGAGED

Acting for the climate and transition to a low-carbon economy

- Reduce carbon footprint of our own activity and our financing portfolio.
- Offer our customers support in ESG.
- Incorporate ESG criteria into our financing approach for Corpo, SME and Agri clients.

Strengthen social cohesion and inclusion

- Offer a range of products and services for customers with diverse needs.
- Integrate young people through employment, training and access to financing.
- Improve customers' knowledge of finance management and prevent customer over-indebtedness.

GRI 2-23

Implementation of business strategy and financial performance

2023 marks another year of uncertainty in the global economy and geopolitical tensions. The unpredictable nature of political shifts, cri-

ses of varying magnitudes, inflation, wars in Ukraine and the Middle East, legislative and technological changes, the impacts of climate change, and the humanitarian landscape have increasingly influenced the well-being of individuals and the global situation.

These elements are reflected in our bank's Strategy. Our strategic objective and the pillars of the Strategy (Customer Project, Human-Centric Project, Social Project) remain relevant. The foundational principles of the 2025 Strategy align fully with the Crédit Agricole Group's strategy.

In 2023, our strategic achievements encompass both financial and operational changes, including a significant increase in the number of active customers with active accounts, satisfactory sales results in cash and installment loans, the expansion of mobile and internet banking services, and improved profitability. We also strengthened our partnerships with Polish CA Group companies enabling us to market more comprehensive and harmonized products for shared customers.

Our financial performance saw substantial improvement in 2023, driven by increased revenue generated from the full implementation of projects under the Accelerated Transformation Strategy (Acceléré), effective management of operating expenses, and keeping cost of risk under control. Consequently, following the resolution of conditions outlined by the Banking Law and the Recovery Plan, the bank's Management Board made the decision to conclude the Recovery Plan.

In 2023, we placed a strong emphasis on improving operational efficiency metrics. Our efforts across all business lines were supported by marketing initiatives and a strong media presence, significantly enhancing brand awareness. Despite substantial marketing spend, the bank is committed to reducing expenses and enhancing profitability, primarily through measures that increase revenue.

Our performance was significantly impacted by the necessity to allocate provisions for potential claims from customers with FX-denominated mortgage loans.

All the measures we took allowed the bank to generate a positive net result, which, if not for the introduction of unforeseen regulatory factors, would have surpassed the level assumed in the financial plan.

FINANCIAL PERFORMANCE IN 2023

	PLN million	
Revenues	1 920.7	
Operating expenses 1	- 1 285.3	
Payments to investors	no dividend payments	
Payments to the state (CIT, Bank Guarantee Fund, bank tax, PFSA, VAT)	- 106.3	
Net profit	137.7	

¹ Including tax on certain financial institutions.

GRI 201-1

Strategic approach to sustainable development and ESG

In 2015, all UN member states adopted the resolution Transforming our world: the 2030 Agenda for Sustainable Development which contains 17 Sustainable Development Goals (more on p. 49). These goals cover three areas: environment, society and economy, which at the company level translate into environmental, social and governance aspects, i.e. ESG. Through our strategic efforts under the Social Project, at Credit Agricole, we contribute to achieve the following Sustainable Development Goals in particular:

Approach to sustainability and ESG

As regards our sustainable development-related operations, we decided to adopt an approach defined by Paolo Taticchi and Melissa Demartini, in which sustainable development is an integral approach to business aimed at enhancing competitive positioning and profitability through the sustained creation of shared value, co-creation practices with stakeholders and the integration of ESG factors in decision-making.

We see sustainable development and ESG as integral parts of all our operations and as running our business activity responsibly in such a way as to take into consideration the expectations, impact and needs of all stakeholders along the bank's entire value chain. We also perceive sustainable development and ESG as a way of thinking and generating profit ethically and responsibly, and as a daily practice that is to be followed by each employee.

Sustainable development and ESG strategy – Social Project

Sustainable development and ESG are part of our business strategy within the Social Project (p. 8), which we announced in November 2022. Updated regularly every couple of years, the strategy is developed by the Corporate Sustainability Team and Top Executive Managers and approved by the Management Board and the Supervisory Board. When developing the sustainable development and ESG strategy, we take into consideration the CA Group's strategy, the findings of the most recent analysis of the materiality of ESG issues and risks at the bank, and the results of the most recent dialogue with our stakeholders. Each time, the

NO POVERTY	
QUALITY EDUCATION	8
AFFORDABLE AND CLEAN ENERGY	(1)
DECENT WORK AND ECONOMIC GROWTH	
INDUSTRY, INNOVATION AND INFRASTRUCTURE	Q _p
REDUCED INEQUALITIES	
RESPONSIBLE CONSUMPTION AND PRODUCTION	0
CLIMATE ACTION	•
LIFE ON LAND	M e
PARTNERSHIPS FOR THE GOALS	

FReD Program



The implementation of our strategy as part of the Social Project is supported by the FReD program created in the Crédit Agricole Group. It stimulates efforts related to sustainable development and ESG across all areas of the bank and facilitates the monitoring and measurement of progress in their implementation. FReD comprises six projects (two FIDES projects, two RESPECT projects and two DEMETER projects). They include short-term (one year), medium-term (two years) and long-term (at least three years) projects, specifically:

- FIDES, which comprises compliance projects aimed at improving the transparency of actions vis-à-vis customers. The purpose of these projects is to strengthen customer trust.
- RESPECT, which comprises HR projects related to commitments vis-à-vis employees. The purpose of these projects is to benefit society.
- DEMETER, which comprises activities for the natural environment and the planet. Their purpose is to protect the environment.

The FReD index measures the progress of FReD projects. It is calculated as the arithmetic mean obtained by dividing the sum of ratings for each FReD project by six. This index is calculated towards the close of each annual cycle of project execution. Once a year, the progress of individual projects is measured by an external auditor.

GRI 3-3

sustainable development and ESG strategy goals are juxtaposed with the corresponding Sustainable Development Goals.

Our strategic aspiration is to play an important role in the green transformation thanks to clearly stated ambitions and a sustainable business model. Our strategic assumptions are to: Work for the climate and the transition to a low-emission economy, and Strengthen social cohesion and inclusion. Our strategic goals are to:

- Reduce the carbon footprint of our own activity and our financing portfolio.
- Offer our customers support in ESG.
- Incorporate ESG criteria into our financing approach for Corpo, SME and Agri clients.
- Offer a range of products and services for customers with diverse needs.
- Integrate young people through employment, training and access to financing.
- Improve customers' knowledge of finance management and prevent customer over-indebtedness.

Our key KPIs for 2025 include:

- Carbon footprint of our own activity (direct): 1,528 tCO $_2$ e (-84% compared with 2019).
- Carbon footprint of our financing portfolio (indirect): calculation and setting reduction targets.
- Green financing exposure: PLN 2bn.

Sustainability and ESG management

In 2022, a new, more centralized sustainable development and ESG management system was created to align with the bank's new, more strategic approach towards this area. The system comprises the Corporate Sustainability Team reporting directly to the Vice-President of the Bank's Management Board in charge of sustainable development and ESG, and a transversal project group (the ESG Committee). Effective 13 September 2023, responsibility for ESG risks transitioned to the Credit Risk Control Department, which reports directly to the Vice-President of the Management Board in charge of the risk area.

The Corporate Sustainability Team was established on 1 April 2022. The Team's tasks include coordinating all ESG activities at the bank, including the work of the ESG Committee, and developing the sustainable development and ESG strategy and policy in collaboration with other units of the bank. The team also ensures that the strategy and policy are synchronized with the bank's overall strategy. It also coordinates the sustainable development and ESG strategy, ensures KPIs are met, monitors progress on a continuous basis, and reports and communicates the results of performance versus the objectives of the strategy. In 2023, the Team's competencies were expanded to include support for business units in sustainable finance and the responsibility for climate policy and strategy.

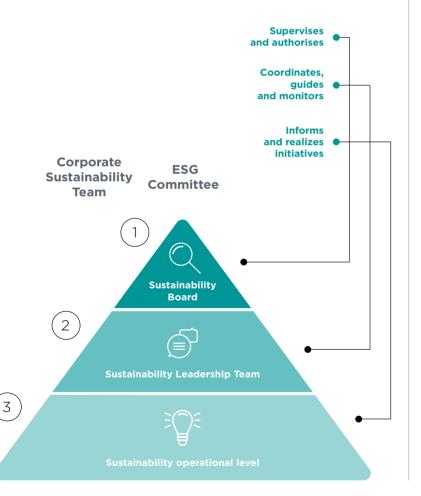
The ESG Committee consists of three groups: the Sustainability Board, the Sustainability Leadership Team and an operational team.

The Sustainability Board is composed of Management Board members, individuals responsible for the bank's strategy, the brand strategy manager, and the Director of the Corporate Sustainability Department. The Board's responsibilities include defining the direction for sustaina-

ble development and ESG, overseeing the area, and decision-making. Members of the Sustainability Board also ensure that actions related to sustainable development and ESG align with the bank's strategy. Meetings of the Board are convened on a quarterly basis.

The Sustainability Leadership Team coordinates, leads, and monitors the bank's sustainable development and ESG efforts. Its members are tasked with creating, coordinating and ensuring the implementation of the relevant strategy. They also develop and maintain a map of the

Sustainability and ESG management at Credit Agricole



bank's sustainable development and ESG initiatives, and provide support to the operational team in areas such as definitions and standards. The Team's work is organized around 11 streams.

The Team is composed of Vice-Presidents of the Management Board in charge of corporate social responsibility, risk, and finance, the director of the Legal Department and Corporate Affairs Office, the individual responsible for the bank's strategy, the Director of the Corporate Sustainability Team, team experts, as well as the leaders and deputies of the various streams. Meetings of the Sustainability Leadership Team are held monthly.

The operational team, which is the third element of the ESG Committee, includes business owners of initiatives related to sustainable development and ESG. It also consists of ESG Committee leaders, the director of the Corporate Sustainability Team, and team experts. The business owners of initiatives are responsible for analyzing risks and opportunities associated with their projects and their execution. Team meetings are convened as required to address business needs.

The operations of the ESG Committee are governed by the Sustainable Development and ESG Policy of Credit Agricole, introduced on 21 February 2023. This document not only establishes principles for managing sustainable development and ESG within the bank but also defines the bank's approach, stakeholder engagement, and the financing of activities.

Partnerships

In 2023, we joined several partnership programs focused on sustainable development and ESG. These include the Climate Positive initiative by the Global Compact Network Poland Foundation (UNGC), Climate Leadership, the Together for the Environment Partnership, the End Plastic Pollution project by UNEP/GRID-Warsaw Centre, and the Responsible Business Forum Partnership Program. We also continued our collaborations with the French-Polish Chamber of Commerce through the ESG – Energy Transformation Committee and the Electromobility Committee, with the French Embassy in the Energy Club, and with the Polish Bank Association, notably within the Sustainable Finance Committee. Moreover, Jędrzej Marciniak, Vice-President of the Bank's Management Board, continued his involvement in the Chapter Zero Poland – The Directors' Climate Forum program.

Education and participation in expert projects

In 2023, we pursued many educational initiatives related to sustainable development and ESG. Members of the Supervisory Board and the bank's Management Board participated in ESG risk training. For our senior and middle management, we organized a lecture by Kamil Wyszkowski, the General Director of UNGC, and several debates with diverse external experts. All employees were offered the chance to attend Climate Mosaic workshops and webinars with internal and external experts on a wide range of topics, including sustainable finance, energy transformation, EU programs for sustainable investments, the EU Taxonomy, green IT, carbon footprint assessments of loan portfolios, corporate sustainability reporting directives, greenwashing, and had access to a free knowledge base on ESG. We also continued to issue monthly newsletters focused on ESG topics. For our Corpo, SME, and Agri clients, as well as commercial partners and suppliers, we organi-

Sustainable Development and ESG Policy of Credit Agricole, establishes principles for managing sustainable development and ESG within the bank.

zed ESG Fundamentals webinars led by experts from the Responsible Business Forum, and How Energy Efficiency and ESG Affect Business Costs? webinars, featuring experts such as those from Velma ESG during which we also offered free consultations to our clients.

Last year, we were also involved in a number of expert events focusing on ESG and sustainable development. These included panels such as How Global and EU Climate Regulations Affect Business? at the IMPACT CEE conference, What Kind of Economy? Neutral, Regenerative, Biodiverse, Decarbonized? at the Climate Leadership Conference Carbon Footprint and Beyond, What is Business Responsible For? at the Wrocław is Entrepreneurial Conference, and panels on Sustainable Development and Employee Initiatives - A Passing Trend or the Future of Organizations?, How Sustainable Development Goals Shape the Future of Banking? and Green IT: The Role of Technology in Achieving Sustainable Development Goals. The latter events were part of the Koźmiński Green Talks series initiated by the Green Koźmiński student organization at the Kozminski University, held under the patronage of Credit Agricole. We also partnered with the same university on the International Creative Contest Save the Earth - Sustainability Matters. In 2023, in the field of sustainable development and ESG, we also teamed up with the WSB Merito University in Wrocław (becoming members of the University's Council for Sustainable Development), SWPS University in Wrocław (we were a partner of the social innovation competition Change it! Impactful Innovation Challenge), the Poznań University of Life Sciences (our experts gave lectures) and the Wrocław University of Economics (we took part in the 3rd edition of the Climate Academy as part of the Wrocław Academic Climate Days).

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GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 2-17, GRI 2-23, GRI 2-24, GRI 2-28



Material ESG issues and risks

In 2022, we conducted a materiality assessment at Credit Agricole to determine which ESG issues and risks are most important to us in the context of our operations and the point of view of stakeholders. Thanks to this process, we know which activities we should focus on both at the strategic and operational levels, and which we must consider in our decision-making process.

We conducted the materiality assessment in line with the double materiality principle introduced by the latest GRI non-financial reporting standards and the new Corporate Sustainability Reporting Directive (CSRD). This principle covers, on the one hand, the impact of the environment on the bank's development and financial performance and, on the other, the bank's impact on the environment and stakeholders It thus underpins planning related to sustainable development and ESG.

The assessment covered the analysis of competition (nine banks), workshops and questionnaires with bank staff (27 employees) and interviews with representatives of selected external stakeholder groups (13 persons) – further details are provided below on p. 18. The study was also reviewed by four external experts.

As a result of the analysis, we identified issues significant for Credit Agricole and ESG risks in the entire value chain (see table opposite). Thanks to this process, we defined management priorities in the bank's sustainable development and ESG strategies and policies and within the framework of current activities, and built foundations for sustainable development reporting.

In 2023, we reviewed the study to evaluate the relevance of individual issues and risks, taking into account upcoming regulations, stakeholder queries, regulatory expectations, market standards, and the socio-economic context. This process involved representatives from various areas of the bank, including Risk Management, Compliance, Legal Department, Customer Experience, Administration, Human Resources, Corporate Communications, and the strategy unit. During these workshops, we decided to increase the priority of the Risk Management System issue while decreasing the priority of *Payment Practices*. Additionally, we identified emerging issues to monitor in 2024, specifically:

- Pollution of air, water, and soil
- Concerning and hazardous substances
- Water withdrawal and consumption
- Sewage discharge
- Biodiversity and ecosystems
- Acquisition and use of raw materials and resources
- Waste production and management

- · Circular economy business models
- Space
- · Rights of workers in the value chain
- Rights of community members
- Risk management system
- Ethics in business

Following this, we consulted an external expert to validate our updated materiality study findings. The next step involved matching the outcomes of this review to GRI indicators.

MATERIAL ESG ISSUES AND RISKS IN CREDIT AGRICOLE

Top priority

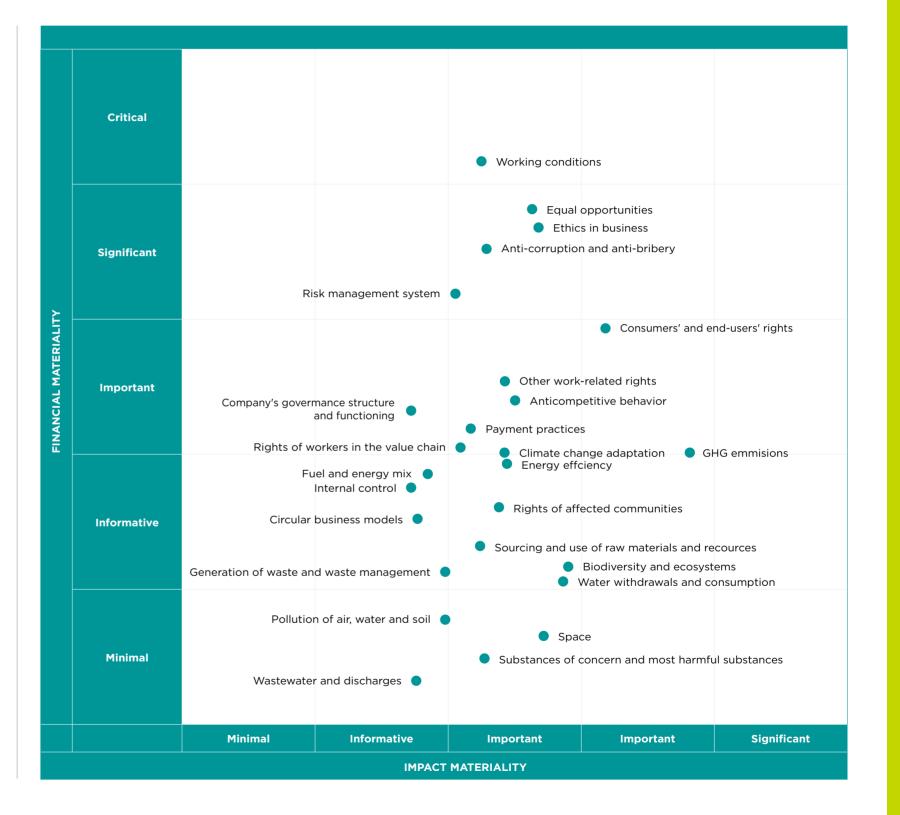
- Energy efficiency
- · Fuel and energy mix
- Greenhouse gas (GHG) emissions
- Climate change adaptation
- Biodiversity and ecosystems
- Working conditions
- Equal opportunities
- Other work-related rights
- Consumers' and end-users' rights

Medium priority

- Pollution of air, water, and soil
- Space
- Rights of workers in the value chain
- Risk management system
- Ethics in business

Normal priority

- Rights of community members
- Structure and functioning of the company's governing bodies
- Anti-corruption and anti-bribery
- Anticompetitive behavior
- Payment practices



GRI 3-1, 3-2, 3-3

The value chain of banking products is defined as a chain that covers the entire life cycle of a product, from the initial concept for a product or service to its withdrawal from the market. This chain also indicates how the bank creates value in its products and services, which is particularly vital in the context of operating in line with the concept of sustainable development.

We understand the Credit Agricole value chain as a set of interrelated business activities at every stage of a product's life cycle, enabling value creation for all stakeholders. It ensures commercial success and, at the same time, improves social well-being and the state of the natural environment.

In assessing the materiality of ESG issues and risks, we examined their impact across five stages of the value chain, identifying the most significant issues at each stage:

- Upstream stages greenhouse gas emissions.
- Direct suppliers, subcontractors and service providers greenhouse gas emissions.
- Bank's operational activities greenhouse gas emissions, consumers' and end-users' rights, space, business ethics.
- Customers, consumers, end-users greenhouse gas emissions, consumers' and end-users' rights, biodiversity and ecosystems, air, water and land pollution, space, business ethics
- Downstream stages, until the end of a product's/service's life cycle - greenhouse gas emissions.

Our goal is to exercise due diligence throughout the entire human rights and environmental responsibility value chain. More about our approach to customers and consumers on p. 25 and about the supply chain on p. 22.

GRI 2-6, GRI 2-24, GRI 3-1, GRI 3-2, GRI 3-3

Main internal documents governing this area:

Sustainable Development and ESG
 Policy of Credit Agricole (introduced on 21 February 2023) - Corporate Sustainability Team

ESG risk management

In 2023, the bank formalized its approach to managing ESG risks by introducing the ESG Risk Management Policy at Credit Agricole. The objective of this policy is to establish a comprehensive framework for managing such risks in alignment with legal regulations and supervisory authorities' guidelines. The policy defines ESG risks, identifies the processes for detecting them, and outlines the tools available for their assessment. Furthermore, it specifies the responsibilities associated with ESG risk management.

ESG risk definitions

The European Banking Authority defined ESG risks for financial institutions as: the risks of any negative financial impact on an institution stemming from the current or prospective impacts of ESG factors on its counterparties or invested assets, and ESG factors as: environmental, social or governance conditions that may have a positive or negative impact on the financial performance or solvency of an entity, sovereign or individual. For management purposes, ESG risks are categorized into environmental (climate and other environmental/nature-related), social, and governance risks. Environmental and nature-related risks are further categorized into physical and transition risks.

Transmission channels and the position of ESG risk in the bank management system

ESG risk influences various traditional types of financial and non-financial risks within the bank through diverse transmission channels and to different extents. We defined the transmission channels and analyzed the effect ESG factors have on risk management and individual risk categories. The significant risk categories that ESG risk affects include credit risk, operational risk, compliance

The credit process is key in managing ESG risk and in our operations.

Loans for business customers are granted with ESG factors in consideration.

risk, and reputational risk. Liquidity risk, market risk, and business model risk are considered to be of lesser importance.

We employ a holistic approach to integrating ESG factors and associated risks into the bank's risk management system. ESG risk management takes into account a double materiality perspective, assessing both the impact of ESG factors on the bank's operations, financial performance, and growth, as well as the bank's impact on society and the environment. As ESG risk is a cross-cutting risk rather than existing as a standalone category, it is managed within the broader spectrum of risk management. Thus, it was integrated into Credit Agricole's Risk Strategy and other key documents that define the bank's risk management framework. The bank's acceptable level of ESG risk in pursuit of its business objectives will be determined in the Credit Agricole Bank Polska S.A. Risk Appetite Statement for 2024.

Key processes for ESG risk management

To support the ESG risk management process, we identified the bank's key stakeholders, issues of sustainable development, and ESG risks and opportunities, as well as evaluated the impact of ESG factors across all our operations through a stakeholder, issue, and ESG risk materiality study. Reviews of the results are conducted at least annually, with the comprehensive study being carried out at least every three years (for more details, see p. 18). We also identified key processes for ESG risk management across all processes existing in the bank and established how they are managed and the risks mitigated. The selected relevant processes include: the credit process, the collateral valuation process, ESG risk monitoring and reporting, capital adequacy assessment (ICA-AP), compliance risk management, reputational risk management and the NAP process (review of new products in the bank).

ESG risk management in the credit process

The credit process is key in managing ESG risk and in our operations. Loans for business customers are granted with ESG factors in consideration. Primary tools for ESG risk assessment in the credit process include:

- Heat maps, i.e., analyses of the exposure of major sectors of the economy financed by the bank to climate risk implemented in sectoral policies.
- An ESG questionnaire for Corpo clients, used to evaluate their exposure to ESG risk and their risk mitigation strategies, forming part of the credit package in accordance with Credit Agricole's Corporate Banking Credit Policy and Collection of Corporate Banking Credit Procedures
- The ESG risk assessment criteria for corporate clients are defined in Credit Agricole's Corporate Banking Credit Policy.

In 2024, we plan to introduce ESG risk assessments for clients in the SOHO and Agri sectors.

Scope of responsibility regarding ESG risks

In the context of Credit Agricole's ESG Risk Management Policy, we established clear responsibilities for the bank's various units. The role of the Supervisory Board is to oversee ESG risks within its scope of activities and competencies. The Management Board's primary responsibility is to integrate ESG risks into the bank's overall operational strategy and risk management framework, and to exercise effective supervision over the bank's exposure to and management of ESG risks. The Vice-President of the Management Board responsible for managing ESG risks is the Member of the Management Board in charge of managing risk material to the bank's operations, with the Credit Risk Control Department designated as the responsible unit. Moreover, the policy emphasizes that every bank unit should incorporate ESG risk into its operations, and identify and manage it effectively. Business units, including the Corporate Clients Division, Small and Medium Enterprises and Agribusiness Division, Consumer Finance Sales Division, and the Segments and Products Management Division, along with the Credit Risk Division, Corporate Sustainability Team, Compliance Department, and the Internal Audit Department, play a pivotal role in the management of ESG risks.

ESG risk in the internal control system

ESG risks are integrated within the bank's three-line defense system. The first line of defense encompasses all bank units, particularly the business units and the Corporate Sustainability Team. The Compliance Department and the Risk Management and Permanent Control Division act as the second line of defense, while the Internal Audit Department constitutes the third line of defense.

GRI 2-12, GRI 2-13, GRI 2-16, GRI 2-24, GRI 3-3, GRI 201-2

- Risk Strategy of Credit Agricole (introduced on 8 August 2023) – Credit Risk Control Department
- ESG Risk Management Policy of Credit Agricole (introduced on 14 November 2023) - Credit Risk Control Department
- Corporate Banking Credit Policy of Credit Agricole (introduced on 14 November 2023) - Credit Risk Division
- Collection of Corporate Banking Credit Procedures (introduced on 15 September 2022) - Credit Risk Division

Credit Agricole's approach to climate and nature-related risk management reflects our understanding of these risks' potential financial impacts on banking operations. Our approach to these risks is categorized according to the TCFD (Task Force on Climate-related Financial Disclosures) and TNFD (Task Force on Nature-related Financial Disclosures) guidelines, encompassing governance, strategy, risk management, and metrics and targets.

Governance

The responsibility for sustainable development and ESG, including climate and nature-related strategies and policies, at the bank is entrusted to the Corporate Sustainability Team. This team reports directly to the Vice-President of the Management Board in charge of sustainable development and ESG, and coordinates the efforts of an interdisciplinary project group (ESG Committee) (for more details, please read p. 9). Additionally, since 2023, the Credit Risk Control Department, reporting directly to the Vice-President of the Management Board in charge of material risk management, is tasked with managing ESG risks, including climate and nature-related risks (for more details, please read p. 12). Importantly, each organizational unit within the bank is expected to consider, identify, and appropriately manage climate and nature-related risks in their operations.

Strategy

Our portfolio encompasses over 30 economic sectors and diverse business types. The financing we provide our clients drives their growth and facilitates the achievement of their ambitious objectives. However, we recognize that our clients' operations can adversely affect the environment, particularly impacting the climate, ecosystems, and biodiversity. This impact is primarily seen in the burning of fossil fuels and greenhouse gas emissions across the energy sector, industrial, agricultural, and transportation activities. Infrastructure development, construction, and changing land use for agriculture also contribute to deforestation, while waste, effluents, and other pollutants detrimentally affect the surrounding ecosystems and biodiversity.

The world is witnessing increasingly severe and frequent extreme weather events driven by the rise in global average temperature, signaling the onset of more dire climate changes in the future.

Moreover, we are increasingly conscious that a large portion of the economy, hence also the businesses we serve, relies on healthy ecosystems. These include essential natural resources and services, such as pollination

and filtration. Recent research shows a decline in ecosystem health and resilience, alongside biodiversity indicators, primarily due to human activities like deforestation, overexploitation of ecosystems, and the spread of invasive species. Additionally, climate change and rising temperatures are among the leading causes of biodiversity loss.

The European Union's strategies and regulations, such as the European Green Deal, sectoral policies, or the Corporate Sustainability Reporting Directive (CSRD), are direct responses to these emerging threats. These regulations thus contribute to the transformation of entire sectors. The nature and extent of activities significantly influence the degree of transformation required by the EU and the specific challenges facing companies in Poland. We acknowledge that not all businesses will navigate the future and current market disruptions equally. The vulnerability of various sectors and individual companies to climate change risks and their dependence on nature also play a crucial role.

Bank's strategy

As a bank, we are committed to supporting our clients in their transition towards a low-emission economy, including tackling both systemic and social challenges.

Our strategic assumptions include:

- Acting for the climate and transition to a low-carbon economy.
- Strengthening social cohesion and inclusion.

Read more about the strategy on p. 9. Our environmental policy, climate protection initiatives, and our commitments and objectives are discussed on p. 40.

Impact of risks on operations and strategy

At the sectoral level, risks to the bank may manifest in varying degrees due to exposure scale and sectoral representation in the total loan portfolio. With the advent of new European standards, ambitious decarbonization targets, different sensitivities to climate changes (including direct impacts), and reliance on ecosystem goods and services, companies might face devaluation, reduced profitability and repayment capabilities, and unforeseen expenses. Concurrently, there is mounting pressure from regulators and NGOs on businesses and the financial sector to cease supporting high-emission or environmentally harmful operations.

This results in an array of risks for the bank, including credit, business, market, and operational risks, as the bank also has to achieve decarbonization targets and is vulnerable to climate risks in its own operations.

Direct and indirect impacts on biodiversity loss, ecosystem degradation **Financial sector** and contributing to climate change through own operations and the supply chain lead to transformational risks, including regulatory, litteral and reputational risks. Climate change, loss of biodiversity The company's and deterioration of ecosystems dependence on ecosystems leads to increasing physical risks related to biodiversity loss and climate change. which affect investors and lenders.

Description of risks related to climate and nature

In our analyses, we assume that the greater a sector's impact on the climate and nature (for example, through greenhouse gas emissions or intensive agricultural activities), the higher the transition risk associated with expected regulations aimed at mitigating negative impacts. Similarly, the greater a sector's dependency on nature or weather conditions, the higher the physical risk.

Transition risks related to climate and nature

Sectors reliant on fossil fuels are particularly susceptible to regulatory changes designed to accelerate the shift towards a low-emission economy. Due to the characteristics of Poland's energy mix, the level of transition risks related to regulations, stricter reporting requirements, and higher CO_2 emission costs is inherently higher, impacting many industries. Some of these not only affect the climate but also biodiversity and natural ecosystems. For instance, mining activities not only generate significant greenhouse gas emissions but also lead to habitat degradation, loss of biodiversity, and groundwater pollution. Transforming these sectors will be challenging, costly, but necessary. A prime example is the automotive industry, where decreasing costs of electric vehicles and expected EU regulations could negatively impact assets in the internal combustion engine supply chain while simultaneously forcing investments in more innovative companies. In the context of nature, new regulations on forest protection may require changes in wood procurement practices, leading to investments in more environmentally friendly

technologies and methods, thus increasing operational costs. Companies that inadequately adjust to these new regulatory requirements and market changes, or adapt too late, may lose competitive advantages and market share. Banks holding stakes in such businesses may face risks associated with the potential devaluation of these investments or insolvency risks due to increasing pressure for transformation.

While traditional analyses cover the risk levels for individual sectors, the TNFD Recommendation published last year additionally highlights systemic risks related to potential problems across the entire financial sector. These arise from the degradation and consequent collapse of entire ecosystems upon which the economy depends.

Physical risks related to climate and nature

The bank perceives risks arising from climate change and biodiversity loss as significant issues for its operations. These risks can be broadly categorized into two groups: physical and transition, concerning both climate- and nature-related issues. Physical risks include extreme weather events, such as storms and floods, and chronic risks associated with gradual temperature increases, resulting in phenomena like ice mass melting and sea-level rise.

Nature-related risk factors are associated with the decreased availability of goods, for example, in the context of sourcing valuable natural

Summary of physical and transformational risks according to TCFD and TNFD						
Category	Description					
Physical risks (according to TCFD and TNFD)						
Acute risks	Specific short-term events, e.g. increased severity of extreme weather phenomena such as cyclones and floods, oil spills, or forest fires					
Chronic risks	Gradual environmental changes, climate change, increase in average temperature or pollution that accumulates in the local environment					
Transition risks (in accorda	ance with TCFD and TNFD)					
Policy & legal	Changes in the regulatory context that result from new policies related to the transition towards a lowemission economy and reducing the negative impact on nature					
Market	Evolving market dynamics, including shifts in consumer preferences					
Technology	Substitution of products or services with lower impact on climate or nature due to technological advancements					
Reputation	Changing perceptions as a result of an organization's actual or perceived impact on climate or nature					
Liability	Risks of liability arising directly or indirectly from legal claims					
Systemic risks (ad	ccording to TNFD)					
Ecosystem collapse	Risk that a critical natural system no longer functions (summing of numerous physical risks)					
Aggregated risk	Impacts of nature and biodiversity loss on levels of transition and physical risk across one or more sectors					
Contagion effect	Risk that financial difficulties at one or more financial institutions linked to failure to account for exposure to climate or nature-related risks spill over to the financial system as a whole					

p. 13

materials for the production of pharmaceuticals and the disruption of ecosystem services such as pollination, natural flood protection, filtration, or water flow maintenance. When these ecosystem services are disturbed (e.g. by constructing large parking areas that may hinder water retention and/or drainage), the local flood risk increases. In the longer term, the bank identifies as significant the risk associated with the deterioration of Poland's hydrological situation and drought threats. Water shortages and inadequate retention systems can negatively impact, among others, agricultural activities and the energy sector, limiting energy production capacities in power and heating plants.

These risks can threaten business continuity, reducing business value and the ability to generate profits and meet financial obligations.

Climate scenarios

We incorporated climate scenario analysis into our strategic planning and risk management processes, adhering to TCFD recommendations. This approach primarily enabled us to identify and evaluate both the risks and opportunities associated with climate change. Furthermore, it allowed us to explore strategies for enhancing the bank's resilience to potential climate-related risks and opportunities. The analysis will also be utilized to evaluate the resilience of our strategic plans against these scenarios. Furthermore, it is an element of non-financial disclosures, which enhances the bank's credibility and aligns with stakeholder expectations.

We considered two scenarios: <2°C and ~4°C, across three time horizons: short-term (2025), medium-term (2030), and long-term (2050). Our analysis spans the entire value chain and considers all markets in which the bank operates. Next, we assessed the impact of these risks and opportunities on the bank's financial status and its ability to achieve strategic goals. We also considered the bank's current resilience to climate change in the residual risk assessment. Each scenario is founded on a comprehensive set of reference scenarios that provide the necessary data for our analysis. The analysis of climate risks and opportunities will also allow us to develop standards of cooperation with clients. Our goal is to reduce the bank's exposure to risk and to prepare a process for assessing the compliance of client transformation plans with the bank's portfolio decarbonization strategy. In addition, the analysis of climate risks and opportunities will facilitate sourcing data on client-related exposures, taking into account the European Central Bank's (ECB) good practices, e.g. regarding climate risk management through collateral valuation and management.

While our climate risk analysis is currently represented in a heatmap based on the aforementioned climate scenarios, we have yet to extend it to include similar scenarios for biodiversity and ecosystems. In 2024, we plan to continue integrating both heatmaps fully and to explore relevant market standards.

In response to the escalating challenges facing various economic sectors, we are advancing our efforts to assess both climate and nature-related risks, including the observed decline in biodiversity. To this end, we conducted a scenario-based assessment of climate risks and evaluated the impact and dependency factors on nature using the ENCORE tool. We embedded our assessment of nature-related risks within the 2°C scenario, with a horizon until 2030. Both aspects are presented on a coherent, 5-tier risk heatmap. •

¹ Encore (exploring natural capital opportunities, risks and exposure), https://www.encorenature.org/en/explore, 25 January 2024



<2°C

Aggressive emissions reduction scenario

Implementation of the Paris Agreement through global cooperation between governments, society and industry to radically decarbonize

Transformation risks and market opportunities are dominant, e.g.:

- globally coordinated efforts to reduce emissions to net zero by 2050 to deliver on the Paris Agreement and achieve significant decarbonization
- accelerated transition to renewable energy (RES)/ electrification; aggressive regulations limiting the extraction and use of fossil fuels in most sectors and in all economies
- average GDP per capita growth in high-income countries
- achievement of the European Union's (EU) emission reduction targets in 2030 and 2050
- Poland adopts and achieves goal of climate neutrality or achieves it with a slight delay
- significant increase in emission costs and energy prices
- significant increase in consumer environmental awareness, greater demand for low-emission products
- faster-than-before rise in the efficiency of RES technologies

4°C

Emissions scenario assuming no changes in existing government policies

Maintaining the baseline level - changes in emissions without changes in policies

Physical risks are dominant (which then determine market risks), e.g.:

- emission reduction policies limited to existing policies
- continued use of fossil fuels and energy-intensive activities
- high growth of GDP per capita on a global scale
- increasingly manifest effects of climate change, significant investment in adaptation measures to protect assets, infrastructure, communities
- failure to meet EU emission reduction targets in 2030 and 2050
- Poland fails to meet climate neutrality goal, and significantly deviates from it
- moderate increase in emission costs
- significant increase in consumer environmental awareness, greater demand for low-emission products
- slower-than-before RES technology efficiency growth

SECTORAL HEATMAP OF PHYSICAL (RF) AND TRANSITIONAL (RT) RISKS

Exposure in 2050 2 deg C		e risks 125		e risks 30		lated risks 30		e risks 050	Share of portfolio
	RF	RT	RF	RT	RF	RT	RF	RT	
Construction									12,8%
Construction materials	1	2	1	3	3	4	_	_	0,8%
Construction services	2	2	2	3	3	5	_	_	12,0%
Energy									10,8%
Energy (electric power)	3	3	3	4	3	3			7,3%
Oil & Gas	2	3	3	5	3	5		_	3,5%
Food and beverage			,						17,2%
Growing plants	3	2	3	3	5	4			2,1%
Raising animals	3	2	3	3	5	4		_	1,8%
Mixed farming	2	2	3	3	4	4	_	_	3,6%
Other agriculture	3	2	3	3	5	4			0,4%
Production and Processing	2	2	3	3	3	3	_	_	6,5%
Wholesale	2	2	3	3	2	3		_	2,9%
Manufacturing industries									7,2%
Chemicals	2	3	3	4	3	4		_	0,6%
Miscellaneous manufacturing industries	2	2	3	3	3	3	_	_	2,1%
Metal production	2	3	3	4	2	4	_	_	1,7%
Mining (excl. coal)	2	3	3	3	3	5	_	_	2,9%
Furniture and retail trade					_			<u>'</u>	6,6%
Furnitures and retal trade	1	2	2	3	3	4	_	_	6,6%
Production of textiles and clothing, including leather products	1	3	2	4	3	4	_	_	0,0%
Real estate	1	3	2	2	2	4	_		4,9%
Telecommunications	1	1	2	2	2	2	_		4,8%
Other financial activities	2	2	3	3	1	1	_	_	5,4%
Other manufacture industries	2	2	3	2	3	4		_	3,1%
Other transportation	2	2	3	3	3	4		_	3,0%
Motor vehicles	2	3	3	4	3	4		_	3,1%
Wood and paper products	2	2	2	3	4	4		_	1,6%
Information	1	1	2	2	1	3	_	_	1,2%
Shipping	2	3	3	4	3	3	_	_	0,9%
Computer and technology	2	1	3	2	2	3	_	_	0,9%

Exposure in 2050 4 deg C	Cimate risks 2025		cosure in 2050 Cimate risks Cimate risks 4 deg C 2025 2030			Cimate risks 2050		
	RF	RT	RF	RT	RF	RT		
Construction							12,81%	
Construction materials	1	2	1	2		•	0,77%	
Construction services	2	2	2	3	_		12,04%	
Energy			l				10,81%	
Energy (electric power)	3	3	4	3	_		7,33%	
Oil & Gas	2	3	3	4	_		3,48%	
Food and beverage			'				17,20%	
Growing plants	3	2	3	3	_		2,10%	
Raising animals	3	2	3	3	_		1,79%	
Mixed farming	2	2	3	3	_		3,61%	
Other agriculture	3	2	3	3	_		0,36%	
Production and Processing	2	2	3	3	_		6,49%	
Wholesale	2	2	3	3	_		2,86%	
Manufacturing industries					•		7,18%	
Chemicals	2	3	3	3	_	_	0,57%	
Miscellaneous manufacturing industries	2	2	3	2	_		2,09%	
Metal production	2	3	3	2	_		1,65%	
Mining (excl. coal)	2	3	3	3	_		2,87%	
Furniture and retail trade							6,58%	
Furnitures and retal trade	1	2	2	2	_	_	6,56%	
Production of textiles and clothing, including leather products	1	3	2	3	_		0,02%	
Real estate	1	3	2	4	_		4,88%	
Telecommunications	1	1	3	2	_		4,78%	
Other financial activities	2	2	3	2		_	5,42%	
Other manufacture industries	2	2	3	2			3,13%	
Other transportation	2	2	3	3	_		3,00%	
Motor vehicles	2	3	3	4			3,12%	
Wood and paper products	2	2	3	3	_		1,61%	
Information	1	1	2	2			1,17%	
Shipping	2	3	3	3	_		0,89%	
Computer and technology	2	1	3	1	_		0,90%	

LEGEND



Upward trend

Constant trend

Based on a sectoral analysis of both climate-related physical and transition risks, we developed an aggregated overview of risk exposure.

In the scenario predicting a 2°C temperature rise by the century's end, by the year 2025, risk exposure does not surpass an average level (3), with the majority of the analyzed exposure being classified as low (2). Given the short horizon of this analysis, no variances emerge from different climate scenarios. However, by 2030, risks rise, especially concerning transition risks, where 18% of the credit portfolio was rated as high risk (4), and 3% as very high risk (5).

In a 4°C temperature increase scenario, over half of the credit portfolio is assessed at an average risk level, with 7% at high risk in the context of physical risks. For transition risks, the share of sectors with average risk decreases, while exposure to high-risks rises to 11%.

Due to the substantial dispersion of activities across various sectors, 17% of the portfolio was excluded from the analysis.

Climate and nature-related opportunities

Transitioning to a low-emission economy presents not just risks but opportunities. New regulations, decarbonization targets, shifting consumer preferences, and the necessity for climate adaptation are trends that offer new business opportunities for banks, including ours.

In the immediate 1-3-year timeframe, our focus can be directed towards enhancing the bank's operational energy efficiency, notably in terms of the energy performance of buildings. Moreover, there is a potential for developing climate-related financial products and services. This encompasses credit products related to climate and natural transformation, and investment funds geared towards supporting clean energy initiatives or bolstering climate risk resilience.

Furthermore, we can broaden our capital raising and strategic advisory services for entities actively contributing to nature and climate change mitigation efforts. This includes financing sustainable development projects across diverse sectors such as energy and transportation. Concurrently, the bank can offer pertinent advisory and financial services.

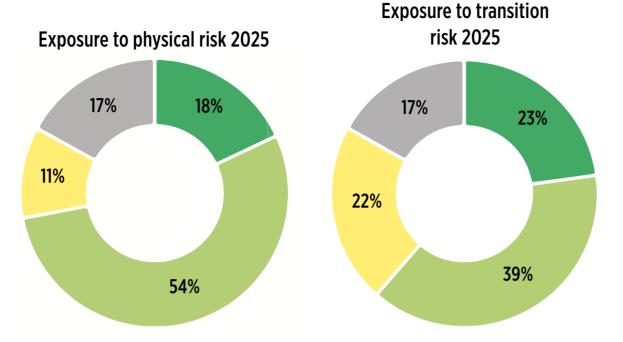
We also see a discernible opportunity and potential for partnerships with startups and emerging companies in the climate tech sector. Additionally, we can direct our efforts towards financing cutting-edge technologies.

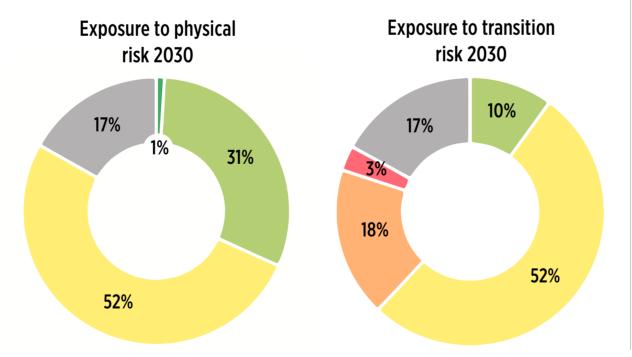
The prospect for green mortgage products and investment funds focused on energy-efficient and decarbonized construction is also promising. Conversely, this chance also aligns with the development of consumer-centric services, supporting households through their energy transition journey.

Strategy resilience

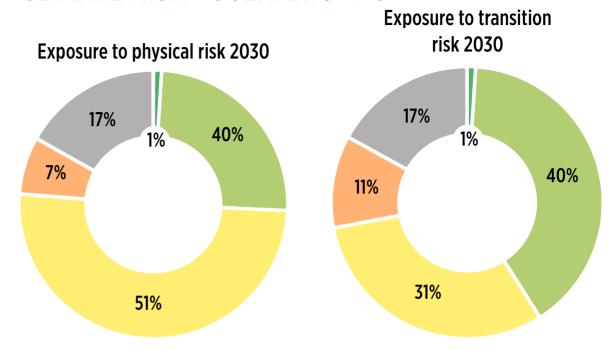
Owing to its business diversification and varied portfolio structure, the bank has short-term resilience against risks stemming from the economic shifts induced by climate change. Nonetheless, we are currently conducting in-depth analyses of climate and nature-related risks to obtain more detailed insights and enhance the effectiveness of our risk management strategies in these areas. These efforts are set to not only enhance the resilience of our strategy in the near and medium term but also facilitate alignment with the long-term challenges and opportunities presented by the evolving climate landscape.

CLIMATE RISK - SCENARIO 2°C

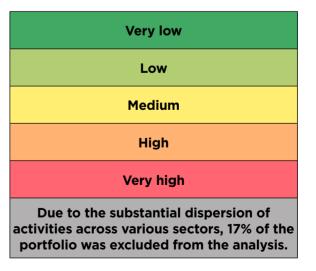




CLIMATE RISK - SCENARIO 4°C



LEGEND



Climate risk management and the risk management system

We treat climate risk as an element of ESG risk, which is a cross-cutting risk. It affects the classic risk categories estimated as part of standard processes in the risk management system. We apply an approach based on the double-materiality principle, meaning that we analyze the impact of ESG factors on the bank's activity and results, and analyze the impact of the bank's activity on the environment and society. More details can be found on p. 12.

In-depth analyses and risk management in sensitive sectors

A score-based assessment, even when based on climate scenarios, is not sufficient to provide actionable insights. Our analysis of risks related to nature also leveraged the ENCORE tool, offering an average rating for impact factors and dependencies across various economic sectors. Consequently, to identify sector-specific issues relevant to their specific nature and operations in Poland, we conducted a more detailed, qualitative sector analysis. The table below highlights recurrent significant issues identified through our qualitative analysis.

The list of material topics will be used to complete our questionnaires designed to assess our clients' ESG risk exposure (for more details, see p. 12). These questionnaires will enhance our understanding of our exposure to climate and nature-related risks, enabling us to manage them more effectively and meet our stakeholders' needs.

The questionnaires are structured to:

- Collect information on the business model, including the identification
 of key activities based on their impact on and dependency on climate
 and nature, with consideration for the supply chain.
- Determine whether the organization conducted risk analyses related to climate and nature (including an analysis of the findings) and whether it has established appropriate risk management procedures and mechanisms.
- Identify the organization's disclosures concerning climate and nature risk in its non-financial report.

CLIMATE RISKS	RISK FACTORS	VULNERABLE SECTORS
PHYSICAL RISKS	Sudden weather events, floods, heatwaves Progressive changes, such as rising temperatures, sea-level increases, more frequent and prolonged droughts	Virtually all sectors are susceptible to physical risks to some degree, including to extreme weather events and natural disasters.
TRANSITIONAL RISKS	Challenges in adapting to climate protection regulations Increased production costs due to adherence to new standards and climate protection regulations Rising energy prices Renewable energy availability in Poland Shifting consumer preferences Social pressure Investor preference shifts and the risk of divestment (stranded assets) Higher insurance costs due to greater vulnerability to physical risks	Energy sector Textile and apparel manufacturing Transportation Real estate Oil and gas sector Chemicals Metal production Automotive sector shipping
NATURE-RELATED RISKS	RISK FACTORS	SENSITIVE SECTORS
PHYSICAL RISKS (DEPENDENCIES)	Water access, clean water access Clean air access Reliance on natural flood defenses Soil degradation and reduced land productivity Increase in pests and plant diseases Decline of natural pollinators Higher insurance costs due to greater vulnerability to	Agriculture Wood and paper products
	nature-related physical risks	

 Gather information about business opportunities associated with climate and nature.

Our initial focus will be on a comprehensive analysis of sectors that, according to climate and nature risk assessments, were rated as high or very high, or where the bank's exposure to a particular industry is significant.

Furthermore, in 2023, we carried out an analysis of sea-level rise impacts on the Polish coastline. The insights from this analysis will be integrated into our risk assessment of collateral securing granted loans. We also continually monitor new regulatory developments that could impact us, our customers/clients, and the broader economy.

Metrics and targets

ESG risks impact the Bank's traditional financial and non-financial risks in various ways and through multiple transmission channels. The Bank defined the transmission channels and analyzed the effect ESG factors have on risk management and individual risk categories.

To capitalize on opportunities and mitigate risks associated with climate and nature, we embraced ambitious commitments and set specific targets. Detailed information about our strategic assumptions and goals in this context is available on p. 40.

GRI 2-12, GRI 2-13, GRI 2-23, GRI 2-24, GRI 3-3, GRI 201-2

Climate and nature-related risk rating scale								
Risk rating	Transition risks	Physical risks						
1 Very Iow	The sector is minimally exposed to regulations and other transition risk factors, e.g. due to low greenhouse gas emissions or minimal impact on biodiversity.	The sector's exposure to physical risks is minimal.						
1 Low	There are reasons to believe that there may be some regulations or challenges in the supply chain in the longer term. However, the exposure to transition risks is relatively low compared to other sectors.	The sector's exposure to physical risks is low.						
3 Medium	The sector requires significant investment to reduce greenhouse gas emissions. Policies and regulations are likely to negatively impact the sector, or there will be supply chain challenges due to economic transformation.	It is likely that this sector will face disruptions due to physical risks, which are expected to occur systematically. The sector may rely significantly on ecosystem goods and services.						
4 High	This sector e.g. emits more greenhouse gases or has a substantial negative impact on ecosystems compared to other sectors, making it more susceptible to regulations and societal opposition.	It is very likely that this sector will face long-term exposure to disruptions caused by physical risks. Companies within this sector may be dependent on the health of ecosystems due to the nature of their activities.						
5 Very high	The sector is heavily reliant on fossil fuels, requires significant investment and restructuring, or has a highly negative impact on biodiversity and the natural environment. There are concern's regarding the sector's ability to undergo transformation.	It is almost certain that this sector will face long-term exposure to disruptions caused by physical risks. Companies operating within the sector may be particularly vulnerable to physical risks and highly dependent on the condition of ecosystems.						



A t Credit Agricole, we attach great importance to building relationships with the internal and external environment. The accurate identification of stakeholder groups we affect and those affecting us is a crucial element of the communication process. We developed the latest stakeholder map and identified key groups in 2022 during the assessment of the materiality of ESG issues and risks at the bank (p. 24). For a detailed map, see the table opposite.

Our bank has internal and external stakeholders who have a direct or indirect effect on the bank or are affected by its operations. The bank's significant stakeholder groups include: shareholders, auditors, suppliers and subcontractors, customers/clients (individuals and businesses), the media, supervisory authorities and regulators, the social environment and local communities, business partners, commercial partners, employees, the capital market, including rating agencies and the natural environment. Our key stakeholders include customers/clients, employees and the natural environment.

We determined the significance of stakeholders in the process of identifying the intensity of bidirectional impacts: the strength of the bank's impact on the stakeholder and the strength of the stakeholder's impact on the bank. The strength of the impact was determined using a six-point scale: no impact, minimal, lower than average, above average, strong and very strong.

Our key stakeholders include clients, employees and the natural environment.

Main internal documents governing this area:

 Sustainable Development and ESG Policy of Credit Agricole (introduced on 21 February 2023) - Corporate Sustainability Team

• Employees

STAKEHOLDERS

INTERNAL

- Other CA Group companies
- The Shareholder
- ine Snarenoider
- Trade unions

EXTERNAL STAKEHOLDERS

- Customers/clients (retail and business)
- Suppliers and subcontractors
- Business partners
- Commercial partners
- Social environment and local communities
- Non-government organizations
- Universities and students
- The media
- Supervisory authorities and regulators
- Capital market, including rating agencies
- Industry organizations
- Competition
- Auditors
- The natural environment

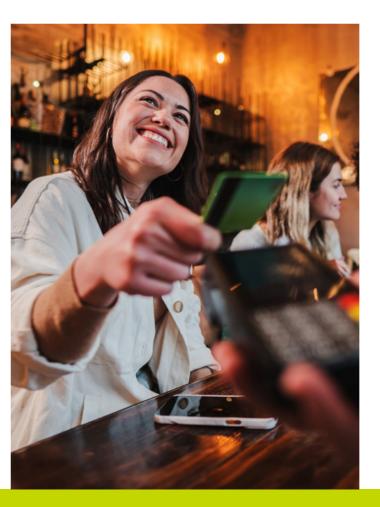
GRI 2-29, GRI 3-1, GRI 3-2, GRI 3-3

Stakeholder challenges

We reviewed stakeholder expectations towards the bank's strategy and identified our main impact areas on sustainable economic, social and environmental growth. In carrying out the postulates, we focused on key stakeholders and answered four questions:

- What is our effect on the stakeholder?
- What challenges are we facing?
- · What are our potential benefits?
- What actions are we taking and could be taking?

The conclusions are used in the initiatives pursued as part of our Social Project strategy.



CUSTOMERS

What is our effect on the stakeholder?

We safeguard the funds entrusted to us by customers, build personalized, lasting relationships, analyze needs and sell responsibly.

What challenges are we facing?

To ensure high-quality service and a personalized approach to the growing number of customers, ensure the nominal operation of processes at the bank and implement enhancements that customers need.

What are our potential benefits?

We will gain a competitive advantage as an attentive bank that listens to its customers and offers products they need.

What actions are we taking and could be taking?

We change selling standards, streamline processes, facilitate access to services in branches and via remote channels.

EMPLOYEES

What is our effect on the stakeholder?

We improve employee engagement, ensure job stability and fair wages, facilitate work-life balance.

What challenges are we facing?

To enhance employee engagement and their identification with the company and its strategic goals.

What are our potential benefits?

We will improve work effectiveness and business performance, we will enjoy the reputation of a good employer.

What actions are we taking and could be taking?

We implement programs promoting work-life balance, we improve communication between employees.

NATURAL ENVIRONMENT

What is our effect on the stakeholder?

We support stakeholders, and above all customers and clients, in the transformation to a low-emission economy, we consume electricity and office supplies in a sustainable way, we manage waste responsibly.

What challenges are we facing?

To consistently follow our environmental policy, implement comprehensive tool for reporting and monitoring environmental data, formulate a climate policy and strategy.

What are our potential benefits?

We will reduce our environmental footprint throughout the entire value chain, we will optimize the bank's processes and save energy, fuels, water, etc., we will reduce charges for environmental pollution.

What actions are we taking and could be taking?

We are developing green products and products linked to sustainable development, we are creating tools that assist our stakeholders in their transformation journey, we are undertaking projects with the goal of enhancing air quality, tracking resource usage and implementing reduction initiatives, and educating both customers/clients and employees on environmental conservation.

GRI 2-24, GRI 2-29, GRI 3-1, GRI 3-2, GRI 3-3

W e have been engaging in active dialogue with internal and external stakeholders for many years. This dialogue aims to gather expectations and recommendations regarding the bank and guidelines concerning material issues and the bank's operations. We consider the results in developing our strategy. updating the bank's initiative map and issues subject to reporting. The most recent dialogue was held in 2022 as part of the assessment of the materiality of ESG issues and risks at the bank. Within the framework of this process, we conducted interviews with representatives of 13 stakeholder groups of the bank. In 2023, we updated the materiality of individual issues and risks. More information about this process is available on p. 11. In 2024, in response to the obligations related to the new Corporate Sustainability Reporting Directive (CSRD) and the new European Sustainability Reporting Standards (ESRS), we plan to maintain an ongoing dialogue with stakeholders. To this end, we will publish a questionnaire on our website for the general public to provide feedback on our approach to sustainable development and ESG.

We also regularly survey employee engagement and gather their feedback. All our employees participate in the annual Accountability Index (IMR) survey and all employees and workers in quarterly pulse surveys. Our staff share their insights on how the bank's and Crédit Agricole Group's strategies are implemented. They also assess aspects of their work environment that shape the organizational culture and affect their level of engagement. The insights and feedback from these surveys help us effectively develop solutions that meet the current and genuine needs of our teams. The surveys also serve as a tool for evaluating the effectiveness of our past actions. Over 87% of our employees took part in this year's survey (down by 4 pp on the previous year). Our IMR stands at 81%, which is 3 pp higher than the Crédit Agricole Group average.

There are no collective bargaining agreements at the bank.

GRI 2-29, GRI 2-30, GRI 3-3

Management Board's award for the best employees



For over 20 years, the Management Board of Credit Agricole has been presenting AS (ACE) awards to employees with the the values and attitudes promoted at the bank. The award is a recognition of the work of individual people and teams and a sign of appreciation for business attitudes that bring about network and head office employees. In 2023, the award ceremony was conducted in the form of an in-person celebratory AS Gala, with invitations again going to all winners.

Communication with key stakeholders

↑ t Credit Agricole, we place great importance on internal and external Acommunication, particularly with key stakeholder groups - customers and employees. Effective communication translates into operational efficiency and is a prerequisite for maintaining good relations with stakeholders.

Communication with customers

At Credit Agricole, customer communication is of utmost importance. We are developing an omnichannel strategy to ensure that customers have convenient access to their products and receive the necessary information and support through their preferred channels. This strategy informed the design of processes and language in our app and guides the ongoing enhancements made to our CA24 eBank. These solutions empower customers to manage their online banking with ease and independence. Additionally, customers can interact with advisors via chat, phone, or by scheduling an in-branch meeting, if they require personalized assistance.

We continuously improve our in-branch customer communication, aiming to understand and meet our customers' needs to offer tailored solutions. Starting from September 2023, we began transitioning away from paper leaflets, encouraging our advisors to utilize digital materials available on the bank's website instead.

Our primary focus is on secure communication through our CA24 services - CA24 Mobile and CA24 eBank. However, we also communicate via email and SMS, ensuring the quality of our communications is high to provide relevant and useful information to our customers.

We engage with our community through the bank's social media profiles on platforms like Facebook, Instagram, Google Business Profiles, and LinkedIn, and manage the CAsfera.pl blog. We strive to publish materials that are not only relevant and engaging but also educational, transcending beyond purely marketing content. We regularly update our website and consistently expand our FAQ section to help customers find answers to their queries more efficiently.

87%

of employees took part in the IMR survey

Communication with employees

multiple channels to communicate with employees daily, highlighting individual topics in the best possible way and presenting them in an attractive form to grab the attention of recipients. Furthermore, we are advancing our tools to make internal communication more effective and responsive to our audience's expectations. This year, we introduced a new version of our intranet. CAnews. now featuring personalization options so employees can customize its appearance to their preferences. Our goal is to continuously improve the level of employee awareness year over year. Through regular communication and constant access to information, including topics on sustainable development and ESG, that we provide, employees have a clear understanding of the company's objectives, strategy, and the impact



Ethical principles

A t Credit Agricole, the observance of ethical principles is our priority. Our bank has in place codes of ethics that form the basis of our system of standards and principles of ethical conduct. We also satisfy the requirements of the PFSA's Principles of Corporate Governance Principles for Supervised Institutions and Recommendation Z on Internal Governance Principles in Banks.

The Code of Ethics is binding on all bank employees. All new employees are made aware of the Code of Ethics during induction training and sign a declaration acknowledging having read it. Moreover, employees are required to read the Code of Ethics every time it is modified. The bank's Management Board periodically reviews and assesses compliance with the principles of ethics.

The bank also follows the Code of Conduct developed and adopted by the entire Crédit Agricole Group. It defines our values and principles of operation in practical terms so that they can be applied in everyday work. The Code of Conduct is a type of guide offering a better explanation of the rules and standards of ethical conduct concerning, among others, relationships with customers and vendors, social and environmental issues, combating corruption and preserving the bank's and the Group's reputation.

Both the Code of Ethics and the Code of Conduct are available in Polish and English language versions, and are accessible on our website and the intranet.

To promote ethical awareness among employees, the bank mandates training and annually tests their knowledge of ethical principles through a quiz prepared by the CA Group. The quiz results contribute to the Group's ethical awareness index, featured in the non-financial report.

GRI 2-6. GRI 2-26

Main internal documents governing this area:

- Code of Ethics of Credit Agricole (introduced on 12 June 2017) – Compliance Department
- Ethics Charter of the Crédit Agricole Group (introduced on 12 June 2017) – Compliance Department
- Code of Conduct of the Crédit Agricole Group (introduced on 25 July 2023) - Compliance Department
- Code of Ethical Standards for Business Partners (introduced on 20 December 2022) – Compliance Department
- Internal Governance Policy of Credit Agricole (introduced on 19 November 2021) - Compliance Department

Ethics in relations with employees

All employees of Credit Agricole must familiarize themselves with the principles set out in the codes and observe them in their daily work. We make sure that the values and principles applicable at the bank are promoted through their conduct.

The rules of conduct are defined in such internal documents as: the Code of Ethics, Code of Ethics of the CA Group, Code of Conduct of the CA Group and the Code of Ethical Standards for Business Partners.

We continuously monitor and report on compliance with ethical principles. Every employee is obliged to report observed violations of the Code of Ethics and the Code of Conduct to their supervisor or directly to the director of the Compliance Department.

The bank also has in place a procedure for anonymous reporting of violations of the law and ethical codes and standards applicable at the bank (whistleblowing), accessible to employees and partners. Whistleblowers can report violations through independent and publicly available communication channels. They can also send reports via email or in hard copy, as well as via the BKMS system used by the CA Group, with guaranteed anonymity throughout the process. In 2023, we registered six reports, considered five of them, with one case still pending investigation.

E-learning on whistleblowing is mandatory for all employees, to be completed within 14 days of employment and refreshed every three years.

Employees may also seek guidance from the Compliance Department regarding the application of ethical principles within the bank.

GRI 2-25, GRI 2-26, GRI 3-3

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Main internal documents governing this area:

- Code of Ethics of Credit Agricole (updated on 12 June 2017) - Compliance Department
- Ethics Charter of the Crédit Agricole Group (introduced on 12 June 2017) – Compliance Department
- Code of Conduct of the Crédit Agricole Group (updated on 25 July 2023) – Compliance Department
- Code of Ethical Standards for Business Partners (updated on 20 December 2022) - Compliance Department
- Internal Governance Policy of Credit Agricole (updated on 19 November 2021) - Compliance Department
- Anti-Corruption Policy of Credit Agricole (updated on 8 December 2023) - Compliance Department
- Conflict of Interest Management Policy of Credit Agricole (updated on 8 December 2023) - Compliance Department
- Whistleblowing Procedure of Credit Agricole (updated on 30 September 2022) - Compliance Department

Due diligence procedures

At Credit Agricole, we have defined rules for working with customers and partners that enhance the functioning of our bank while fully safeguarding the interests of internal and external stakeholders. Our goal is to improve all processes, both internal and external. Creating transparent procedures and acting in accordance with established standards, taking into account the principles of responsible business management, allows us to build relationships with customers, suppliers, employees, and other stakeholders. Our customer and partner due diligence process is defined in internal regulations, which, in addition to codes of ethics, include: the Procurement Policy of Credit Agricole, the Outsourcing Policy in Credit Agricole, the ESG Risk Management Policy of Credit Agricole, and anti-money laundering and anti-terrorist financing procedures, which form the basis of our customer and partner verification and assessment process.

GRI 2-12, GRI 2-16, GRI 2-23, GRI 2-24

§

Main internal documents governing this area:

- Procurement Policy of Credit Agricole (updated on 1 September 2018) – Integrated General Services Area
- procedure: Procurement in Credit Agricole (updated on 1 July 2023) - Integrated General Services Area
- Outsourcing Policy in Credit Agricole
- (updated on 30 May 2023) Operational Risk and BCP TeamESG Risk Management Policy of Credit Agricole
- (introduced on 14 November 2023) Credit Risk Department

 Code of Ethical Standards for Business Partners
- (updated on 20 December 2022) Compliance Department
- Ethics Charter of the Crédit Agricole Group (introduced on 12 June 2017) - Compliance Department
- Code of Ethics of Credit Agricole (updated on 12 June 2017)
 Compliance Department
- Code of Conduct of the Crédit Agricole Group (updated on 25 July 2023) – Compliance Department
- Compliance Policy at Credit Agricole (updated on 3 April 2023) - Compliance Department
- Anti-Money Laundering and Counteracting of Terrorism Financing (AML/CFT) Policy in Credit Agricole (updated on 8 December 2023) - Compliance Department

Memberships of associations

credit Agricole is an active member of several industry and non-financial organizations.

We are a longstanding member of the Polish Bank Association (ZBP), an organization that initiates and supports efforts to develop the Polish economy within the European Union and foster international cooperation. Additionally, the ZBP acts as a consultative and advisory body in the legislative process related to banking. Our bank adheres to the recommendations formulated by ZBP and engages in multiple working groups addressing issues vital to our customers. These include new regulations in the financial market, PFSA recommendations, PSD3, unauthorized transactions, biometrics, BMR, CHF-denominated loans, complaints, DORA, outsourcing, the use of plain language, and sustainable financing.

Furthermore, in 2023, our bank joined the Polish Organization of Advertisers, a body dedicated to representing the collective interests of companies promoting their brands and products through the media. This organization focuses on the development and endorsement of exemplary marketing practices and shaping the future direction of the industry.

GRI 2-28





FAIR OPERATING PRACTICES

Sustainable Development Goals supported by us through the initiatives described in this section:









QUALITY EDUCATION













INDUSTRY, INNOVATION AND INFRASTRUCTURE \Box







RESPONSIBLE CONSUMPTION AND PRODUCTION









PEACE, JUSTICE AND STRONG INSTITUTIONS





A t Credit Agricole, we value relations with our suppliers based on partnership and transparency. We want our suppliers to act responsibly and consider social and environmental issues in their activities. That is why the bank has in place the Procurement Policy and the Procurement Procedure, which set out uniform and consistent rules underlying the procurement process.

Supply chain management

The supply chain is an element of the bank's entire value chain (more details are available on p. 12). Effective and responsible supply chain management is crucial for all companies, particularly those operating in the financial sector. Credit Agricole's supply chain includes both suppliers of services and products and their recipients. In our bank, we leverage tools to optimize supply chain management and observe the following rules:

- We satisfy our purchasing needs based on framework agreements managed by the bank's organizational units having subject-matter responsibility for a given category.
- Where there is no agreement, or an agreement is close to expiry, the relevant organizational unit sends a procurement request to the procurement unit.
- The process concludes with signing a framework agreement with a supplier or placing a one-off order.
- The agreement is managed by the relevant responsible unit.
- We periodically review relationships with suppliers against the applicable rules.
- The procurement process is documented, archived and audited.
- The bank operates a purchasing platform to manage procurement processes and communicate with suppliers. It is a fully automated application that optimizes and streamlines our interaction with suppliers.

In 2023, there were no major modifications to the supply chain. We did not identify any suppliers with a negative impact on hiring practices in the supply chain.

GRI 2-6, GRI 2-23, GRI 2-24, GRI 2-25, GRI 2-29

ESG questionnaire in the purchasing process

In 2023, continuing the practice of previous years, our bank's procurement processes included a ESG questionnaire that is mandatory for all suppliers.

Our bank's procurement processes included a ESG questionnaire that is mandatory for all suppliers. It includes the environmental management, social issues and corporate governance.

Last year, we expanded the scope of the questionnaire to cover environmental management, social issues (e.g., employment practices, human rights, social impact), and corporate governance. We asked potential suppliers various questions, including whether they implemented a sustainable development and ESG strategy, calculated their carbon footprint, established procedures to counteract discrimination, mobbing or harassment, and whether they enacted policies supporting marginalized persons and groups. The results of this questionnaire influence the final decision in tenders, with the ESG criteria carrying a weight of no less than 5%.

Last year, in our procurement processes, we paid particular attention to environmental protection issues, which had a bearing on the selection of suppliers e.g. in our tender for the purchase of electricity. Read more on p. 44.

GRI 2-24, GRI 3-3

Main internal documents governing this area:



 procedure: Procurement in Credit Agricole (updated on 1 July 2023) - Integrated General Services Area





Ethics in relations with business partners

A t Credit Agricole, we aim to work with our business partners based on a shared system of values and common principles of socially responsible and ethical business.

In 2017, we adopted the Code of Ethical Standards for Business Partners, incorporating it into existing and new contracts with commercial partners and suppliers. The Code is also available on our website, in Polish and English. We expect our business partners to observe the ethical standards set out in the Code in their relations with us and their dealings with other customers. If a business partner observes any actions by the bank's employees that breach the rules and standards of conduct set out in the Code, they should report it immediately. Reports can be made via email to a designated address or through the whistleblowing system.

Our model agreement signed with partners includes clauses concerning international sanctions, observance of human rights, natural environment protection, and combating corruption and anti-competitive practices. Before establishing a new partnership, we conduct a due diligence analysis of information and documents concerning the partner, a process necessary to assess the risk associated with the relationship and protect the bank's reputation.

These measures allow us to mitigate the risk related to partners, particularly conduct and reputation risks. lacktriangle

GRI 2-6, GRI 2-26, GRI 3-3

- Code of Ethical Standards for Business Partners (updated on 20 December 2022)
- Compliance Department
- Code of Ethics of Credit Agricole (updated on 12 June 2017)
 Compliance Department
- Code of Conduct of the Crédit Agricole Group (updated on 25 July 2023) - Compliance Department

Combating corruption

A t Credit Agricole, we follow a zero tolerance for corruption policy. Our Anti-Corruption Policy outlines the fundamental principles of combating improper practices that could expose the bank to corruption and reputational risk. In this regard, we also apply the principles set out by the Crédit Agricole Group.

Instances of corruption are treated as a breach of employee duties. Employees may not solicit gifts or benefits from third parties with whom they have a professional relationship (or on account of their position within the bank), if this could affect their decision-making or create such an impression. Moreover, they cannot receive such gifts or benefits nor offer them to such persons. To foster awareness, we regularly communicate with our employees and provide mandatory training on this topic. Partners are also obliged to observe these principles set out by the bank, including by providing codes of ethics to their staff and through contractual obligations (anti-corruption clauses).

Our Anti-Corruption Policy outlines the fundamental principles of combating improper practices.

The bank's Management Board reviews the effectiveness of the anti--corruption system annually. In 2023, we did not identify any instances of corruption. In 2024, we are planning to obtain recertification for ISO 37001. ■

GRI 2-26, GRI 205-3

Main internal documents governing this area:

- Anti-Corruption Policy of Credit Agricole (updated on 8 December 2023) - Compliance Department
- Code of Ethics of Credit Agricole (updated on 12 June 2017) – Compliance Department
- Code of Conduct of the Crédit Agricole Group (updated on 25 July 2023) – Compliance Department

Counteracting money laundering and terrorism financing

At Crédit Agricole, we are committed to ensuring compliance with the Anti-Money Laundering and Countering the Financing of Terrorism Act. The management of anti-money laundering efforts within our bank is governed by the Money Laundering and Terrorism Financing Risk Strategy, along with the Anti-Money Laundering and Counteracting of Terrorism Financing (AML/CFT) Policy.

These key documents outline the essential requirements derived from legislation applicable to anti-money laundering and counteracting of terrorism financing. Moreover, we adhere to the relevant principles established by the Crédit Agricole Group. The bank's Management Board verifies the effectiveness of the anti-corruption system annually. The bank also ensures financial security through the procedure: Know Your Customer (KYC), which details the principles for gathering and refreshing information about customers and clients and their affiliated individuals and entities.

Adhering to the legal requirements in the AML/CFT sector requires our staff to continuously improve their knowledge in this area. Consequently, we keep our team informed about any updates and systematically conduct obligatory training sessions on AML/CFT. ■

Main internal documents governing this area:

- Assessment of the Risk of Money Laundering and Terrorist Financing at Credit Agricole (updated on 30 June 2023) - Compliance Department
- Anti-Money Laundering and Counteracting of Terrorism Financing (AML/CFT) Policy in Credit Agricole (updated on 8 December 2023) - Compliance Department
- procedure: Know Your Customer (KYC) (updated on 21 November 2023) - Compliance Department
- Money Laundering and Terrorist Financing Risk Strategy at Credit Agricole - (introduced 5.04.2023) - Compliance Department

Compliance

A t Credit Agricole, we make every effort to ensure compliance with the law, internal regulations and market standards in all areas of the bank's operations. We monitor new regulations on an ongoing basis and advise our employees about them. Our Legal Department and Compliance Department regularly hold educational meetings, called the Law Academy, and legislative and regulatory briefings. They also prepare legal alerts on upcoming regulations and legislation affecting the bank. This gives the bank units concerned lead time to plan and prepare changes and reduce legal risk. The role of the Compliance Department in this process is to monitor and coordinate the implementation of legal and regulatory changes.

We monitor new regulations on an ongoing basis and advise our employees about them.

Moreover, the bank's representatives are involved in teams and working groups organized as part of the Polish Bank Association (p. 22), which offers an opportunity to share experiences with other banks and thus enhance our legal security.

In 2022, as a result of administrative proceedings, the General Inspector of Financial Information (GIFI) imposed a fine on our bank in the amount of PLN 7m for failure to fulfill the obligations arising from the Anti-Money Laundering and Countering Financing of Terrorism Act of 1 March 2018. We promptly addressed all post-audit recommendations issued by the GIFI. The bank appealed this decision to the Provincial Administrative Court in Warsaw, pointing out the incorrect interpretation of the regulations by the auditing body, as well as the omission of some of the evidence presented. The case is pending. \blacksquare

GRI 2-27

Main internal documents governing this area:

 procedure: Monitoring of Changes of Laws and Other Regulations (updated on 19 July 2023)
 Legal Department and Compliance Department



CONSUMER ISSUES

Sustainable Development Goals supported by us through the initiatives described in this section:









QUALITY EDUCATION



GENDER EQUALITY C-3









INDUSTRY, INNOVATION AND INFRASTRUCTURE



REDUCED INEQUALITIES



SUSTAINABLE CITIES AND COMMUNITIES



RESPONSIBLE CONSUMPTION AND PRODUCTION









PEACE, JUSTICE AND STRONG INSTITUTIONS





A t Credit Agricole, we pursue a universal, customer-oriented proximity banking model based on close cooperation between retail banking and specialized business lines – small and medium enterprise (SME) banking, agribusiness (Agri) banking and corporate banking.

Offering

We always listen to our customers' needs in creating and developing our offering. Our main customers include individuals, as well as SMEs, and Agri and corporate clients. In late 2023, we had almost 2.18 million customers.

GRI 2-6

2.18_M

nearly that many customers we served as at the end of 2023

RETAIL BANKING	BANKING FOR SMEs	AGRIBUSINESS BANKING	CORPORATE BANKING
Daily banking • Personal accounts • FX accounts • Debit cards • Current account overdrafts	Daily banking • Business accounts • FX accounts • Debit cards • Split payments and VAT accounts	Daily banking Business / Agricole accounts FX accounts Debit cards	Transaction banking Bank accounts Charge cards Standard deposits Cashless transactions Domestic and international transfers; Mass payment identification; Cash pooling (real and virtual); Balance consolidation; Direct debit; MTIO1 Cash transactions
Savings Term deposits Dynamic deposits Regular savings schemes Savings accounts	Savings and investment funds Term deposits in PLN Savings accounts in PLN Investment funds	Savings and investment funds Term deposits in PLN FX term deposits Savings accounts in PLN Investment funds	Trade finance Bank guarantees Import and export documentary letters of credit (including confirmation of export letters of credit and discounting) Import and export documentary collection Reserved accounts and fiduciary accounts Lines for guarantees / counter-guarantees / sureties and letters of credit Financing of receivables and forfaiting
Investment products Investment funds Unit-linked insurance products Investment advice Individual retirement accounts Individual retirement security accounts	Card acceptance - POS terminals including Cashless Poland program (with ELAVON)	Card acceptance - POS terminals	Financial markets Currency exchange FX Spot - over-the-phone negotiations, electronic exchanges; FX hedging transactions; FX Forward; FX Swap; FX options - Vanilla and Asian Interest rate risk hedging transactions FRA; IRS; CIRS; CAP and FLOOR interest rate options Investment products Negotiated term deposits; Treasury bills and bonds
Credit products Cash loans Debt consolidation loan Instalment loans Car loans Mortgage loans Credit cards	Financing • Working capital financing • Investment financing • Revolving credit facility • Leasing	Financing Agri investment loan Bridge loan Farm loan Welcome loan (debt consolidation loan) Financing of agricultural production cycles Agri overdraft facility Agri loan Revolving credit facility Leasing Preferential loans granted in cooperation with the Agency for Restructuring and Modernization of Agriculture	Standard financing Overdraft facility Working capital loans Investment loans
Insurance Life and health Property Loan protection insurance Assistance	Insurance	Insurance Life (of borrowers) Crop insurance AGRI Business Generali AGRI Expert package Generali Farm Insurance of renewable energy sources Construction and assembly risk insurance Livestock insurance	Investment banking and structured financing • Project financing • Syndicated loans • Real property financing
	Guarantees • BGK de minimis guarantee	Guarantees Guarantee granted by BGK from the Agricultural Guarantee Fund with interest subsidy BGK de minimis guarantee	

A t Credit Agricole, we build and foster a culture of quality in line with the CARE. We care approach. CARE is our standard of daily work and a way to improve advisor competencies. CARE also stands for offering products tailored to customers' needs. Our effort to build and foster a culture of quality is supported by sales and customer service standards.

A fundamental tool for our advisors, whether in bank branches or on the CA24 Infoline, is the Standards of Working with the Customer, a collection of rules and guidelines on approaches, behaviors and skills essential in serving customers, be it the sale of products or daily omnichannel support. We pay special attention to topics such as the stages of a sales conversation, guidelines concerning confidentiality, discretion and personal data protection, rules of handling complaints, or tips on greeting and saying goodbye to customers.



Our actions follow our Good Sales Practice Code, a document subject to regular updates to accommodate evolving market needs and regulatory guidelines. The Code lays down the rules for the sale of products for individuals and the principles of building relationships with customers based on integrity and business ethics. By writing down and applying these principles in our daily work, we provide our customers with the information they need to make independent, informed purchasing decisions. We update and develop all standards depending on the evolution of customer needs and expectations and trends prevailing in the banking sector.

We also consistently monitor the observance of standards by advisors. In our CA24 Infoline, we implemented Quick CARE, a service quality standard assessment process. We launched surveys in all our branches available through a QR code so customers can rate the quality of customer service after every visit. This QR code survey is also available for SME and Agri clients. Furthermore, we assess service quality using the mystery shopper method We also consistently analyze customer satisfaction surveys after calls from and to the CA24 Infoline, opinions after CRI surveys, as well as reviews and comments posted on Google Business Profile.

We are dedicated to regularly training and supporting our advisors, ensuring they meet customer needs with expertise and empathy, focusing on enhancing their skills through comprehensive training programs that cover technical and soft skills.

In 2024, we will continue to improve our service quality to raise customer satisfaction at the points of contact with our bank. We are also developing best practices for serving LGBTQ+ individuals, including transgender and non-binary customers, to meet this community's expectations. Additionally, we plan to endorse the Responsible Sales Declaration to promote the highest ethical standards in the customer-financial institution relationship.

GRI 2-6, GRI 2-24, GRI 2-29

Main internal documents governing this area:

- Standards of Working with the Customer.
 Me and My Relationship with the Customer
 (updated in July 2022) Retail Banking Support
 Department
- Good Sales Practice Code of Credit Agricole (introduced on 21 July 2021) - Retail Banking Competence Department
- The Customer and I in the Contact Center Standard of Sales and Customer Service (updated in September 2022)
 Retail Banking Support Department

Customer experience

ostering customer relationships and continuously improving their experiences are central to our strategy. In 2023, we launched several initiatives to promote a customer-centric culture.

To reinforce our brand positioning, we initiated the Relationship Model, one of the main programs under our Customer Experience (CX) strategy involving all employees, whether they contribute directly or indirectly to cultivating customer relationships. One component of the Relationship Model is a set of attitudes and behaviors specific to Credit Agricole tailored to meet the expectations of both our external and internal customers.

Throughout the past year, we actively shared both positive and negative customer feedback within the bank and communicated customer needs identified through our research to our employees. We established the Voice of Customer HUB, a comprehensive repository accessible to all employees, featuring key consumer research reports and analyses conducted at Credit Agricole. This database includes an educational component designed to familiarize employees with research methodologies, empowering every team member to approach projects with a deep understanding of customer needs. In 2024, we plan to expand this database further. We also refined our internal process for capturing customer feedback and managing research requests to better meet our internal customers' needs. Furthermore, in 2024 we plan to adopt the Customer Voice Management Policy.

We are committed to improving our services and products by engaging customers in their development and taking their expectations into account. We utilize Design Thinking and Service Design methodologies, which focus on understanding users' problems and needs and designing services that cater to real user needs, respectively. These methodologies underpinned numerous initiatives in 2023, and we trained several employees in behavioral economics principles, integrating these insights into our projects. In 2024, we plan to continue employing these methodologies in further projects. The Customer Care Committee, an interdisciplinary group led by the Customer Champion (Vice-President of the Management Board advocating for customer-centricity), reviews customer feedback, opinions, and satisfaction metrics. The CA Group monitors the progress and execution of initiatives aimed at enhancing consumer experiences.

In 2023, we evaluated various processes from a customer experience perspective, including new customer onboarding, service termination, and servicing high-net-worth clients. The Customer Journey Map remains an essential tool in identifying necessary improvements and embracing the customer perspective. Our efforts will continue into 2024, focusing on designing experiences for our flagship branch visitors and reviewing the cash loan application process.

To ensure our employees have access to knowledge and best industry practices, we hosted another Customer Experience Week in 2023. Attended by nearly 600 employees, this four-day event enhanced their competencies in interpreting customer feedback and improving customer experience. We also introduced an e-learning course on customer expe-

2nd place

ranked Credit Agricole among Poland's most often recommended banks

rience for our staff. In 2024, we will launch a comprehensive onboarding and training program for all bank employees to deepen their understanding of Customer Experience, brand engagement, and customer experience design at Credit Agricole. ■

GRI 2-6, GRI 2-24, GRI 2-29

CRI Customer Recommendation Index (NPS)

The primary indicator for monitoring customer experience at the bank is CRI, the Customer Recommendation Index (otherwise known as Net Promoter Score, NPS), which measures the propensity of customers to recommend the bank's services and products. In our internal NPS transactional study, we monitor the opinions of customers with an active personal account. We analyze the reasons behind the given scores, consider feedback to improve elements customers are unhappy with and reinforce the ones that were well received. According to a strategic study conducted by Kantar, in late 2023 we ranked second among Poland's most often recommended banks. At the end of 2023, in an internal survey, our CRI stood at 54 points, representing a 4-point improvement on the year prior.

Serving customers with special needs

A t Credit Agricole, we prioritize the comfort of customers with disabilities and ensure that our advisors approach them appropriately. The rules of serving such customers are regulated by the procedure: Serving Customers with Special Needs. However, other standards in place at the bank also consider the needs of persons requiring special attention and support.

We teach the standards applicable to serving customers with special needs during regular training sessions. When serving customers, our advisors are supported by MIGAM, a remote Polish sign language (PJM) interpretation system. The system can be accessed via smartphones or tablets in all our branches, as well as during calls to the CA24 Infoline. Advisors in branches can instantly connect to MIGAM whenever necessary to assist customers. The online Polish sign language interpreter service was also launched in the bank's business partners' points of sale. Moreover, we equipped twenty branches in Poland's largest cities with induction loops that boost the signal received by hearing aids, allowing customers to interact with our bank comfortably. The bank branches are adapted to the specific needs of this group of customers, as service desks are soundproofed and illuminated according to the recommendations of the Polish Foundation for the Hard of Hearing. In 2023, there were a total of 145 connections to interpreters, including 88 connections from our branches and 57 calls from our website.

> 100% branches

have access to a remote Polish sign language (PJM) - MIGAM

Moreover, the filters in our bank branch search engine available on our website include criteria that allow customers to find those with such amenities as a PJM interpreter, wheelchair and pram ramps, kids' corner, staff call bell for people requiring assistance with entering a branch, parking spaces for people with disabilities and induction loops.

Customers with special needs may order bank documents printed in Braille, with a font size convenient to read and adapted to their needs, a video recording of their contents in Polish sign language (PJM) or an audio recording. In 2023, we had requests for three documents in Braille.

Moreover, we translate into sign language advertisements and offers published on the Internet and aired on TV before programs translated into PJM.

Since 2021, we have provided a free account package for deaf customers, which includes a multi-currency card, global ATM withdrawals, and Express

In 2023, we introduced a new e-learning course titled Serving People with Special Needs for advisors, designed to equip staff with the skills needed to support customers with disabilities, including those with visual, hearing, intellectual, and mobility impairments. The course also offers guidance on handling situations where a customer may express suicidal thoughts. This compulsory training is required for all new hires as part of their induction and its completion was mandatory for all advisors within three months of launch. Participation is optional for other employees. An e-learning version tailored for Call Center advisors is set to launch in 2024.

We are also working on adapting our IT systems to better support customers with different disabilities.

To further support the deaf community, we are running the Zamieniam sie w słuch (I'm All Ears) program (p. 47).

Bank branch accessibility

In late December 2022, over half of our bank branches were fully accessible to wheelchair users and 80 were accessible with restrictions in the form of entrance steps more than 10 cm high equipped with folding wheelchair ramps.

ATM and CDM accessibility

All Credit Agricole ATMs and CDMs, including those with touch screens, are equipped with Braille keypads and a navigation marker on the central "5" key.

Website, CA24 eBank and CA24 Mobile accessibility

We are committed to improving the accessibility of our remote channels for people with disabilities, continuously incorporating customer feedback to make necessary modifications and ensure our electronic banking services are accessible to people with disabilities.

In response to the feedback received, we initially prioritized enhancing accessibility for users with visual impairments. The CA24 Mobile app was developed to be fully accessible for blind users, featuring screen reader--friendly navigation. This allows for easy access to key account information, card ordering, transfer instructions, and limit settings, ensuring a comfortable experience from account opening to management for both iOS and Android users. Although the CA24 Mobile app is already a significant step forward, it requires further enhancements to meet the comprehensive needs of all our customers. Ongoing analyses are in place to better address our customers' future requirements in this respect.

Our CA24 eBank is also accessible to users with various disabilities, with improvements including enhanced screen reader compatibility for login screens, password recovery, and navigating context changes. We continuously test the accessibility of the CA24 eBank features and conducted specialized training for our staff to improve the identification and resolution of accessibility issues. This training broadened the expertise of a wider group of team members, including testers and developers, enabling us to accommodate certain needs, such as providing sufficient contrast, early in the design process. As we evolve the CA24 eBank and CA24 Mobile platforms, our goal is to adhere to the Web Content Accessibility Guidelines (WCAG) 2.2 standards and align our services with the European Accessibility Act requirements. ■

GRI 2-6, GRI 2-24, GRI 2-29

- procedure: Serving Customers with Special Needs (updated on 3 November 2023) - Retail Banking Support Department
- Diversity Policy of Credit Agricole (introduced) on 24 February 2020) - HR Strategic Initiatives Team





n 2023, our communication with customers primarily focused on providing clear information about our offering in an inclusive manner that accommodates every individual, social group, and level of financial literacy

In our communications, we adhere to the principles of plain language (more details provided below) to ensure that information about our products and promotions is conveyed straightforwardly and concisely, always considering the customer's perspective. This approach highlights the benefits to the customer, such as a 10% interest rate on deposits via CA24 Mobile or loans with guaranteed fixed payments, while also transparently presenting all offer terms, including deposits for new customers, credit costs, interest rates, and the Annual Percentage Rate (APR). Our responsible communication strategy ensures that customers have all the information they need to make informed decisions about using our products or services. Particularly when offering loans, we prompt customers to reflect on their financial decisions, especially during sales events like Black Friday and Cyber Monday.

In our communication efforts, we prioritize the highest standards of security. We discontinued the use of links in SMS messages and clearly display the webpage addresses in emails directing customers for more information. We continuously educate our customers on safe banking practices and cybersecurity, exemplified by this year's update to our CA24 eBank login page and our efforts to prepare customers for this change by providing reliable information.

In our communication about green products, we are vigilant about the risk of greenwashing. In 2024, we plan to update our procedure: Creating and Reviewing Advertising Materials at Credit Agricole to include detailed provisions concerning this issue.

In line with the Sustainable Finance Disclosure Regulation (SFDR), we disclose information related to sustainable development in our investment advice services, detailing our strategy for integrating sustainability risks into our operations, addressing principal adverse impacts on sustainability

Main internal documents governing this area:

- procedure: Creating and Reviewing Advertising Materials at Credit Agricole (introduced on 2 July 2020) – Compliance Department
- Code of Ethical Advertising (introduced in 2016)
 Integrated Marketing and Digital Communication

 Department
- Plain Language Policy (introduced on 6 July 2021)
 Segments and Products Management Division
- Plain Language Tactics (introduced on 21 February 2022)
 Segments and Products Management Division

factors, and ensuring our remuneration policies reflect the integration of sustainability risks.

In 2023, as in previous years, we found no instances of non-compliance with regulations and codes.

GRI 2-24, GRI 2-29, GRI 417-3

Clear agreements and plain communication language



Our customers expect clarity and simplicity in communication from their bank. Therefore, we continually strive to simplify the language used in our product agreements, policies, and apps, an effort recognized through certificates awarded for:

- Two product agreements
- (for account opening and credit limits).
- The CA24 Mobile app
- Cooperation agreements with partners.

The Plain Polish Certificate, awarded by the University of Wrocław, signifies our commitment to engaging customers with clear, straightforward, and understandable language.

Our plain language initiatives are part of our Linguistic Renewal program, anchored in our Plain Language Policy, which establishes simple language standards for the entire bank and includes training sessions led by our certified language experts. Plain language ambassadors across key departments significantly contribute to this transformative effort.

We actively promote our initiatives and celebrate the outcomes of our efforts. In 2023, we marked the second anniversary of plain language with special events featuring experts to promote accessible language principles.

Beyond simplifying language, the Linguistic Renewal program's second pillar is legal design, which involves drafting legal documents in a more approachable manner. These two pillars are mutually reinforcing, aiding in the creation of content that is both understandable and accessible. By merging plain language with legal design, we foster transparent and approachable communication, thereby enhancing customer trust and understanding, streamlining processes, and enhancing the bank's reputation.

GRI 2-24, GRI 2-29

Complaint handling

We welcome all forms of customer feedback, viewing it as a knowledge base that helps improve our functioning. Customers can express their concerns electronically, at a branch, via phone, or by post.

To streamline the complaint process, we appointed a Customer Ombudsman. This role, supported by a dedicated team, sets quality standards in all units involved in handling complaints, with a focus on prioritizing customer interests and satisfaction with our services.

By addressing issues identified through the complaint handling process, we are able to refine and improve our banking processes. Insights from complaints are relayed to the business owners responsible for the relevant operational areas, who are tasked with deciding on the resolution approach. This collaboration helps eliminate identified issues, with the Ombudsman playing a role in implementing corrective actions.

Customer Ombudsman with a dedicated team, sets quality standards in all units involved.

2023 was a year dedicated to the development and refinement of artificial intelligence (AI) and robotic process automation (RPA) solutions within entire processes or their elements. These technologies significantly reduced the time required to address complaints and enhanced the overall quality of our responses. Our capabilities now include automatic sentiment analysis of customer feedback, thematic categorization of complaints, and expedited response times. Our objective is to resolve any customer queries or issues during their initial interaction with branch staff or the CA24 Infoline. In 2024, we aim to further expand the use of AI and robotics in our complaint handling processes.

We noted a 20% increase in complaints in 2023 compared to the previous year, largely due to new uncertainties from legal changes, reinterpretations of existing laws, and measures related to the economic situation. This growth also correlates with the bank's growing customer base.

The Customer Ombudsman and their team also handle submissions from institutions representing customers, like the Banking Arbitrator at the Polish Bank Association, the Financial Ombudsman, or the Financial Supervision Authority, which accounted for only 0.6% of all complaints.

GRI 2-25, GRI 2-26, GRI 418-1



- procedure: Complaint Resolution Process in the Bank's Head Office (introduced on 18 August 2023) – Customer Service Quality Development Department
- procedure: Handling of Complaints and EMIR
 Disputes Submitted by Corporate Clients (introduced
 on 2 May 2022) Corporate Banking Operations Department
- manual: Management of Irregularities Identified in the Course of Handling Customer Complaints (introduced on 15 December 2017) - Customer Service Quality Development Department
- procedure: Reporting Events and Operational Losses at Credit Agricole (introduced on 20 December 2021)
 Financial and Operational Risk Control Department



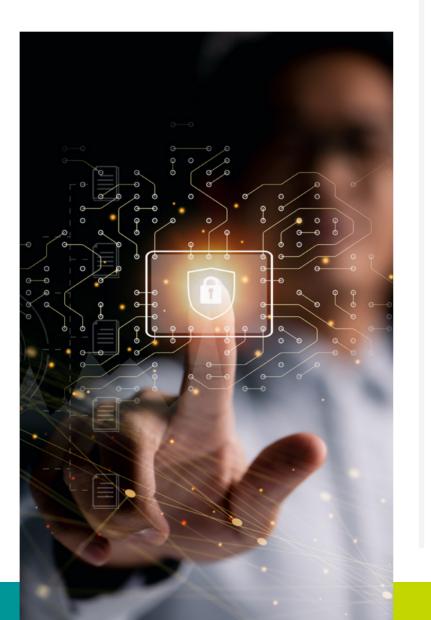
Personal data protection is one of the foundations of trust and relationships between Credit Agricole, and its customers and employees. We have been following the General Data Protection Regulation (GDPR) for many years now. The purpose of the regulation is to protect natural persons' fundamental rights and freedoms, particularly the right to personal data protection.

The bank has numerous internal regulations in place pertaining to personal data protection, with the Data Protection Officer (DPO) as their business owner. Primary among these is the Personal Data Protection Policy, which defines our approach to protecting data subject rights, data processing methods, and the technical and organizational means used for this purpose. We prioritize individuals' rights, ensuring their effective management through transparent operations and meticulous attention to requests, and adhere to the principle of data protection by default, including during the design phase. Minimizing the impact of data protection violations is critical, with a significant emphasis on addressing the risks to those affected by such breaches. We ensure data processing integrity and collaborate with partners who align with our privacy standards. Moreover, we maintain data security mechanisms as part of our information security management and uphold data quality through our data quality management efforts, following the personal data protection values applicable at the CA Group.

The DPO's responsibilities include advising employees on personal data protection obligations and providing guidance. A key mission of the DPO is to enhance awareness among employees about the bank's GDPR obligations, emphasizing the importance of observing specific timelines and exercising due diligence in customer service.

Main internal documents governing this area:

- Personal Data Protection Policy of Credit Agricole (introduced on 27 September 2022) – Data Protection Inspector
- procedure: Managing Personal Data Protection
 Violations (introduced on 7 October 2022) Data Protection
 Inspector



Information security

A t Credit Agricole, safeguarding information crucial to the bank's operations is a top priority. Our comprehensive approach to information security management encompasses a wide array of measures including technical and organizational strategies, physical and personnel security, access management to both internal and external resources, continuous monitoring, rigorous auditing, incident response, and comprehensive educational programs.

This approach is firmly anchored in effective risk management practices. From the Information Security Policy, which serves as the primary document in this aspect, to domain-specific policies and operational regulations, we have meticulously developed and formalized the entire suite of related processes. These documents are subject to regular reviews and updates to align with evolving needs. We proactively support initiatives that enhance information security, whether it's through the development of new solutions, the modification of existing ones, or technology upgrades. We also help identify threats to data and processes, select the right safeguards, and validate their effectiveness. Through vigilant monitoring of the business landscape, we aim to swiftly incorporate necessary adjustments, especially those prompted by technological progress and new threats, into our security measures.

We consistently pursue initiatives to instill awareness of the importance of security in both professional and private life among our employees and customers. These include recurring and ad hoc actions taken in response to any new developments. This way we are able to build relevant knowledge and improve our resilience to threats, an effort led and coordinated by the Information Security Office (ISO).

To ensure our clients and those seeking current information on security are well-informed, and to quickly share vital alerts and recommendations, we leverage all available communication channels: direct messages in transaction services, articles on the bank's website and the CAsfera.pl blog, Facebook posts, YouTube video clips, our newsletter and email. Our customers regularly receive the latest updates via CA24 eBank, CA24 Mobile and, occasionally, text messages. For those visiting our branches, we prepared brief informational videos displayed on digital signage. Another avenue for disseminating security information is our website's chatbot. These initiatives were successfully executed in 2023 and in previous years.

Moreover, we engage in educational and preventative activities targeting our staff and partners, leveraging a variety of platforms like CAnews intranet articles, direct emailing campaigns, SMS alerts, and screen savers. We also offer a wealth of resources, including instructional videos, guidelines, and

We consistently pursue initiatives to instill awareness of the importance of security in both professional and private life among our employees and customers.

training involving fake (simulated) phishing attempts. New hires participate in security training as part of their induction, while all employees have access to both mandatory and elective e-learning modules. For those seeking further knowledge, we offer additional training sessions through our internal knowledge-sharing program, which has covered security topics for over a decade. In 2023, we conducted two such sessions, attracting around 60 participants.

- Information Security Policy of Credit Agricole (updated on 26 April 2022) - Information Security Office
- guide: ABC of Information Security (updated in August 2023)
 Information Security Office
- Personal Data Protection Policy of Credit Agricole (introduced on 27 September 2022) – Data Protection Officer

LABOR PRACTICES

Sustainable Development Goals supported by us through the initiatives described in this section:







GOOD HEALTH AND WELL-BEING





QUALITY EDUCATION









DECENT WORK AND ECONOMIC GROWTH





REDUCED INEQUALITIES



SUSTAINABLE CITIES AND COMMUNITIES















As of the end of 2023, Credit Agricole employed 4,204 people under employment contracts, including 2,858 (68%) women and 1,346 (32%) men. 3,939 people (94%) worked full-time, and 3,348 (80%) were contracted for an indefinite period.

In 2023, we had 686 new hires and 748 leavers.

About 120 people in the bank work under B2B contracts. This group comprises IT professionals hired to implement projects.

By definition, the bank is not an undertaking conducting seasonal activity, and therefore our employment level remains stable throughout the year. \blacksquare

GRI 2-7. GRI 2-8. GRI 401-1

EMPLOYEES ON EMPLOYMENT CONTRACTS BY TYPE OF CONTRACT AND WORKING TIME WOMEN MEN SUMA Total employees on employment contracts by type of contract for a definite 523 281 804 period for an indefinite 2 300 1048 3 348 period for a definite 33 17 50 period in relation to replacement Total number of employees on employment contracts by working time full time 2 770 3 939 88 177 265 part time TOTAL 2 858 1346 4 204

EMPLOYEE TURNOVER 1						
		WOMEN MEN				
Age	≤ 30	31-50	> 50	≤ 30	31-50	> 50
Number of new hires	218	192	8	157	105	6
Percentage of new hires	40	9	5	53	11	5
Number of leavers	159	326	20	113	113	17
Percentage of leavers	29	15	11	38	12	13

We assumed that the percentage of leavers is the ratio of the number of employees leaving in 2022 to the average number of all employees working in 2022 in their age group, separately for women and men. Similarly, the percentage of newly hired employees is the ratio of the number of employees hired in 2022 to the average number of all employees working in 2022 in their age group.

GRI 2-8, GRI 401-1

Employee development

At Credit Agricole, we want our employees to grow from their first day at work. All new hires participate in an onboarding program to familiarize them with our culture and work rules. This process involves meetings with representatives of the bank's various areas who present topics such as the assumptions of our strategy, the functioning of the Crédit Agricole Group, employee affairs, as well as internal and external communication issues. Moreover, new employees and colleagues returning to work following prolonged absences are supported through our Buddy program. Buddies help and support them during their first weeks at work. They also answer questions, help with technical issues and explain our organizational culture.

Further in their employment, all employees can participate in a variety of internal and external training.

In 2023, our employees spent a total of 186,516 hours (40.52 hours per employee) in training. For more details, see the table below.

To enhance the skills of specialists and managers, we run various programs involving internal training to grow social (communication, building relationships improving cooperation, persuasion), personal (professional burnout issues, mental hygiene, emotional resilience, strengths) and purely business (management by objectives, project management, feedback, management competencies, etc.) skills. Some training courses are also conducted by expert employees in accordance with the knowledge-sharing model and competencies useful in business.

In 2023, we launched new programs for employees who plan to grow or switch career path.

Key growth efforts are carried out as continuous improvement projects implemented over a long-term horizon. This particularly applies to the development of managerial competencies. In 2023, we continued programs for middle managers. We also launched a growth program designed to improve the competencies of top managers. Managerial competence development projects are focused on enhancing knowledge and skills, as well as strengthening leadership abilities. We are also developing and improving our training process associated with the results of the annual competence review, both in terms of enhancing the knowledge and skills of specialists and managers.

Another important growth aspect is the development of skills related to advanced leadership competencies based on leveraging the potential offered by employees' strengths in the performance of tasks and teamwork, as well as the implementation of coaching management tools.

In 2023, we will continue our key development projects.

Additionally, we offer employee training and workshops as part of our People Power program. The program's goal is to foster our organizational

culture and promote productive meetings and hybrid work styles that allow us to grow as a socially responsible organization, leverage our staff's strengths, and support their energy to act on a daily basis.

Furthermore, we offer our employees workshops and training organized as part of CAreer Days, an event promoting internal mobility, career development, and a learning organization culture.

In 2023, we launched new programs for employees who plan to grow or switch career paths: DisCCoverers and Agile for Beginners. We also continued our Mentoring program, the Analyst Academy and the Go&Grow program. Additionally, we offered opportunities for our staff to participate in sustainability and ESG training, which attracted a total of 1,075 participants.

Beyond internal options, we also financed our employees' participation in external training in hard and soft skills, subsidized foreign language learning and other courses, as well as postgraduate or MBA studies. So far, no employee has applied for a leave for research purposes.

GRI 2-17, GRI 404-1, GRI 404-2

TRAINING BY EMPLOYEE CATEGORY

verage number of training hours per employee

	WOMEN	MEN			
Management Board, top management, middle management	62.78	43.17			
Specialists	41.20	30.72			
Total	44.35	32.97			

GRI 2-17, GRI 401-1

- ² Middle management
- ³ Top management
- ⁴ The calculation includes employees who took part in training during the year.

Main internal documents governing this area:

 procedure: Development Activities at Credit Agricole (introduced on 31 October 2023) - Recruitment and Development Department



ompetency assessment is an essential process affecting the development of our employees. In 2023, we monitored our employee's competence level and conducted an evaluation in the first quarter.

The assessment system was based on a model defining the competencies required for specialist and managerial positions. In each case, the process involved a summary of the achievement of business goals and competencies. It also comprised the identification of development goals and potential directions for further professional growth. We used the findings for internal recruitment purposes and to draft a training plan for 2023. The competency

94% of the bank's employees participated in the annual assessment.

assessment process was supported by a new IT system introduced in 2023, where we archive the outcomes and conclusions from the discussions between employees and their supervisors. The process only covered employees with at least a three-month work history with their current supervisor. Long-term absentees and persons with a work history shorter than three months were not subject to assessment.

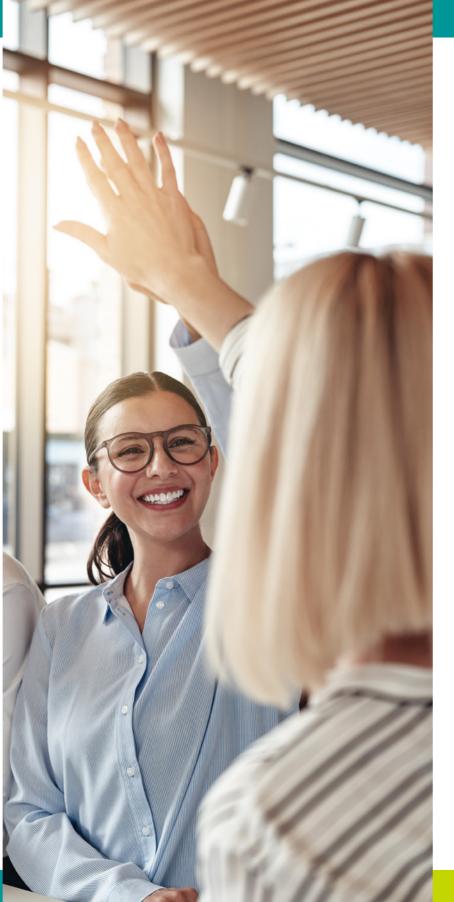
94% of the bank's employees participated in the annual assessment, of which 66.6% were women and 33.4% were men. Among all evaluated employees, specialists accounted for 82.8%, with managers representing 17.2%.

GRI 404-3

Main internal documents governing this area:

- procedure: Regular Progress Analysis at Credit Agricole (introduced on 15 February 2023)
- Recruitment and Development Department





Remuneration policy

ur Remuneration and Internal Promotion Policy is available to all employees as is all information about salary brackets applicable to each pay grade. This information is provided in the Remuneration and Bonus Rules.

At our bank, job positions are evaluated using the Korn Ferry methodology. In 2023, we participated in a remuneration survey of the financial, shared services and IT sectors to identify the impact of changes in the economic landscape on salaries in Poland. Based on the results of the survey, on 1 January 2024 we updated the bank's remuneration policy, aligning the salary brackets to the market median for selected job families.

We update the remuneration policy annually to offer our employees an attractive remuneration level consistent with prevailing market rates. Thanks to this approach, it corresponds to 80-120% of market salaries. Moreover, each year we benchmark employee remuneration against the market and the applicable remuneration policy and, where budgets allow, allocate additional funds to individual teams based on the level of remuneration, performance, turnover and feedback sourced during exit interviews. In 2023, we initiated change remuneration processes three times in response to rising minimum and market median wages and to offer our employees attractive wages relative to the market.

The remuneration rules in place support the implementation of our strategy, in particular the implementation of goals related to ESG risks. The goals of selected members of the Management Board, as well as senior management staff, include ESG risk management and have a direct impact on their variable pay.

We update the remuneration policy annually to offer our employees an attractive remuneration level consistent with prevailing market rates.

Our bank has set a minimum salary. Wages at the bank are variable and depend on the pay grade, business area (job family) and location and are fully gender-neutral. We review salaries and adjust them for employees who are below the minimum defined in the remuneration policy once a year. In late 2023, only seven active employees (inactive employee – notified long-term absence) of the bank were paid the national minimum salary, i.e. PLN 3,600 gross. The remaining employees were paid a base salary exceeding this amount, plus bonuses assigned to their job position.

The average basic salary of women in our bank corresponds to 98.4% of the average basic salary of men at the same pay grade. The biggest difference was recorded among women in middle management, where the ratio stands at 95%. As for average salaries, including bonuses, the ratio is similar to salaries without bonuses (±0.04%), with the exception of the top management group where the ratio amounts to 100.6%.

Compared to 2022, the ratio of women's salaries to men's salaries dropped by 0.04% for base salaries and increased by 0.1% for salaries with bonuses.

The ratio of the total annual compensation of the bank's highest-paid employee compared to the median annual total compensation for all em-

ployees amounted to PLN 28.1. On the other hand, the percentage change of the annual compensation for the highest-paid employee to the median percentage increase in annual total compensation for all employees was 0.47. To calculate the annual total compensation ratio and to ensure an objective comparison, we converted the remuneration of all employees to a full-year and full-time equivalent, i.e. the remuneration of a half-time employee employed for a half-year was converted to full-time for a full year.

We operate exclusively in the territory of Poland, under Polish labor laws.

GRI 2-19, GRI 2-20, GRI 2-21, GRI 202-1, GRI 405-2

RATIO OF THE REMUNERATION OF WOMEN (BASE PAY AND BONUSES) TO THE REMUNERATION OF MEN ¹

Average for the same pay grades weighted by the share of the number of employees at a given grade

	Base pay (in %)	Base pay with bonus (in %)
All employees	98.4	98.5
Top management	98.8	100.6
Middle management	95	95
Specialists	98.8	98.8

GRI 405-2

We do not provide the salary ratio broken down by the main business locations, because we operate only in Poland, under Polish labor laws.

- Remuneration and Bonus Rules of Credit Agricole (introduced on 18 December 2023)
 Payroll and Administration Department
- procedure: Determining Employee Remuneration at Credit Agricole (updated on 2 November 2020)
- Personnel Controlling Team



our employees stand to take advantage of many benefits, including medical care, group insurance and social benefits available as part of the Company Social Benefits Fund operated by the bank. Social benefits include co-financing sports activities and leisure, a Christmas benefit for current and retired employees, and support for colleagues experiencing hardship.

Employees taking care of children may take leaves related to parenthood provided for in the Labor Code (maternity, paternity, parental, paternity and childcare leaves).

Senior employees who decide to end their career path receive retirement severance pay in the amount specified in the Employee Remuneration and Bonus Regulations.

Employee benefits from Company Social Benefits Fund

In 2023, as part of the Company Social Benefits Fund operating at the bank, employees used the following benefits:

- co-financing for children's holiday camps or trips 987 people.
- co-financing for Multisport card (with access to a sports activities program) 1,275 people (monthly average).
- co-financing of swimming classes 326 children of employees (monthly average).
- financial assistance for people experiencing financial hardship or medical issues – 98 people.
- Christmas benefits 2,394 people.

2023 saw an increase in the number of employees taking advantage of Christmas financial support, as well as those receiving financial assistance due to financial hardship or medical issues. Conversely, there was a decrease in the number of employees benefiting from holiday co-financing.

Benefits under Company Social Benefits Funds are available to all staff hired under an employment contract, regardless of their employment status (full-time or part-time). Additionally, the benefits extend to retirees for whom the bank was the last place of employment.

GRI 401-2

2023 saw an increase in the number of employees taking advantage of Christmas financial support, as well as those receiving financial assistance due to financial hardship or medical issues.

Medical care and group insurance

Our bank provides private medical care to all employees.

In 2023, a total of 3,147 employees benefited from our private medical care packages, which included:

- 1,821 employees opted for the package co-financed by the employer (1,735 comfort packages available to all employees and 86 packages available to top management members).
- 1,326 of the extended medical care package (including those available to employees' family members).

In 2023, group insurance provided through Allianz was utilized by 2,157 employees. The level of interest in this policy has remained consistent with previous years, with no changes to the insurance terms.

GRI 401-2

Parental leave

In 2023, 295 employees of our bank were entitled to parental leave, including:

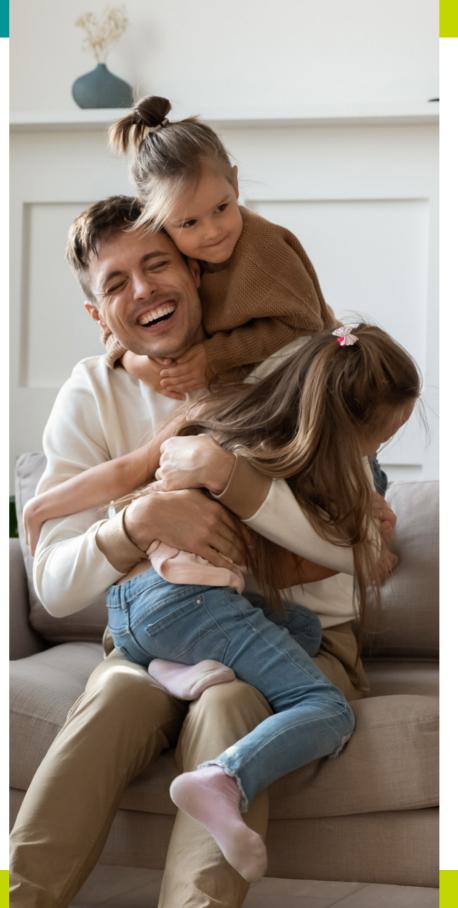
- 237 to maternity leave
- 58 to paternity leave

88% (258 persons) of eligible employees took parental leave, including:

- 217 women
- 41 me

Compared to the previous year, the rate of return to work after parental leave is stable, with a slight upward trend.

GRI 401-3



PARENTAL LEAVE				
	WOMEN	MEN	TOTAL	
Eligible for maternity/ paternity leave in 2023	237	58	295	
Employees who took maternity/paternity leave in 2023	217	41	258	
Employees who returned to work in 2023 after using their maternity/ paternity leave	191	41	232	
Employees who returned to work in 2022 after using their maternity/paternity leave and worked through all of 2023	153	43	196	
Durable return to work (RTW) rate as a percentage of employees with a service period exceeding 12 months to all employees returning to work after maternity/ paternity leave in the year preceding the analysis, i.e. 2022	51	81	55,5	

GRI 401-3



- Remuneration and Bonus Rules of Credit Agricole (introduced on 18 December 2023) - Payroll and Administration Department
- Regulations of the Credit Agricole Company Social Benefits Fund (introduced on 1 July 2023) – Payroll and Administration Department

Employee health & safety

ur employees' health and safety are paramount to us, which is why we actively promote these values in both their professional and personal lives.

Occupational health and safety

In 2023, we concentrated on preventive and educational measures to protect our employees' health, including:

- Using screensavers urging employees to take active breaks (including eye yoga, and spinal exercises).
- Organizing a webinar led by an eye care specialist for computer users, which included exercises to relax and strengthen the eyes.
- Offering first aid training beyond mandatory sessions, aimed at all interested employees, especially those designated as first responders. This training, which drew 550 participants, covered essential life-saving techniques for sudden cardiac arrest in adults and children, using AED defibrillators, handling choking incidents, managing severe bleeding, and recognizing and responding to emergencies such as heart attacks, strokes, hypoglycemia, or seizures.
- Introducing first aid training through Virtual Reality (VR) technology for an immersive learning experience.
- Developing a new e-learning course on first aid with instructional videos featuring our employees
- Increasing the reimbursement for corrective glasses or contact lenses by 36%.
- Our new mobile app for employees, set to launch in 2024, will feature a First Aid Assistant to support employees in emergencies. This innovative tool provides step-by-step guidance on administering first aid, locates the nearest first aid kit and AED defibrillator within the office, and will include future updates to promote regular exercises for eye, spine, and hand health.

NUMBER OF WORK-RELATED INJURIES AT WORK AND RELATED ABSENCES				
	2020	2021	2022	2023
Number of work-related injuries	8	11	11	11
Number of	175	165	381	80

ACCIDENT SEVERITY RATE ²				
	WOMEN	MEN	TOTAL	
Number of work-related fatalities	0	0	0	
Number of light work- related injuries	10	1	11	
Number of high- consequence work-related injuries	0	0	0	
Total work-related injuries	10	1	11	
Injury rate (in relation to all bank employees) ³	3,50	0,74	2,62	
Number of lost days as a result of work-related injuries	80	0	80	
Accident severity rate ⁴	8	0	7,27	

GRI 403-9	

Number of work-related fatalities	0	0	0
Number of light work- related injuries	10	1	11
Number of high- consequence work-related injuries	0	0	0
Total work-related injuries	10	1	11
Injury rate (in relation to all bank employees) ³	3,50	0,74	2,62
Number of lost days as a result of work-related injuries	80	0	80
Accident severity rate ⁴	8	0	7,27

	WOMEN	MEN	TOTAL
Number of work-related injuries as a result of commuting incidents	10	8	18
Number of work- related injuries	10	1	11
Number of fatalities	0	0	0

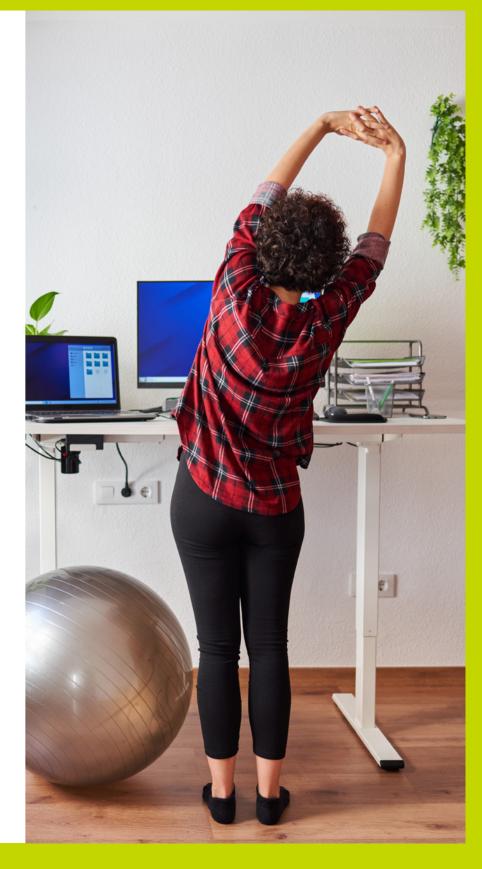
GRI 403-9

Main internal documents governing this area:

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- Organizational Bylaws of the HR Division (updated on 24 May 2021) - Recruitment and Development Department
- Regulation on Providing First Aid (introduced) on 6 November 2020) - Health and Safety at Work Office
- Regulation on Assessing Occupational Risks on Job Positions (introduced on 6 November 2020) - Health and Safety at Work Office
- Regulation on Employee Training in Health and Safety at Work (introduced on 1 March 2023) Health and Safety at Work Office
- Regulation on Establishing the Rules for Providing Prescription Glasses or Contact Lenses to Employees Employed on Job Positions Equipped with Screens (introduced on 18 December 2023) - Health and Safety at Work Office
- Regulation on Establishing of the Health and Safety at Work Committee (introduced on 17 September 2020) - Health and Safety at Work Office

- We did not record any work-related injuries among people working for the bank with their work and/or workplace controlled by the bank who are not the bank's employees.
- ² We did not record work-related hazards that pose a risk of high-consequence work-related injuries.
- 3 Calculated as the total number of work-related injuries recorded in a given year, divided by the number of employees, multiplied by 1,000.
- ⁴ Calculated as the total number of days of inability to work of persons with work-related injuries, divided by the number of work-related injuries.



Employee well-being

In 2023, we focused on all aspects of well-being, i.e. mental, emotional and social well-being and physical health.

Similarly to previous years, we put a lot of emphasis on psychological support to prevent the occurrence of disorders in somatic, mental and social functioning. We teamed up with a high-impact start-up to offer free fully anonymous sessions with mental health experts. Throughout the year, employees booked 1,173 sessions with these experts. Furthermore, we committed to building social awareness about emotional and mental health. We organized the People Power Days, a series of webinars focused on well-being for our employees, aiming to inspire and motivate them to care for their well-being and adopt healthy habits both in their professional and personal lives. Topics addressed included stress management, effective regeneration, maintaining physical health and fitness, nurturing relationships, and ensuring financial security. The People Power Days enjoyed high engagement, with over 1,200 participants across two editions.

Our employees also took part in the Wrocław Business Run, a charity event that encourages physical activity, with nearly 200 of our staff participating.

Through the PowerON program, we motivated employees to engage in sports activities. This competitive approach, where employees could select from dozens of sports disciplines and track their results via the Activy app, saw participation from over 1,000 individuals.

> Similarly to previous years, we put a lot of emphasis on psychological support to prevent the occurrence of disorders in somatic, mental and social functioning.



HUMAN RIGHTS

Sustainable Development Goals supported by us through the initiatives described in this section:









QUALITY EDUCATION



GENDER EQUALITY C=3







DECENT WORK AND ECONOMIC GROWTH





REDUCED INEQUALITIES =



SUSTAINABLE CITIES AND COMMUNITIES















Diversity

In 2018, Credit Agricole signed the Diversity Charter and in 2020 introduced the Diversity Policy. The Policy defines our understanding of diversity and sets out the basic principles of managing this area in the bank and our obligations, which include:

- More diversified recruitment, involving people with disabilities.
- Supporting gender diversity in senior positions.
- Education and active promotion of awareness and acceptance of diversity within and outside the bank.
- Regular discovery of employee needs and implementation of solutions that align with their expectations.
- Developing talent management programs.
- Counteracting mobbing, discrimination and other unacceptable actions or behaviors.
- Conducting an audit of remuneration and striving to eliminate any discrepancies due to sex or age in the same job positions.
- Updating internal regulations and developing new procedures in line with the Diversity Charter.
- Partnering with NGOs and other market actors.
- Developing the product offering with respect for customers' diversity.
- Adapting service standards across all channels to the needs of customers with disabilities, including ensuring appropriate infrastructure in the bank's branches.

In 2023, we launched the Inclusive Leader development program for managers to foster a comprehensive understanding of diversity and inclusion, promoting inclusive leadership practices. This program, featuring various activities and tools, will continue into 2024.

For all employees, we launched the Inclusive Teams program, aiming to broaden their understanding of diversity and inclusion and integrating these principles into the daily functioning of their teams. Moving beyond theoretical knowledge, we encourage participants to actively support and promote diversity and inclusiveness, with plans to further develop this program in 2024.

In 2023, following the enactment of an EU directive granting new rights to fathers and guardians, we focused on encouraging balanced parental roles. This initiative was highlighted through a series of webinars on equal parental responsibility and promoting active fatherhood.

Last year, we endorsed the Children's Rights in Business Charter committing to support initiatives beneficial to children, parents, and guardians among our staff. This charter, a collaborative effort with various companies and social organizations, was prepared by the Responsible Business Forum.

We progressively expanded our employee networks, including LGBTQ+ and allies, parents and guardians of children with special needs, a volunteer network, and newly formed networks such as the multicultural CABP and

We endorsed the Children's
Rights in Business Charter
committing to support
initiatives beneficial
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and guardians among
our staff.

women in technology. We supported these networks in their day-to-day activities, strengthening the community focused around them. In collaboration with the employee network, we organized webinars on LGBTQ+ community support – covering allyship, safe coming out, and inclusivity towards transgender people.

The volunteer network led five charitable initiatives, including collections and fairs for Children's Day, a back to school kit campaign, shelter support, and outfitting a sensory room.

Parents and guardians of children with special needs kicked off a series of meetings with a psychologist, offering support for daily challenges.

We participated in the Cashless for Equality project's ranking for financial institutions committed to professional and social equality for members of the LGBT+ community, scoring an impressive 85 out of 100 points, reaffirming our dedication to fostering an inclusive workplace.

In the Diversity IN Check survey, evaluating employers on diversity and inclusion management, we scored 72%, highlighting the necessity for the Inclusive Leader program for managers.

This year, we held Diversity Power Days twice, engaging employees in a range of meetings, webinars, and competitions through educational resources on diversity and inclusivity applicable to both professional and personal lives. For Diversity Power Days, we collaborated with experts from various organizations and think tanks.

Overall, employees participated in diversity and inclusivity events and activities (Diversity Power Days, Inclusive Leader, Inclusive Teams) 1,841 times this year

- Over the year, we monitored the following indicators related to diversity:
- Opinions regarding the appreciation of differences and diversity in the team - 77% agreed with the statement that My company values diversity of teams
- Share of women in managerial positions, which amounted to 64%.
- Paternity leave utilization a total of 42 fathers, with: 5 taking 7 days, 37 taking the full entitlement.

For more information, see the Remuneration Policy section on p. 32.

GRI 2-24, GRI 405-2

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Main internal documents governing this area:

 Diversity Policy of Credit Agricole (introduced on 24 February 2020)
 HR Strategic Initiatives Team

 Code of Conduct of the Crédit Agricole Group (introduced on 25 July 2023) - Compliance Department

1841

times employees attended events on diversity



Employee diversity

The dominant group among the bank's employees is people between 31 and 50 years of age as they account for 73% of our staff. At the same time, women belonging to this group represent slightly more than half (51%) of all bank employees. Men over 50 (3%) comprise the smallest employee group. The average age of employees is 39 years.

Regardless of gender, specialists are the most numerous group in every age category. The largest share of middle and top managers is observed in

The bank's Management Board consisted of eight people, including one woman. Six out of eight members of the Management Board are above 50

> Our bank has in place the Policy of Ensuring the Suitability of Members of the Management Board, Supervisory Board and Key Function Holders.

On average, the share of the managerial staff in total employment represents 16.98% of FTFs, with women accounting for 64% of FTFs.

Our bank has in place the Policy of Ensuring the Suitability of Members of the Management Board. Supervisory Board and Key Function Holders, in line with the European Banking Authority's guidelines on the assessment of the suitability of members of the management body and key function holders. We implement this policy guided by the values set out in the Diversity Charter.

We currently employ 39 people with various disabilities, i.e. two more than last year.

GRI 405-1

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Main internal documents governing this area:

- Policy for Ensuring the Suitability of Members of the Management Board and the Supervisory Board and Kev Function Holders at Credit Agricole (introduced on 30 June 2023) - Recruitment and Development Department
- Diversity Policy of Credit Agricole (introduced on 24 February 2020) - HR Strategic Initiatives Team

	GENDER AND AGE DISTR	BIBUTION OF EMPLOYEES	
	WOMEN	MEN	TOTAL
≤ 30	535	288	823
31-50	2 129	925	3 054
>50	194	133	327
TOTAL	2 858	1 346	4 204

SHARE	OF EMPLOYEE	ES FROM DIFFE	RENT CATEGOI	RIES IN AGE GR	OUPS					
		WOMEN		MEN						
Age	≤ 30	31-50	>=51	≤ 30	31-50	51≥ (50 >)				
Top management (in %)	0	35	12	0	39	13				
Middle management (in %)	2	59	6	1	28	4				
Specialists (in %)	15	50	4	8	21	3				

GRI 405-1

Preventing mobbing and discrimination

A t Credit Agricole, we make every effort to ensure that no employee suffers from mobbing or any discriminatory practices. These issues are governed by the Work Regulations and the Anti-Mobbing Policy, which sets out ways to prevent mobbing and specifies the rules of conduct in the event of its occurrence, particularly the manner of reporting mobbing and conducting explanatory proceedings.

Each non-anonymous report is analyzed by an anti-mobbing commission. In its proceedings, the commission verifies the persistence and duration of negative actions directed against a given employee consisting in harassment or intimidation, resulting in low self-assessment of professional suitability, humiliation. ridicule, isolation or elimination from a team. Each employee is obliged to read the Anti-Mobbing Policy and be familiar with the path for reporting violations.

To prevent such situations, all bank employees, partner branch employees and persons cooperating with the bank undergo mandatory e-learning training entitled Counteracting mobbing and discrimination in the workplace. The training provides information on these issues and ways of counteracting them. In 2023, 1,799 people participated in the training. For our managerial staff, we also hold Fair Play in Management sessions dedicated to the legal and psychological aspects of mobbing and similar practices and ways of counteracting them. Last year, the training sessions were attended by 38 managers. We will continue these measures in the coming years.

Employees may report instances of discrimination both anonymously, through the existing whistleblowing channel, and via the channel set out in the Anti-Mobbing Policy. In 2023, we received one report containing an allegation of unequal treatment and, as per the applicable Policy, we considered it via the anti-mobbing path. The Commission diagnosed the underlying issues, identified the root causes and manifestations of the conflict, and recommended solutions. These proceedings were concluded in 2023. In this case, we did not confirm a violation of the principle of equal treatment, rather the problems stemmed from communication issues.

GRI 406-1

Main internal documents governing this area:

- Anti-mobbing Policy of Credit Agricole (introduced) on 19 June 2017) - Payroll and Administration Department
- Whistleblowing Procedure of Credit Agricole (introduced on 30 September 2022) - Compliance Department



ENVIRONMENT

Sustainable Development Goals supported by us through the initiatives described in this section:







GOOD HEALTH AND WELL-BEING



QUALITY EDUCATION







AFFORDABLE AND CLEAN ENERGY



DECENT WORK AND ECONOMIC GROWTH





SUSTAINABLE CITIES AND COMMUNITIES





CLIMATE ACTION (





LIFE ON LAND







Strategic approach to the natural environment

A t Credit Agricole, we prioritize environmental protection and actively engage in the fight against climate change. To accurately measure the importance of these issues and plan our future actions, in 2022 we conducted an analysis of climate-related risks and opportunities, as well as our sector's exposure to these risks. Building on this, in 2023, we expanded our analysis to include risks associated with nature (for more details, read p. 13). These goals are part of our 2023-2025 Strategy (p. 8). We also pursue many eco-friendly initiatives in which we involve our employees and customers.

Environmental policy

Credit Agricole's commitments related to environmental protection and counteracting climate change are described in the bank's Environmental Policy, adopted and implemented in 2021. These commitments include:

- Reducing the consumption of natural resources, plastic, paper, electricity, heating energy and fuels.
- Reducing waste production and wastage of secondary raw materials and food.
- Reducing CO₂ emissions and supporting activities that eliminate pollutants and harmful substances in water, soil and air.
- Promoting sustainable transport, preferably not coal-based.
- Ongoing adjustment of internal legal, business and technological solutions to environmental standards.
- Fostering an organizational culture that prioritizes concern for the environment and sustainable production and consumption.
- Supporting and implementing actions to preserve biodiversity and protect ecosystems.

To meet our commitments to the environment, we primarily:

- · Developed an internal environmental management system.
- Supervise processes that may have an impact on the environment in accordance with legal requirements and other environmental regulations.
- Consider environmental issues in setting goals and decision making, and pursue projects that help reduce our environmental footprint.
- Consider the concerns raised by stakeholders.
- Banned the use of disposable and non-biodegradable tableware and packaging at the bank.
- Consider ESG criteria in the financing of all large corporate clients and

ENVIRONMENTAL AND CLIMATE PROTECTION - CREDIT AGRICOLE STRATEGY

Act for the climate and the transition to a low-carbon economy

- Reduce carbon footprint of our own activity and our financing portfolio
- Offer our customers support in ESG
- Incorporate ESG criteria into our financing approach for corporate, SME and Agri clients

gradually in the financing of SMEs, as well as align our policies with the Paris Agreement.

In 2024, we plan to review the bank's Environmental Policy, as well as prepare and adopt the climate policy and biodiversity protection policy as separate documents.

GRI 2-23, GRI 2-24, GRI 2-25

Environment protection strategy

Environmental protection and counteracting climate change are part of our strategy (p. 8). Our environmental efforts are part of our Social Project: Eco and Social Commitment on a Daily Basis, and our strategic assumption is: Act for the climate and the transition to a low-carbon economy. Our strategic environmental goals are set out in the table below.

Our specific targets for the protection of the environment and the fight against climate change include:

 Reducing the bank's CO₂ emissions by 73% by 2024 and by 84% by 2025 relative to 2019, including by transitioning at least 50% of our vehicle fleet to low-emission options (electric and hybrid vehicles).

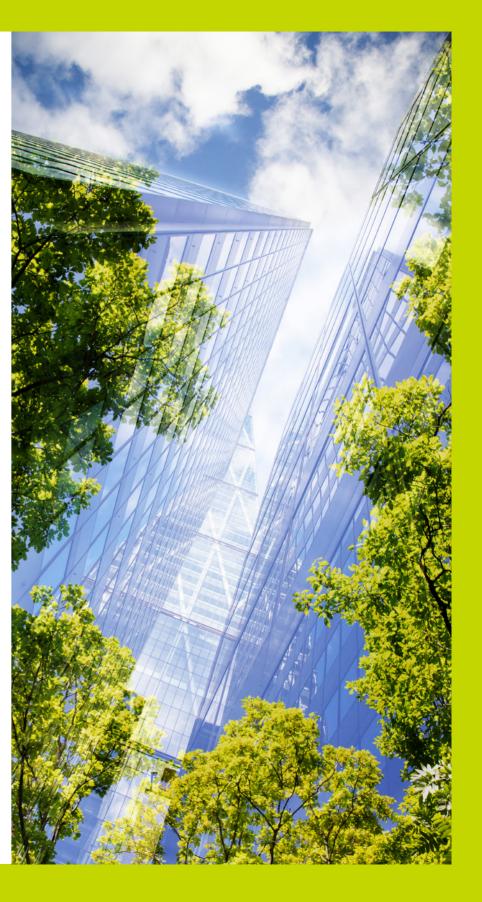
- Growing our green financing exposure to PLN 2bn by 2025.
- Stopping financing for coal-related industries by 2030.¹

In addition, in 2021 the Crédit Agricole group joined the Net-Zero Banking Alliance established by the Financial Initiative of the UN Environmental Program (UNEP FI). One of the commitments associated with this membership involves achieving climate neutrality, in terms of own activity and customer portfolio, by each of the Group's companies, including our bank, by 2050. To this end, the Group identified 10 key sectors critical to reaching climate neutrality by 2050. These sectors account for over 75% of the emissions from the credit portfolio and approximately 60% of the Group's entire portfolio. In 2022, emission reduction targets for 2030 (compared to the base year of 2020) were set for the first five sectors: energy production (-58%), the automotive sector (-50%), commercial real estate (-40%), cement production (-20%), and oil and gas sector. The target for oil and gas sector was revised in December 2023, tightening from a -30% reduction to -75% of total emissions. Additionally, in December 2023, the Group announced decarbonization targets for three more sectors: aviation (-25%), shipping (-36%), and the steel industry (-26%). The Crédit Agricole Group's climate strategy is anchored in three main pillars:

- Financing and investing in renewable energy projects.
- Supporting all of the bank's clients in their energy transformation journey and efforts to reduce emissions.
- Ceasing the financing of new projects associated with fossil fuel extraction.
 Furthermore, the Group is committed to a gradual withdrawal from pending projects involving fossil fuel extraction.

Starting 2023, we will measure and work on decarbonizing our customer portfolio, beginning with the agricultural sector and moving next to energy production. We want to work together with our customers to address decarbonization issues, expand their environmental awareness and improve the quality of our data about customers across all business lines. Furthermore, we will analyze data provided by customers in more detail in terms of their business activity and the investment project to be financed. In our pursuit of decarbonization, setting reduction targets and business transformation goals we will rely on the Science Based Targets initiative (SBTi) methodology.

GRI 2-23, GRI 2-28



Carbon footprint monitoring

To monitor our direct environmental impact, since 2018 we have been measuring the bank's carbon footprint. The base year for these measurements is 2019, where our Scope 1 and 2 CO₂ emissions amounted to 2,443 tCO₂e and 7,147 tCO₂e, respectively. We are working to reduce our negative impact on the environment and greenhouse gas emissions. We calculate our carbon footprint in accordance with the GHG Protocol standard and the Science Based Targets methodology. Moreover, we measure Scope 1 and 2 indicators for emissions from natural gas and electricity (without the server room) consumption and emissions generated by the bank's car fleet. Within Scope 3, we analyze emissions associated with business trips. We do not monitor greenhouse gases other than CO₂.

In 2023, we exceeded our target of a 66% reduction of our carbon footprint relative to 2019, the base year. In 2023, our carbon footprint stood at 3,196 tCO₂e, i.e. it was 67% lower than in 2019 (9,785 tCO₂e), the base year. Our Scope 1 carbon footprint for 2023 was 1,862 tCO₂e, Scope 2 - 1,237 tCO₂eand Scope 3 - 96 tCO₂e.

C	O ₂ EMISSIO	NS IN CRED	IT AGRICOL	.E
	2020 (tCO ₂ e)	2021 (tCO ₂ e)	2022 (tCO ₂ e)	2023 (tCO ₂ e)
Energy (Scope 1 and 2)	6 559	5 946	2 393	1805
including Natural gas	861	921	712	567
including Electricity	5 698	5 025	1 681	1 237
Car fleet	726	992	1 214	1 295
Business trips (Scope 3)	32	30	87	96
TOTAL	7 317	6 968	3 694	3 196
Emission reduction vs. 2019 (percentage)	-25	-29	-62	-67



Driving green banking

The bank is expanding its offering of green products and green financing across all business lines to meet the needs of customers from various sectors and promote environmentally friendly attitudes. By offering products that promote renewable energy, clean transportation, green building and lower energy consumption, and thus the transition to a low-carbon economy, we support customers in using the environment in an informed and responsible manner. Our development of green products and services is complemented by support for customers in the adoption of ESG through educational initiatives and value-added services (VAS). Our green banking portfolio primarily includes loans and investment products, such as funds emphasizing environmental and social aspects.

In defining green loans, the bank relies on The Green Loan Principles document, published and periodically updated by the Loan Market Association (LMA). The principles aim to promote the development of credit products that provide green financing by developing framework market standards and guidelines for use in the green credit market while supporting the transparency and attractiveness of green products. The bank also always refers the purposes of financing to the EU Taxonomy.

Green versions of products for retail customers

Our green product offerings for individuals continue to evolve. In 2023, in partnership with the National Fund for Environmental Protection and Water Management (NFOŚiGW), we implemented the Clean Air program. Thanks to this initiative, customers who take out an installment or cash loan to replace inefficient heat sources or for thermal efficiency improvement projects stand to receive a subsidy from the fund. Moreover, we offered the GREEN Home mortgage loan for energy-efficient properties and continued offering the option to invest in the Amundi Stars Global Ecology ESG and Amundi Stars Silver Age sub-funds.

Please see the table below for a full list of green products offered to retail customers last year.

GRI 2-6

In 2024, we plan to expand our green product offerings for retail customers.

Development of green financing across all business lines

We aspire to play a major role in the transition to a low-carbon economy, primarily through financing clean energy sources and environmentally-friendly projects.

The table below presents our green financing categorized by the bank's business lines.

In addition to green loans, we also provide loans linked to sustainable development, known as Sustainability Linked Loans (SLL). These are loans in which the terms of financing (typically the margin) depend on specific indicators of the company's sustainable development and ESG, most often CO_2 emission reduction goals.

GREEN PRODUCTS

INSTALLMENT LOAN FOR RES

- Installment loan for the purchase and installation of photovoltaic panels, heat pumps and other devices generating green energy
- Cooperation with partners, leaders of Poland's renewable energy market

CASH LOAN AND INSTALLMENT LOAN WITH CO-FINANCING UNDER THE NATIONAL FUND FOR ENVIRONMENTAL PROTECTION AND WATER MANAGEMENT'S CLEAN AIR PROGRAM

 Loan with co-financing for the replacement of heat sources and thermal efficiency improvement projects for owners and co-owners of single-family houses or separate residential premises (with a separate land and mortgage register) within single-family buildings

GREEN HOME MORTGAGE LOAN

 Mortgage loan on preferential terms for the construction or purchase of an energy-efficient house

ESG INVESTMENT FUNDS

- Amundi Stars Global Ecology finances sustainable investments to a small extent, promoting environmental and social aspects and maintaining a minimum share of 10% in sustainable investments
- Amundi Stars Silver Age Ecology also finances sustainable investments to a small extent, promoting environmental and social aspects and maintaining a minimum share of 10% in sustainable investments

GRI 2-6

GREEN FINANCING

RETAIL BANKING

- Financing environmentally-friendly investment projects, including photovoltaic panels, solar panels, heat pumps, home energy storage solutions through installment loans
- Participation in the Clean Air program run by the National Fund for Environmental Protection and Water Management
- Financing energy-efficient properties through mortgage loans

AGRIBUSINESS CLIENTS

- Financing investment projects on preferential terms through the Green Loan, including RES, energy efficiency upgrades of buildings, investments in environmental and climate protection, investments in technologies enabling organic farming, hybrid and electric vehicles, machinery and equipment, as well as co-financing of investments within European Union and national programs related to supporting ecofriendly investments
- Financing environmentally-friendly investment projects (e.g. photovoltaic panels) on preferential terms, including as part of partner programs

SME CLIENTS

 Financing on preferential terms through the Green Loan of investments projects such as: RES, machinery and equipment (energy certificate, e.g. Energy Star, or those meeting a minimum energy efficiency class of C), vehicles, machinery, and equipment selected (based on drive specifications), purchase and development of real property (energy performance certificate or incorporating energy efficiency specifications in the building permit design) and thermal efficiency upgrade of properties (based on ex-ante audit)

CORPORATE BANKING

- Supporting corporate clients in financing projects seeking to implement environmentally-friendly technologies, particularly those involving renewable energy
- Searching for new opportunities for cooperation in the financing of renewable energy and green credit products
- Establishing a Green Banking team tasked with providing know-how to businesses that implement environmentally friendly technologies and other tools for decarbonization and climate change prevention

GRI 2-6

Financing taxonomy-eligible economic activities

Pursuant to Article 10(5) of Regulation 2021/2178, from 1 January 2024 we will disclose in the bank key performance indicators for credit institutions (notably the Green Asset Ratio - GAR) and accompanying information (as specified in the relevant annexes to the regulation). These disclosures relate to the funding of specific activities defined in Regulation 2021/2139, as amended by Regulation 2022/1214, addressing two environmental objectives: climate change mitigation and climate change adaptation.

From 1 January 2024
we disclose in the bank
key performance
indicators for credit
institutions
and accompanying
information.

Approach to calculating the Green Asset Ratio in accordance with the EU Taxonomy

Pursuant to Article 10(7) of Regulation 2021/2178, from 1 January 2024 to 31 December 2025, banks will only disclose indicators that concern the proportion of Taxonomy-eligible and Taxonomy non-eligible economic activities (as well as relevant qualitative information), for activities specified in Regulation 2023/2485 (amending Regulation 2021/2139) and for the activities specified in Regulation 2023/2486, i.e. for the remaining four environmental objectives and additional activities under the first two environmental objectives. To ensure the quality of the disclosed information, we opted not to release data for the other four environmental objectives due to the absence of relevant data from our clients. Moreover, we wanted to avoid estimating data based on NACE/PKD codes (PKD – Polish Classification of Business Activity) because these codes correspond to varying economic activities within the EU Taxonomy.

We classified exposures that finance the activities listed and described in Delegated Regulations 2021/2139 (as amended) or 2023/2486 as Taxonomy-eligible economic activities, regardless of whether these activities fulfill the EU Taxonomy's technical compliance criteria.

Exposures financing activities that contribute to achieving an environmental objective without causing harm to other environmental objectives are deemed as Taxonomy- aligned. These activities satisfy the technical criteria for substantial contribution and do no significant harm (DNSH), as specified in the relevant delegated regulations, and are conducted in

² Commission Delegated Regulation (EU) 2023/2485 of 27 June 2023 amending Delegated Regulation (EU) 2021/2139 establishing additional technical screening criteria for determining the conditions under which certain economic activities qualify as contributing substantially to climate change mitigation or climate change adaptation and for determining whether those activities cause no significant harm to any of the other environmental objectives.

¹ Commission Delegated Regulation (EU) 2021/2139 of 4 June 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining the conditions under which an economic activity qualifies as contributing substantially to climate change mitigation or climate change adaptation and for determining whether that economic activity causes no significant harm to any of the other environmental objectives.

accordance with the minimum social safeguards established in Article 18 of Regulation 2020/852.

Context relating to key performance indicators (KPIs) for activities defined in Regulation 2021/2139, as amended by Regulation 2022/1214

In line with Annex V to Regulation 2021/2178, we identified the following KPIs for credit institutions related to assets:

- Total GAR for financing activities directed at financial undertakings.
- Total GAR for financing activities directed at non-financial undertakings.
- GAR for residential real estate exposures, including house renovation loans, for the objective of climate change mitigation.
- GAR for retail car loans, for the objective of climate change mitigation.
- GAR for loans to local governments for house financing and other specialized lending.
- GAR for commercial and residential repossessed real estate collateral held for sale.

GAR aggregates all the above partial KPIs.

For indicators regarding Taxonomy-aligned exposures the disclosure templates in Annexes VI and XII to Regulation 2021/2178 also mandate the disclosure of relevant proportions of Taxonomy-eligible assets.

Additionally, pursuant to Annex V to Regulation 2021/2178, we disclosed EU Taxonomy KPIs for off-balance-sheet exposures, namely for certain financial guarantees granted and for assets under management.

We determined the GAR ratio based on the gross balance sheet value of specific asset items included in it.

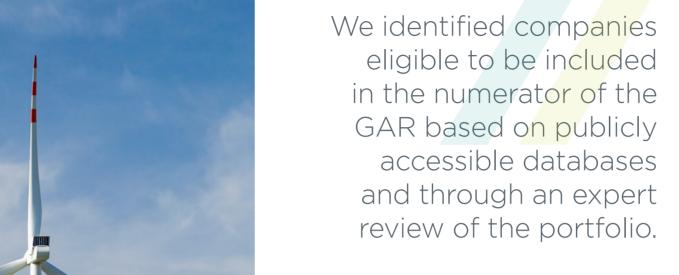
The GAR numerator covers:

- Debt and equity exposures towards European Union enterprises subject to the Non-Financial Reporting Directive (NFRD), and their subsidiaries
- Exposures to households in the following three categories of loans: residential mortgages, loans for the energy performance upgrade of buildings, and car loans granted after the first application date of the EU Taxonomy.
- Exposures to local governments for house financing and other specialised lending.
- The balance sheet value of repossessed real estate collateral (if presented in the bank's balance sheet).

Beyond the components of the numerator, the GAR denominator includes:

- Exposures to EU undertakings not encompassed by the NFRD.
- Exposures to non-EU counterparties.
- Exposures to households relating to loan categories other than residential mortgages, building energy performance upgrade loans, and car loans.
- On demand interbank loans.
- · Cash and cash equivalents.
- Derivative instruments hedging the banking book.
- Other assets (including tangible fixed assets, intangible assets, deferred income tax assets).i prawne, aktywa z tytułu odroczonego podatku dochodowego).

In the calculation of the GAR indicator, we did not take into account exposures to governments and central banks, local governments (using working capital financing) and supranational organizations. These exposures fall outside the scope of both the numerator and the denominator.



For off-balance-sheet exposure KPIs, there is a distinction between the asset scopes included in the numerator and the denominator of each indicator. Specifically, the numerator of green financial guarantees KPIs includes financial guarantees granted to EU counterparties subject to the NFRD (and their subsidiaries), while its denominator encompasses all financial guarantees.

We provide quantitative details relevant to the aforementioned KPIs, utilizing the detailed tabular templates set out in Annex VI of Regulation 2021/2178.

For exposures to financial and non-financial undertakings included in partial asset indicators and off-balance-sheet values, following the requirements set out in Annex V to Regulation 2021/2178 and Annex XII to Regulation 2022/1214, we implemented the following methodology to assess eligibility and alignment with the EU Taxonomy:

- For general purpose financing, we assessed eligibility and alignment based on data obtained either through providers or directly from our clients' non-financial reports., i.e. based on the turnover KPIs and CapEx KPIs published by clients or client's parent entities. Accordingly, in compliance with Regulation 2021/2178, we performed our key performance indicator calculations twice: first, based on our clients' turnover KPIs, and then, based on our clients' CapEx KPIs.
- For use-of-proceeds financing, we assessed eligibility and alignment based on our analysis of the specific objectives of the financing. To this end, we utilized questionnaires that collect necessary information from clients to verify adherence to the EU Taxonomy's technical criteria and minimum social safeguards. Due to the limited awareness of Taxonomy regulations among subsidiaries of companies governed by the NFRD, we did not evaluate use-of-proceed financing of subsidiaries and excluded them from our calculations.

We identified companies eligible to be included in the numerator of the GAR (i.e., entities required to report under the EU Taxonomy or included in such reporting through consolidation by a parent entity) based on publicly accessible databases and through an expert review of the portfolio (for subsidiaries listed in the databases and for entities located outside Poland).

To define the partial indicator for household financing related to residential properties:

- We assumed that all mortgage loans granted for home construction, home purchase, or apartment purchase are eligible under the EU Taxonomy within the environmental objective of mitigating climate change.
- We assessed the alignment of mortgage loans with the EU Taxonomy based on data pertaining to primary energy demand and by examining the loan's exposure to physical risk (for property purchase loans). For loans financing property construction, we incorporated additional do no significant harm (DNSH) criteria related to water usage, waste management from construction, and biodiversity into our analysis.
- We determined that household credit products aimed at enhancing the energy performance of residential properties are Taxonomy-eligible within the environmental goal of climate change mitigation.

We did not report on retail loans for car purchases, as such a product is not distinctly categorized in our offering.

In the Draft Commission Notice published on 21 December 2023 on the interpretation of certain legal provisions of Delegated Regulation (EU) 2021/2178, it was clarified that banks are required to collect evidence of EU Taxonomy compliance for each criterion for substantial contribution and do not cause significant harm. In the current reporting cycle, we do not possess the source data necessary for a thorough and documented assessment of the compliance of these credit products with the EU Taxonomy. We plan to address this in 2024.

Tables with detailed data on the EU Taxonomy:

Table 0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation (p. 55)

Tables based on the turnover KPIs:

Table 1. Assets for the calculation of GAR (p. 56)

Table 2. GAR sector information (p. 57)

Table 3. GAR KPI stock (p. 58)

Table 4. GAR KPI flow (p. 59)

Table 5, KPI off-balance sheet exposures (p. 60)

Tables based on the CapEx KPIs:

Table 1. Assets for the calculation of GAR (p. 61)

Table 2. GAR sector information (p. 62)

Table 3. GAR KPI stock (p. 63)

Tabela 4: Table 4. GAR KPI flow (p. 64)

Table 5. KPI off-balance sheet exposures (p. 60)

Tables with detailed data on the EU Taxonomy for nuclear and fossil gas related:

Table 1. Nuclear and fossil gas related activities (p. 66)

Tables based on the turnover KPIs:

Table 2. Taxonomy-aligned economic activities (denominator) (p. 67)
Table 3. Taxonomy-aligned economic activities (numerator) (p. 68)

Table 4. Taxonomy-eligible but not taxonomy-aligned economic activities (p. 69)

Tables based on the CapEx KPIs:

Table 2. Taxonomy-aligned economic activities (denominator) (p. 70)

Table 3. Taxonomy-aligned economic activities (numerator) (p. 71)

Table 4. Taxonomy-eligible but not taxonomy-aligned economic activities (p. 72)

1 In the case of our clients who are financial undertakings, we use taxonomic KPIs published by our clients based on the turnover or CapEX of the entities that these clients finance.

Reducing our environmental footprint

We strive to reduce our negative impact on the natural environment chiefly by bringing down our CO₂ emissions and paper usage and engaging in environmentally-friendly campaigns.

Transportation

At Credit Agricole, we actively promote sustainable means of transport. Our head office staff who commute by bike or electric scooter are offered several amenities. Beyond providing changing rooms for all genders, we also allocate designated bicycle spaces in both our underground and aboveground car parks. As of the end of 2023, our vehicle fleet it comprised 42 hybrid and 8 electric vehicles, all of which are recharged at our bank's branches equipped with RES-powered charging stations. Our goal is to bring the share of low-emission vehicles in our fleet to 50% by 2025. Furthermore, we are expanding our shared vehicle program (carsharing), making these cars available to our employees through our business trip car rental service. To support employees who commute using their own cars, we offer education on eco-driving practices, including an e-learning course available to all bank employees.

GRI 2-24. GRI 2-25

Paper consumption

We constantly strive to reduce paper usage at Credit Agicole, both in the customer service process, including by encouraging the transition to e-statements, and within the bank. We consistently digitize internal processes to ensure an electronic document flow. We have in place a fully electronic invoice workflow and secure printing on demand. Last year, we continued our hybrid work model. Since 2021, we have been working with Deko Eko, a high-impact startup, to create advertising gadgets from recycled materials. In 2023, we produced 1,000 notebooks from 20 kg of waste paper.

GRI 2-24, GRI 2-25

	ENERGY CON	NSUMPTION 1											
2020	2021	2022	2023										
Total consump	tion of electricity	from non-renewab	le sources [TJ]										
0.980	0	0	0										
Total consumption of electricity from renewable sources [TJ]													
0.977	0.295	0.328	0.335										
Tot	al consumption of	electricity [TJ/GV	Vh]										
1.956/0.543	0.295/0.082	0.328/0.091	0.335/0.093										
Tota	l consumption of	heat energy [TJ/G	Wh]										
1.344/0.373	0.535/0.149	0.542/0.151	0.552/0.153										
	Total consumption	on of energy [TJ]											
3.300	0.830	1.198	1.222										

- When determining the split of electricity consumption from renewable and non-renewable sources, we assumed a proportional share in the costs for both components. The report applies to buildings owned by Credit Agricole. Conversion rate: 1 kWh = 3,600,000 J
- Type of fuel coal
- ³ Fuel used hydro power plants and wind farms.



Credit Agricole's head office in Wrocław is located within the Business Garden complex. It is a class A green building with a LEED Platinum certificate, which stands out for its many environmentally-friendly solutions:

- Building materials using recycled raw materials.
- Infrastructure for over 100 cyclists and convenient access to public transport.
- Underground car park designed based on green roof technology.
- Low-flow valves that reduce water consumption.
- Energy-saving LED bulbs and an HVAC system with highly-efficient heat exchangers.
- Intelligent facades and automatic external roller shutters controlling the impact of weather on energy consumption.
- Reducing the use of disposable plastic items and promoting the idea of a zero-waste office.
- An own urban apiary with Credit Agricole as the patron of one of the hives.

95% of our branches use green energy.

Energy consumption

Reducing energy consumption is very important to us, which is why we introduced energy-saving solutions and educate employees on the importance of this topic. All our head office buildings currently rely exclusively on renewable energy sources (RES) for power. At the same time, we are taking measures to improve the energy efficiency of our bank branches. In 2023, we installed energy-saving LEDs in 53 locations, bringing the total number of branches with such lighting to 208. which represents 80% of our total branches. Last year we also signed a new contract to purchase certified electricity originating from wind and water farms for our branches. Effectively, now 95% of our branches use green energy. Since 2023, our server rooms have also been powered by renewable energy from biogas sources, further increasing the share of RES in the bank's energy mix.

GRI 2-24, GRI 2-25, GRI 302-1, GRI 302-3

Water consumption

At the bank, we monitor the total consumption of water provided by suppliers. In 2023, the bank's water consumption in branches amounted to 8,033,94 m3, meaning we used 26% less water than in 2022. However, we do not monitor the amount of discharged water because we do not receive accurate data from our utility suppliers.

GRI 303-3, GRI 303-4

Raw material consumption

In 2020, we initiated an analysis of our consumption of utilities and office space maintenance practices (consumption of electricity, water, hygiene products and cleaning agents) and introduced the first measures to optimize them. By 2023, in our Warsaw office, we enhanced the selective waste collection system and held an e-waste collection campaign. We also continued segregating waste in the second head office building and bank branches, and organized campaigns to increase employees' recycling awareness.

During the Warsaw office's renovation, employees were given the chance to purchase furniture and IT equipment at highly discounted prices. These items, made redundant by space optimization, were offered to ensure they continued to be used purposefully.

Moreover, in 2023, we issued approximately 712 thousand payment cards to customers, utilizing 3,737 kg of materials. In 2024, we plan to transition to payment cards manufactured from recycled materials.

GRI 301-1, GRI 301-2

Over the past year, we initiated several educational campaigns targeting customers, employees, and the wider community to raise awareness about environmental hazards and climate change. A key focus was the continuation of our #mniejplastiku (#lessplastic) campaign, which includes the Less Means More project aimed at promoting a waste-free lifestyle among elementary and high school students and is conducted in partnership with the Polish Zero Waste Association.

In collaboration with ecologist Dominik Dobrowolski and the Wroc Ma Moc foundation, we organized the ODROdzenie (ODERrenewal) event - a public fundraising effort to restore the Oder River's ecosystem, coupled with educational activities about the river's ecological, economic, cultural, and tourist significance. The campaign raised over PLN 100 thousand, which will be used in 2024 to purchase fry and aquatic plants to be reintroduced to the river under the expert guidance of ichthyologists and the Polish Fishing Association.

With Dominik Dobrowolski, we also continued the Clean Oder and Clean Wisła River campaigns, both seeking to improve the rivers' cleanliness. Combined, these events engaged over 30,000 participants, who collected more than 250 tonnes of waste. The initiatives also served as platforms for educating the public about the adverse effects of plastic pollution on the environment. The international project Plastic Odyssey, carried out in partnership with Crédit Agricole Group since 2019, further addresses this issue. Within the framework of this project, in September 2022, a special laboratory ship set off on a cruise around the world to teach local communities in Africa, America and Asia how to process plastic waste into reusable items. The aim of the project is also to support the growth of start-ups specializing in recycling and upcycling. Moreover, as part of the #lessplastic campaign, bank employees hosted 12 educational sessions in schools and participated in six conferences to discuss the campaign's goals and achievements.

Other environmental efforts we undertook in 2023 include planting four thousand seedlings of fir and deciduous trees like linden, hawthorn, pear, and bird cherry in the Gola Wielka forest near Wrocław, organizing an electronic waste collection event (Green Day in IT), and partnering with the high-impact startup Deko Eko to produce promotional materials from recycled products.

New environmental challenges

Biodiversity

In the coming years, businesses will confront challenges related to preserving biodiversity. The ongoing trend of species and habitat depletion can have a direct impact on companies through disruptions in supply chains, increased compliance costs, and potentially contributing to a negative image and decline in public support. It is therefore vital to factor biodiversity into company ratings and develop a way to redirect capital to companies pursuing effective biodiversity strategies. Businesses that negatively impact biodiversity could find their access to capital restricted, mirroring the current trend for companies at risk from climate change effects.

By 2024, Crédit Agricole aims to adopt a biodiversity policy.

By 2024, Crédit Agricole aims to adopt a biodiversity policy. The Crédit Agricole Group identified five key areas to combat biodiversity loss effectively:

- 1. Assessing the material impact of natural resource loss on the Group's operations and the associated risks (for a detailed analysis of this impact,
- 2. Incorporating nature and biodiversity criteria into sector-specific policies.
- 3. Securing financing for environmental initiatives.
- 4. Supporting projects aimed at combating the loss of natural resources and ecosystem service degradation.
- 5. Striving to reduce our operational carbon footprint and promote biodiversity conservation.

Further details on biodiversity can be found on p. 13.

GRI 304-2

S

Space

One of the elements of the environment is space, which already presents a challenge, especially in big cities. The space we have at our disposal is a finite resource. Hence, it demands judicious and careful management to avoid excessive development pressures or, alternatively, pursue its recycling to restore green areas and mitigate the spread of suburban sprawl.

In the coming years, financial companies will also have to take this challenge into account when providing their customers with financing, a trend that will surely affect the entire value chain.

In 2023, we began a strategic reorganization of our office space in Warsaw. By consolidating our operations from two floors to one, we aim to minimize our spatial footprint efficiently. This renovation and space optimization, done in line with the latest standards, will provide our employees with a modern work environment. We are committed to creating a flexible space that supports various activities, enhancing productivity in a hybrid work model. Our efficiency improvements include adopting LED lighting in our new office layout. ■

Main internal documents governing this area:

 Compliance Policy at Credit Agricole (updated on 21 December 2021) - Integrated General Services Area

• Environmental Policy of Credit Agricole (introduced on 25 July 2023) - Compliance Department



plants as part of ODROdzenie campaign



COMMUNITY INVOLVEMENT AND DEVELOPMENT

Sustainable Development Goals supported by us through the initiatives described in this section:









GOOD HEALTH AND WELL-BEING



QUALITY EDUCATION













REDUCED INEQUALITIES



SUSTAINABLE CITIES AND COMMUNITIES











PEACE, JUSTICE AND STRONG INSTITUTIONS





more than 6,5K members follow the facebook group "The Saving Challenge"

Supporting for society

n 2023, Credit Agricole was involved in a range of social efforts contributing I to the development of the local community. These focused on supporting the deaf community and promoting French culture in Poland.

Charitable activity

Throughout 2023, we primarily continued our Zamieniam się w słuch (I'm all ears) program, designed to enhance the accessibility of banking services for deaf and hard of hearing persons (more on p. 27). This initiative led us to launch various social projects in support of the deaf community. We partnered with the Deaf People's Day with Ireneusz Krosny, organized by the Wrocław-based FONIS Foundation, and donated 50 sets of computer equipment to the Lower Silesian Special Educational Center No. 12 for Deaf and Hard of Hearing Students. We also hosted a lecture on plastic pollution for students and led a clean-up campaign along the Śleza River.

Our sponsorship and charitable efforts are guided by the Sponsorship and Charitable Activities Policy, issued on 15 November 2022. The business owner of the policy is the Director of Corporate Communications Office, but sponsorship activities can be conducted by all organizational units of the bank, in accordance with the division of responsibilities specified in the document. Charitable activities are coordinated by the Corporate Communications Office, and the decisions to grant donations are made by the members of the Board on a case-by-case basis.

Financial education

Making financial services available to an increasing number of customers, preventing over-indebtedness, combating financial exclusion and supporting customers in managing their finances are some of the goals of the #wyzwanieoszczedzanie (#savingchallenge) educational initiative. The initiative seeks to promote prudent money management, reviewing daily expenses and considering whether all of them are truly necessary. We are consistently building a community of people who share their experiences and tips on saving in a dedicated Facebook group called Wyzwanie Oszczędzanie (Saving Challenge). Now 6.5-thousand member-strong, the group offers valuable content published at no charge to promote saving and smart money management. In 2023, as part of the project we also collaborated with two influencers, Łukasz Kedzierski, and Dorota Sierakowska from the Girls Money Club. Furthermore, we launched a study on saving habits and developed a website about saving and spending money wisely and in an informed manner at www.wyzwanieoszczedzanie.pl.

Promotion of French culture in Poland

Every year, in recognition of our French roots, we actively promote French culture in Poland. In 2023, we supported the next edition of the Wrocław

Days of French-Speaking Countries. We also teamed up with the French Institute on the publication of a special issue of the Mówia Wieki (Centuries Speak) monthly on the cooperation of the Polish Solidarity movement with French social organizations in the 1980s.

Main internal documents governing this area:

• Sponsorship and charity policy (updated on 12 November 2022) - Corporate Communications Office



Social engagement of employees



In 2022, as part of the Power of Sharing initiative, we introduced five fully paid volunteering days, enabling our staff to contribute to social ced this opportunity, dedicating a total of 414 days to various social causes in the initial year. In 2023, the initiative continued with 201 volunteering days utilized by 138 employees. Their activities spanned a local associations, volunteering at hospices, tree planting, cleaning the Oława River, and participating in charity drives for Children's Day,

bottle caps for the charges of the I Can Help Foundation. Additionally donation campaigns in Wrocław and Warsaw. These efforts saw nearly 100 participants and resulted in the collection of 27 liters of blood.

On December 5, the International Volunteer Day, employees engaged in volunteer activities were recognized by the President of the Management Board with virtual diplomas as a token of appreciation for their commitment and contributions.



The content of the Responsible Business Report Working Every Day in the Interest of our Customers and Society and the material reporting aspects were developed in 2022 during the assessment of the materiality of the bank's ESG issues and risks, and updated in 2023 during internal workshops (more about the assessment on p. 11). In 2022, representatives of the bank's key areas, including the President of the Management Board and Vice-Presidents in charge of sustainable development and ESG, HR and the risk area, actively participated in the assessment process. The workshops in 2023 were conducted with the participation of wide and diverse group of representatives of key areas of the bank, and we presented the results to selected members of the bank's Management Board.

In preparing the 2023 report, we continued focusing on the expectations and recommendations from the materiality assessment conducted in 2022. However, we also took into account the update from 2023 and increased the priority of the Risk management system aspect. We also considered the results of stakeholder panels from 2021 and 2019 (conducted in accordance with the AA1000SES standard) and stakeholder opinions that we regularly collect during various events.

We conducted an analysis of climate risks and opportunities in accordance with the TCFD recommendations and nature-related risks in accordance with the TNFD.

The report was prepared in accordance with the 2021 GRI (Global Reporting Initiative) standards. It covers the 2023 calendar year. The data provided herein is valid as of 31 December 2023. The document was not subject to external review and is not a consolidated report. The report is prepared on an annual basis – the previous report was issued in 2023 and covered 2022. There were no material changes to the reporting to render the data we have been presenting since 2018 comparable, in line with the principle of comparability. However, we updated the reported indicators, taking into account the changes in the GRI standard from 2021. We also verified whether we respond to the indicators in the content of the report in accordance with the comply or explain principle and the principle of completeness. This year, we devoted even more space to disclosing environmental issues and environmental impact. We conducted an analysis of climate risks and opportunities in accordance with the TCFD recommendations and nature-related risks in accordance with the TNFD. Read more on p. 13.

This Report concerns Credit Agricole Bank Polska S.A. .

GRI 2-2, GRI 2-3, GRI 2-4, GRI 2-5, GRI 2-14

Priority reporting aspects

A ccording to the latest materiality assessment, which included interviews with stakeholders, the bank's most important ESG are:

- Energy efficiency
- Fuel and energy mix
- Greenhouse gas (GHG) emissions
- · Climate change adaptation
- Biodiversity and ecosystems
- · Working conditions
- Equal opportunities
- Other work-related right
- · Consumers' and end-users' rights

In addition to the above, in the context of non-financial reporting, the following aspects have medium priority:

- · Pollution of air, water, and soil
- Space
- Rights of workers in the value chain
- Risk management system
- · Ethics in business

The following aspects are still important:

- Rights of community members
- Structure and functioning of the company's governing bodies
- · Anti-corruption and anti-bribery
- Anticompetitive behavior

Payment practices, Management approach (clarification of material issues and their scope, main components) and the evaluation of the management approach are described in the sections devoted to the material topics presented in this report.

GRI 2-4, GRI 3-2

Application of the ISO 26000 standard in the report

The issues described in the Responsible Business Report are structured in accordance with the seven areas of corporate social responsibility (CSR) defined in the ISO 26000 standard. These areas include: These areas include::

- 1) Organizational governance
- 2) Human rights
- 3) Labor practices
- 4) The environment
- 5) Fair operating practices
- 6) Consumer issues
- 7) Community involvement and development

We named the subsequent sections of the Report according to the names of these areas.



UN Sustainable Development Goals



The Sustainable Development Goals were adopted in 2015 by all 193 UN member states as part of the resolution "Transforming our World: The 2030 Agenda for Sustainable Development," containing 17 Sustainable Development Goals with 169 associated targets to be achieved by 2030. The United Nations Sustainable Development Goals include:

- l. No poverty
- 2. Zero hunge
- 3. Good health and well-being
- 4. Quality education
- . Gender equality
- . Clean water and sanitation
- 7. Affordable and clean energy
- 8. Decent work and economic growth
- 9. Industry, innovation and Infrastructure
- Reduced inequalitie
- Sustainable cities and communities
- 2 Responsible consumption and production
- 3. Climate action
- 14. Life below water
- 5 Life on land
- 16. Peace, justice and strong institutions
- 17. Partnerships for the goals

Support for United Nations Sustainable Development Goals

In 2017, the Crédit Agricole Group mapped several ongoing activities that may contribute to the achievement of the United Nations (UN) Sustainable Development Goals. These are focused on three areas: Ethics, Climate and Social Inclusion. Our support for the Sustainable Development Goals through the strategy of the Credit Agricole is shown on p. 9. To strengthen our commitment to supporting the Goals, we assigned the relevant Sustainable Development Goals to the individual chapters of the Responsible Business Report, in which we describe our specific activities.

GRI 2-23



	UNIVERSAL STANDARDS	
STANDARD NUMBER	STANDARD NAME	PAGE
2-1	Organizational details	5, 6, 53
2-2	Entities included in the organization's sustainability reporting	5, 49
2-3	Reporting period, frequency and contact point	49, 53
2-4	Restatements of information	49
2-5	External assurance	49
2-6	Activities, value chain and other business relationships	5, 12, 20, 22, 25, 26, 27, 42
2-7	Employees	31
2-8	Workers who are not employees	31
2-9	Governance structure and composition	7
2-10	Nomination and selection of the highest governance body	7
2-11	Chair of the highest governance body	7
2-12	Role of the highest governance body in overseeing the management of impact	7, 10, 12, 17, 20
2-13	Delegation of responsibility for managing impacts	7, 10, 12, 17
2-14	Role of the highest governance body in sustainability reporting	10, 49
2-15	Conflicts of interest	7
2-16	Communication of critical concerns	10, 12, 20
2-17	Collective knowledge of the highest governance body	10, 31
2-18	Evaluation of the performance of the highest governance body	7
2-19	Remuneration policies	32

	UNIVERSAL STANDARDS	
STANDARD NUMBER	STANDARD NAME	PAGE
2-20	Process to determine remuneration	32
2-21	Annual total compensation ratio	32
2-22	Statement on sustainable development strategy	3
2-23	Policy commitments	8, 10, 17, 20, 22, 40, 41, 49
2-24	Embedding policy commitments	10, 12, 17, 18, 20, 22, 26, 27, 28, 37, 40, 41, 44
2-25	Processes to remediate negative impacts	20, 22, 28, 40, 41, 44
2-26	Mechanisms for seeking advice and raising concerns	20, 22, 23, 28
2-27	Compliance with laws and regulations	23
2-28	Membership associations	10, 20, 41
2-29	Approach to stakeholder engagement	18, 19, 22, 26, 27, 28
2-30	Collective bargaining agreements	19
3-1	Process to determine material topics	11, 12, 18
3-2	List of material topics	12, 18, 49
3-3	Management of material topics	9, 12, 17, 18, 19, 20, 22, 41

	TOPIC STANDARDS	
STANDARD NUMBER	STANDARD NAME	PAGE
201-1	Direct economic value generated and distributed	8
201-2	Financial implications and other risks and opportunities due to climate change	12, 17
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	32
205-3	Confirmed incidents of corruption and actions taken	23
301-1	Materials used by weight or volume	44
301-2	Recycled input materials used	44
302-1	Energy consumption within the organization	44
302-3	Energy intensity ratio	44
303-3	Water withdrawal	44
303-4	Water discharge	44
304-2	Significant impacts of activities, products and services onbiodiversity	45
305-1	Direct (Scope 1) GHG emissions	41
305-2	Energy indirect (Scope 2) GHG emissions	41
305-3	Other indirect (Scope 3) GHG emissions	41
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significantair emissions	41
401-1	New employee hires and employee turnover	31
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	33
401-3	Parental leave	33
403-9	Work-related injuries	34
404-1	Average hours of training per year per employee	31

	TOPIC STANDARDS	
STANDARD NUMBER	STANDARD NAME	PAGE
404-2	Programs for upgrading employee skills and transition assistance programs	31
404-3	Percentage of employees receiving regular performance and career development reviews	32
405-1	Diversity of governance bodies and employees	38
405-2	Ratio of basic salary and remuneration of women to men	32, 37
406-1	Incidents of discrimination and corrective actions taken	38
417-3	Incidents of non-compliance concerning marketing communications	28
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	28





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GRI 2-1, GRI 2-3

DISCLOSURES RELATED TO THE EU TAXONOMY

						% of assets excluded from the	% of assets excluded from the
						numerator of the GAR	denominator of the GAR
						(Article 7(2) and (3) and	(Article 7(1) and Section 1.2.4
		Total environmentally sustainable assets	KPI****	KPI****	% coverage (over total assets)***	Section 1.1.2. of Annex V)	of Annex V)
Main KPI	Green asset ratio (GAR) stock	463 166,29	1,57	1,70	72,42	16,96	27,58

						% of assets excluded from the	% of assets excluded from the
						numerator of the GAR	denominator of the GAR
						(Article 7(2) and (3) and	(Article 7(1) and Section 1.2.4
		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	Section 1.1.2. of Annex V)	of Annex V)
Additional KPIs	GAR (flow)	407 898,37	3,45	3,63	98,61	29,33	1,39
	Trading book*						
	Financial guarantees	0,00	0,00	0,00			
	Assets under management	0,00	0,00	0,00			
	Fees and commissions income**						

^{*} 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

Instutitons shall dislcose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.



^{**}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

Tables based on the turnover KPIs:

Table 1. Assets for the calculation of GAR

Tal	ble 1. Assets for the calculation of GAR																
		_ a	h c	d e f	g b i i	k m n	0 0 0 1	s t 11 V	w x 7 33	ab ac ad ae af ag	ah ai ai ak al	am an an an	an ar as at	au av aw av	av az ba bb	hr hd he hf	he hh hi hi hk
		T					Disclosure reference date T							Disclosure reference date T-1			
		l _															
			Climate	Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)
			Of which towards taxono	omy relevant sectors (Taxonomy-eligible)	Of which towards taxonomy relevant sectors	Of which towards taxonomy relevant sectors	Of which towards taxonomy relevant sectors		Of which towards taxonomy relevant sectors		Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which towards taxonomy relevant sectors (Taxonomy- eligible)	Of which towards taxonomy relevant sectors	Of which towards taxonomy relevant sectors		rhich towards taxonomy relevant sectors (Taxonomy	Of which towards taxonomy relevant sectors (Taxonomy-eligible)
	Thousands of PLN	Total [gross]			(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	Total (gros			(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	eligible)	
		carrying	Of which envi	ironmentally sustainable (Taxonomy-aligned)	Of which environmentally sustainable	Of which environmentally sustainable (Taxonomy-aligned) amount	Of which environmentally sustainable (Taxonomy-aligned)	Of which environmentally sustainable	Of which environmentally sustainable	Of which environmentally sustainable	Of which environmentally sustainable	Of which environmentally sustainable	Of which environmentally sustainable (Taxonomy-aligned)				
		umount			(Taxonomy-aligned)	(Taxonomy-aligned) Of which Use Of which	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)			(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned) Of which Use of Of which	
			Otv	which Use of Of which ceeds transitional Of which enab	Of which Use Of which of Proceeds enabling	of Proceeds enabling	Of which Use Of which of Proceeds enabling	Of which Use Of which of Proceeds enabling	Of which Use Of which of Proceeds enabling	Of which Use Of which Of which of Proceeds transitional enabling	Of which Use Of which Of which of Proceeds transitional enabling	Of which Use of Of which Proceeds enabling	Of which Use Of which of Proceeds enabling	Of which Use Of which of Proceeds enabling	Of which Use Of which of Proceeds enabling	Of which Use of Of which Proceeds enabling	Of which Use of Of which Proceeds transitional enabling
-	GAR - Covered assets in both numerator and denominator		FIO	ceeds transitional	of Proceeds lenabling	of Proceeds eliability	of Proceeds enabling	of Proceeds enabling	of Proceeds eliability	or Proceeds Dansitonal Enabling	of Proceeds Charistional enabling	Proceeds enabling	of Proceeds enabling	of Proceeds eliability	of Proceeds enabling	Proceeds enabling	Proceeds transitional enabling
	Loans and advances, debt securities and equity instruments not Hf1	20,000,000,70	2 242 204 20 275 727 25	318 312 39 76 104.72 7 02	2,81 51 378,79 50 500,40 0,00 84,18					2 293 580,68 427 237,75 318 312,39 76 104,72 7 106,99							
1 2	eligible for GAR calculation	20 000 000,79		318 312,39 76 104,72 7 02	2,81 51 378,79 50 500,40 0,00 84,18												
2	2 Financial undertakings	1 388 818,20	400 048,20 0,00	0,00 0,00	0,00 725,95 0,00 0,00 0,00					400 774,15 0,00 0,00 0,00 0,00							
	3 Credit institutions	258 299,55 5 167,91	973,88 0,00 973,88 0,00	0,00 0,00	0,00 0,00 0,00 0,00 0,00					973,88 0,00 0,00 0,00 0,00							
1	4 Loans and advances 5 Debt securities, including UoP	253 131,64	0.00 0.00	0,00 0,00	0,00 0,00 0,00 0,00					973,88 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							
- 3	7 Other financial corporations	1 130 518,65		0,00 0,00	0,00 725,95 0,00 0,00 0,00					399 800,27 0,00 0,00 0,00 0,00							
	8 of which investment firms	79 180,00	2 997,18 0,00	0,00 0,00	0,00 122,72 0,00 0,00 0,00					3 119,90 0,00 0,00 0,00 0,00							
9	9 Loans and advances	79 180,00	2 997,18 0,00	0,00 0,00	0,00 122,72 0,00 0,00 0,00					3119,90 0,00 0,00 0,00 0,00							
1	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							
1	Equity instruments 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							
1	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							
1	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							
1	LS Equity instruments	0,00	0,00 0,00	0,00	0,00 0,00 0,00 0,00					0,00 0,00 0,00							
_1	16 of which insurance undertakings	45 510,00	1 046,73 0,00	0,00 0,00	0,00 0,00 0,00 0,00					1 046,73 0,00 0,00 0,00 0,00							
1	Loans and advances	45 510,00		0,00 0,00	0,00 0,00 0,00 0,00 0,00					1 046,73 0,00 0,00 0,00 0,00							
1	18 Debt securities, including UoP 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							
2	Non-financial undertakings	2 428 449,28	402 381,78 376 737,35	318 312,39 76 104,72 7 02	2,81 50 652,84 50 500,40 0,00 84,18					453 034,62 427 237,75 318 312,39 76 104,72 7 106,99							
2	21 Loans and advances	2 428 449,28	402 381,78 376 737,35	318 312,39 76 104,72 7 02	2,81 50 652,84 50 500,40 0,00 84,18					453 034,62 427 237,75 318 312,39 76 104,72 7 106,99							
2	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							
2	23 Equity instruments	0,00 17 063 456,98	0,00 0,00	0,00	0,00 0,00 0,00 0,00					0,00 0,00 0,00							
2	24 Households of which loans collateralised by			0,00 0,00	0,00 0,00 0,00 0,00					1 439 771,91 0,00 0,00 0,00 0,00							
2	residential immovable property	3 019 075,07	1 1	0,00 0,00	0,00 0,00 0,00 0,00					23 638,18 0,00 0,00 0,00 0,00							
2	26 of which building renovation loans	1 416 133,73	1 416 133,73 0,00	0,00 0,00	0,00 0,00 0,00 0,00					1 416 133,73 0,00 0,00 0,00 0,00							
2	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							
2	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							
2	Plant Housing financing Other local government financing									0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00							
F	Collateral obtained by taking possession: residential	162,33								0,00 0,00 0,00 0,00							
3	and commercial immovable properties	162,33								0,00 0,00 0,00 0,00							
3	Assets excluded from the numerator for GAR calculation (covered in the	6 384 368.15	0.00 0.00	0.00	0,00 0,00 0,00 0,00					0,00 0,00 0,00 0,00							
1	denominator) 33 Financial and Non-financial undertakings	3 904 728,13															
3	SMEs and NFCs (other than SMEs) not subject to																
3	NFRD disclosure obligations	3 269 511,17															
3	S Loans and advances	3 269 511,17															
3	of which loans collateralised by	0,00															
	commercial immovable property	0.00															
3	37 of which building renovation loans 38 Debt securities	0,00															
3	39 Equity instruments	0,00															
	Non-EU country counterparties not subject to	8 911.24															
4	NFRD disclosure obligations	0 911,24															
4	Loans and advances	8 911,24															
4	12 Debt securities	0,00															
4	13 Equity instruments 14 Derivatives	9 979 81															
4	15 On demand interbank loans	850 773,04															
4	16 Cash and cash-related assets	171 848,75															
4	7 Other categories of assets (e.g. Goodwill,	1 447 038,42															
	18 Total GAR assets	27 265 254,94 10 382 757.68	z z4z zu1,89 376 737,35	318 312,39 76 104,72 7 022,81	51 378,79 50 500,40 0,00 84,18					2 293 580,68 427 237,75 318 312,39 76 104,72 7 106,99							
4	Assets not covered for GAR calculation Central governments and Supranational issuers	5 677 598 82															
5	Central governments and supranational issuers Central banks exposure	4 497 174,97															
5	52 Trading book	207 983,89															
	3 Total assets	37 648 012,62															
	f-balance sheet exposures - Undertakings subject to NFRD disclosure obligati		000 000	0.00	0.00 0.00 0.00 0.00					0.00 0.00 0.00 0.00							
5	54 Financial guarantees 55 Assets under management	48 430,91	0,00	0,00	0,00 0,00 0,00					0,00 0,00 0,00 0,00	 						
5	66 Of which debt securitie	s															
5	57 Of which equity instrument	5															



	a	b	c d	e	f	g	h	i	j	k	1	m	n	0	р	q	r	S	t	u	v	w	х	У	Z	aa	ab
		Climate Change N	litigation (CCM)		Climate Change	Adaptation (CCA)			Water and marine	resources (WTR)			Circular eco	onomy (CE)			Pollutio	n (PPC)			Biodiversity and E	cosystems (BIO)		TO	TAL (CCM + CCA + V	VTR + CE + PPC + E	310)
	Non-Financial cor	porates (Subject to	SMEs and other NFC not subject	to Non-Financial c	orporates (Subject to	SMEs and othe	r NFC not subject to	Non-Financial co	rporates (Subject to	SMEs and othe	r NFC not subject to	Non-Financial co	rporates (Subject to	SMEs and other	NFC not subject to	Non-Financial co	orporates (Subject to	SMEs and other	r NFC not subject to	Non-Financial co	orporates (Subject to	SMEs and othe	r NFC not subject to	Non-Financial corp	orates (Subject to	SMEs and other	NFC not subject to
Breakdown by	[Gross] carr	ying amount	[Gross] carrying amount	[Gross] ca	rrying amount	[Gross] ca	arrying amount	[Gross] ca	rrying amount	[Gross] ca	arrying amount	[Gross] ca	rying amount	[Gross] ca	rying amount	[Gross] car	rrying amount	[Gross] ca	rrying amount	[Gross] ca	rrying amount	[Gross] ca	arrying amount	[Gross] carry	ring amount	[Gross] car	rrying amount
ector - NACE 4	Γ	, 0	, , , ,		, , ,	-	, , ,	,	, , ,		, , ,		, 0		, 0		, , ,		, , ,		, , ,		, , ,	,		Г	, ,
gits level (code		Of subjets	Of which		Of which		Of which		Of which		Of which		Of which		Of which		Of which		Of which		Of which		Of which		Of which environmentally		Of which
and label)	Thousands of	Of which environmentally	Thousands of Of which environmental	Thousands of	Of which environmentally	Thousands of	Of which environmentally	Thousands of	Of which environmentally	Thousands of	Of which environmentally	Thousands of	Of which environmentally	Thousands of	Of which environmentally	Thousands of	environmentally	Thousands of	environmentally	Thousands of	environmentally	Thousands of	environmentally	Thousands of	sustainable (CCM +	Thousands of	environmentally sustainable (CCM
	PLN	sustainable (CCM)	PLN sustainable (CCI	' I DINI	sustainable (CCA)	PLN	sustainable (CCA)	PLN	sustainable (WTR)	PLN	sustainable (WTR)	PLN	sustainable (CE)	PLN	sustainable (CE)	PLN	sustainable (PPC)	PLN	sustainable (PPC)	PLN	sustainable (BIO)	PLN	sustainable (BIO)	I PIN I	CCA + WTR + CE +	PLN	CCA + WTR + CE
		Sustainable (celvi)	sustainable (eel	*",	sustainable (cen)		Sustainable (CCA)		Sustainable (VV I IV)		Sustainable (VVTIV)		sustainable (CE)		sustainable (CE)		Sustainable (11 c)		Sustainable (FFC)		Sustainable (BiO)		Sustamable (BIO)		PPC + BIO)		PPC + BIO)
C16.21	272 100,03	0,00		272 100,03	0,00																			272 100,03	0,00		110 - 5107
C23.99	935,65	916,94		935,68	916,94																			935,65	1 833,88		
C24.42	50 204,23	48 741,84		50 204,23	48 738,07																			50 204,23	97 479,91		
C26.11	8 214,48	0,00		8 214,48	0,00																			8 214,48	0,00		
C27.12	7 126,80	0,00		7 126,80	0,00																			7 126,80	0,00		
C29.20	49 568,23	594,82		49 568,23	0,00																			49 568,23	594,82		
C33.12	2 252,05	0,02		2 252,0	0,00																			2 252,05	0,02		
D35.11	12 510,64	0,00		12 510,64	0,00																			12 510,64	0,00		
F41.10	20 989,84	3 064,52		20 989,84	0,00																			20 989,84	3 064,52		
F41.20	35 032,79	3 270,66		35 032,79																				35 032,79	3 270,66		
F42.11	375,54	0,00		375,54	-,																			375,54	0,00		
F42.12	1 703,56	0,00		1 703,56	-,																			1 703,56	0,00		
F42.21	48,29	0,00		48,29	-,																			48,29	0,00		
F43.29 G46.46	11 099,49	0,00		11 099,49																				11 099,49 49 768 74	0,00		
G46.46 G46.51	49 768,74 5 807.87	129,40 1 277.53		49 768,74 5 807.8	-,																			5 807.87	129,40 1 277.53		
G46.51	22,74	3,30		22,74	-,																			22.74	3,30		
G46.72	5 689.38	0.00		5 689.3																				5 689.38	0.00		
G46.75	194 116.43	39 964.41		194 116.43																				194 116 43	39 964.41		
G46.90	9 805.39	0.00		9 805.3	-,																			9 805.39	0.00		
G47.11	6 562.45	196.87		6 562.4	-,																			6 562.45	196.87		
G47.19	24 972,74	2 231,64		24 972,74	0,00																			24 972,74	2 231,64		
G47.41	4,08	0,00		4,08	0,00																			4,08	0,00		
G47.43	49 656,03	0,00		49 656,03	0,00																			49 656,03	0,00		
H49.50	340 031,94	0,00		340 031,94	0,00																			340 031,94	0,00		
H53.20	167 888,20	0,00		167 888,20	0,00																			167 888,20	0,00		
J60.20	26 081,49	26 081,49		26 081,49	0,00																			26 081,49	26 081,49		
J61.10	240 380,05	0,00		240 380,0	0,00								· ·											240 380,05	0,00		
J61.20	252 266,49	252 266,49		252 266,49	0,00																			252 266,49	252 266,49		
M72.19	4 468,20	165,32		4 468,20	0,00																			4 468,20	165,32		
Q86.10	3 967,58	0,00		3 967,58	0,00																			3 967,58	0,00		



	a b c d e	f g h i	j k l m	n o p q	r s t u	V W X 2	aa ab ac ad ae af a	g ah ai aj ak	al am an ao	ap aq ar as	at au av aw	ax ay az ba	bb bc bd be b	bg bh bi bị bk
				Disclosure reference date T							Disclosure reference date T-1			
	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)
	Proportion of total covered assets funding taxonomy relevant		Proportion of total covered assets funding		Proportion of total covered assets funding			oportion of total covered assets funding taxonomy relevant	Proportion of total covered assets funding	Proportion of total covered assets funding	Proportion of total covered assets funding			portion of total covered assets funding taxonomy relevant sectors
	sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible) ta	xonomy relevant sectors (Taxonomy-eligible)		sectors (Taxonomy-eligible)	sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)		taxonomy relevant sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)	axonomy relevant sectors (Taxonomy-eligible)	(Taxonomy-eligible)
% (compared to total covered assets in the denominator)	Proportion of total covered assets funding taxonomy	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets funding taxonomy Proportion of total	Proportion of total covered assets funding taxonomy	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets	Proportion of total covered assets funding taxonomy relevant sectors	Proportion of total covered assets funding taxonomy of total
	relevant sectors (Taxonomy-aligned)	(Taxonomy-aligned)	funding taxonomy relevant sectors (Taxonomy-aligned)	(Taxonomy-aligned)	funding taxonomy relevant sectors (Taxonomy-aligned)	(Taxonomy-aligned)	relevant sectors (Taxonomy-aligned) assets	relevant sectors (Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	funding taxonomy relevant sectors (Taxonomy-aligned)	(Taxonomy-aligned)	relevant sectors (Taxonomy-aligned) assets
	Of which	Of which	Of which	Of which	Of which	Of which	Of which covered	Of which	Of which	Of which	Of which	Of subjets	Of which	Ofwhich
	Use of Ut which Ut which	1 Uro of Ut which	Use of Of which	Ut which	Ur which	Ur which	Ur which Ur which	Ur which Ut which	coordinated Of which	Uro of Ut which	Uro of Ut which	Ut which	Ur which	Ure of Of which Of which
	Proceeds transitional enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds transitional enabling	Proceeds transitional enabling	lending enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds transitional enabling
GAR - Covered assets in both numerator and denominator														
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	10,74 1,80 1,52 0,36 0,0	3 0.25 0.24 0.00 0.00					10,98 2,05 1,52 0,36 0,03 55,46							
2 Financial undertakings	28,80 0,00 0,00 0,00 0,0	0 0,05 0,00 0,00 0,00					28,86 0,00 0,00 0,00 0,00 3,69							
3 Credit institutions	0,38 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0,00					0,38 0,00 0,00 0,00 0,00 0,69							
4 Loans and advances	18,84 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0,00					18,84 0,00 0,00 0,00 0,00 0,01							
5 Debt securities, including UoP	0,00 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0,00					0,00 0,00 0,00 0,00 0,67							
6 Equity instruments	0,00 0,00						0,00 0,00 0,00 0,00							
7 Other financial corporations	35,30 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0,00					35,36 0,00 0,00 0,00 0,00 3,00							
8 of which investment firms 9 Loans and advances	3,79 0,00 0,00 0,00 0,0	0 0,15 0,00 0,00 0,00					3,94 0,00 0,00 0,00 0,00 0,21							
10 Debt securities, including UoP	0.00 0.00 0.00 0.00 0.0	0 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							
12 of which management companies	0.00 0.00 0.00 0.00 0.0	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							
14 Debt securities, including UoP	0,00 00,0 0,00 0,00 0,0	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							
16 of which insurance undertakings	2,30 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0,00					2,30 0,00 0,00 0,00 0,00 0,12							
17 Loans and advances	2,30 0,00 0,00 0,00 0,0	00,0 0,00 0,00 0,00					2,30 0,00 0,00 0,00 0,00 0,12							
18 Debt securities, including UoP 19 Equity instruments	0,00 0,00 0,00 0,0	0 0,00 0,00 0,00					0,00 0,00 0,00 0,00							
20 Non-financial undertakings	16,57 15,51 13,11 3,13 0,2	9 2.09 2.08 0.00 0.00					18.66 17.59 13.11 3.13 0.29 6.45							
		9 2.09 2.08 0.00 0.00					18.66 17.59 13.11 3.13 0.29 6.45							
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							
23 Equity instruments	0,00 0,00						0,00 0,00 0,00 0,00							
24 Households	8,44 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0,00					8,44 0,00 0,00 0,00 0,00 45,32							
of which loans collateralised by residential immovable property	0,78 0,00 0,00 0,00 0,0	0,00 0,00 0,00 0					0,78 0,00 0,00 0,00 0,00 8,02							
	100.00 0.00 0.00 0.00	0.00 0.00 0.00					100.00 0.00 0.00 0.00 3.76							
27 of which motor vehicle loans	0,00 0,00	5,55 5,55 0,00 0,00												
28 Local governments financing	0,0 00,0 0,00 0,00 0,0	00,0 0,00 0,00 0,00					0,00 0,00 0,00 0,00 0,00							
29 Housing financing	0,00 0,00 0,00 0,00 0,0	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							
Collateral obtained by taking possession: residential and commercial immovable properties	0,00 00,0 00,0 00,0	00,0 00,0 00,0 0					0,00 00,0 00,0 00,0							
32 Total GAR assets	8,22 1,38 1,17 0,28 0,0	3 0,19 0,19 0,00 0,00					8,41 1,57 1,17 0,28 0,03 72,42							
J. Total Gall assets		5,00												



[a b c	d e	f	g	h i	j	k	1	m	n	0	р q	r s	t	u	v w	, X Z	aa	ab ac	ad	ae af
											Disclosure	reference date T		,				,			
	Climate Change N	Mitigation (CCM)	Clin	mate Change A	daptation (CCA)	V	Vater and mar	ne resources (WTR	1)	Cir	cular econo	omy (CE)	Po	ollution (PPC)		Biodiversit	y and Ecosystems (BIO)	1 1	TOTAL (CCM + CCA + WTR	+ CE + PPC + BIO)
	Proportion of total covered assistance sectors (Taxon	ets funding taxonomy relevan	t Proport	tion of total co	vered assets fundin	g Prop	portion of total	covered assets fund	ding f	Proportion o	f total cover	red assets funding	Proportion of to	otal covered asse		Proportion of t	otal covered assets funding nt sectors (Taxonomy-eligible	Proportio	on of total covered assets f	unding taxonomy	,
% (compared to flow of total eligible assets)	l '	vered assets funding taxonon ors (Taxonomy-aligned)	ny	funding taxo	of total covered asse nomy relevant sect onomy-aligned)	- 1	funding ta	n of total covered as exonomy relevant se exonomy-aligned)			ding taxono	total covered assets omy relevant sectors omy-aligned)		rtion of total cov g taxonomy rele (Taxonomy-alig	vant sectors		ortion of total covered assets ng taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covere relevant sectors (
	Of which of Proce	n Use Of which Of which eds transitional enablin	- 1		of which Use Of whi of Proceeds enabli	- 1		Of which Use of Proceeds enal				which Use Of which enabling		Of which U	se Of which enabling		Of which Use of Proceeds enabling		Of which Use of Proceeds	1	Of which enabling
GAR - Covered assets in both numerator and denominator																					
Loans and advances, debt securities and equity instruments not HfT	9,66 4,27	3,53 0,97 0	.09 0,64	4 0,64	0,00	0,00												10,30	4,91 3,53	3 0,97	0,09 69,2
eligible for GAR calculation Financial undertakings	43,65 0,00	0.00 0.00 0	.00 0,00	0,00	0.00	0,00												43.65	0,00 0,00	0.00	0,00 5,0
3 Credit institutions	0,00 0,00	-,	,00 0,00	- 77.1	-7	0,00		 			_				_			0,00	0,00 0,00		
4 Loans and advances	0,00 0,00		,00 0,00	 		0,00		 	_									0,00	0,00 0,00		
5 Debt securities, including UoP	0,00 0,00		,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	7,00												0.00	0,00	0.00	
7 Other financial corporations	1,11	0,00 0,00 0	.00 0.00	0,00	0.00	0.00	+											43.65	0,00 0,00	- 7	
8 of which investment firms	0,00 0,00	.,	.00 0,00	.,	-7	0.00	_							-				0.00	0,00 0,00		
9 Loans and advances	0,00 0,00	.,	,00 0,00	,	-7	0,00								_				0,00	0,00 0,00		
10 Debt securities, including UoP	0,00 0,00		.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	,,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		
13 Loans and advances	0,00 0,00		.00 0,00	· ·		0,00	_							_				0.00	0,00 0,00		
14 Debt securities, including UoP			.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	,,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	-711	
17 Loans and advances	0,00 0,00		.00 0,00	-		0,00	+							-				0,00	0,00 0,00		+ + +
18 Debt securities, including UoP	0,00 0,00		.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	,,00												0.00	0,00	0.00	
20 Non-financial undertakings		25,46 6,96 0	.64 4,63	3 4,62	0,00	0,01	+											37,78	35,42 25,46		
20 Non-mancial undertakings 21 Loans and advances			64 4,63			0,01		+ +	_						+			37,78	35,42 25,46		
22 Debt securities, including UoP			00 0,00			0,00		 	_									0.00	0,00 0,00		
23 Equity instruments	0,00 0,00	0,00	,00,00	0,00	0,00	,,00												0.00	0,00	0,00	
24 Households		0,00 0,00 0	.00 0.00	0,00	0,00	0,00												2,40	0,00 0,00	-7	
of which loans collateralised by residential immovable				 														2,40			
25 property	2,17 0,00	5,55	0,00	0,00	-,),00												2,17	0,00 0,00		-,
26 of which building renovation loans	100,00 0,00	0,00 0,00 0	,00 0,00	0,00	0,00),00												100,00	0,00 0,00		-7
27 of which motor vehicle loans	0,00 0,00																	0,00	0,00	0,00	.,
28 Local governments financing	0,00 0,00		,00 0,00),00												0,00	0,00 0,00		
29 Housing financing	0,00 0,00		,00 0,00),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),00												0,00	0,00 0,00	0,00	0,00 0,0
Collateral obtained by taking possession: residential and commercial immovable properties	0,00 0,00	0,00 0,00 0	0,00	0,00	0,00),00												0,00	0,00	0,00	0,00 0,0
32 Total GAR assets	6,79 3,00	2,48 0,68 0	,06 0,45	5 0,45	0,00	0,00												7,24	3,45 2,48	8 0,68	0,06 98,6



Table 5. KPI off-balance sheet exposures

	a	b	С	d	е	f	g ŀ	h i	j	k	I	m	n	0 p	0	q	r	s	t	u	v	w	х	z	aa	ab	ac	ad	ae
													Dis	closure referen	nce date T	т													
		Climat	te Change Miti	gation (CCM)		Clima	te Change Adap	otation (CCA)	١ ١	Water and m	narine resourc	es (WTR)		Circular econon	ny (CE)			Pollu	tion (PPC)		В	iodiversity a	nd Ecosyster	ns (BIO)	Т	OTAL (CCN	1 + CCA + W	TR + CE + PPC + B	10)
	Propo	rtion of total o	covered assets	funding taxonomy re	evant	Proportio	on of total covere	ed assets funding	Pro	portion of to	tal covered as	sets funding	Proportion	of total covere	ed assets	funding	Prop	ortion of total	covered asse	ts funding	Propo	ortion of tota	al covered as	sets funding	Proportion of	total cove	red assets fu	nding taxonomy	elevant sectors
		sec	tors (Taxonon	ıy-eligible)		taxonomy r	elevant sectors (Taxonomy-eligible) taxon	omy relevant	t sectors (Taxo	nomy-eligible)	taxonomy re	evant sectors (Taxonom	ny-eligible)	taxonor	my relevant se	ctors (Taxono	my-eligible)	taxonor	ny relevant s	sectors (Taxo	nomy-eligible)			(Taxonomy-	eligible)	
% (compared to total eligible off-balance sheet assets)				ed assets funding tax (Taxonomy-aligned)	onomy		funding taxonon	otal covered assets my relevant sectors	- 1		,	levant sectors	1 1	roportion of to unding taxonon	ny relevar	nt sectors		funding to	n of total cov	ant sectors		funding	taxonomy re	overed assets levant sectors				ered assets fundi	
			Of which Use of Proceeds	Of which Of v	vhich bling		(Taxonor Of whi Use of Procee	Of which enabling			Of which Use of Proceeds	Of which enabling		Of which Use of Procee	o er	ed) Of which enabling			axonomy-alig Of which Use of Proceeds	of which enabling			Of which Use of Proceeds	Of which enabling	-		Of which Use of Proceeds	Of which	Of which enabling
1 Financial guarantees (FinGuar KPI)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	,00																0,00	0,00	0,0	0,00	0,00
2 Assets under management (AuM KPI)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00 0	,00																0,00	0,00	0,0	0,00	0,00



Tables based on the CapEx KPIs:

Table 1. Assets for the calculation of GAI

	a b	c d e f	g h i i	k I m n		s t u v	w x z 33	ab ac ad ae af ag	ah ai aj ak al	am an ao ap			ay az ba bb	bc bd be bf	bg bh bi bj bk
					Disclosure reference date T							Disclosure reference date T-1			
		Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA) Of which towards taxonomy relevant sectors	Water and marine resources (WTR) Of which towards taxonomy relevant sectors	Circular economy (CE) Of which towards taxonomy relevant sectors	Pollution (PPC) Of which towards taxonomy relevant sectors	Biodiversity and Ecosystems (BIO) Of which towards taxonomy relevant sectors	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR) If which towards taxonomy relevant sectors (Taxonomy- Of w	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)
Thousands of PLN	Of w Total [gross]	nich towards taxonomy relevant sectors (Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	(Taxonomy-eligible)	Total [gross]	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	eligible)	eligible)	eligible)	eligible)	eligible)	Of which towards taxonomy relevant sectors (Taxonomy-eligible)
	carrying amount	Of which environmentally sustainable (Taxonomy-aligned	d) 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 environmentally sustainable (Taxonomy-aligned)	Of which environmentally sustainable (Taxonomy-aligned) carrying amount	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 environmentally sustainable (Taxonomy-aligned)	Of which environmentally sustainable (Taxonomy-aligned)	Of which environmentally sustainable (Taxonomy-aligned)
		Of which Use of Of which Of which ena	or many lor ma	Of which Use of Of which	Of which Use of Of which	Of which Use of Of which	Of which Use of Of which	Of which Use of Of which Of which	Of which Use Of which Of which	Of which Use of Of which	Of which Use Of which	Of which Use Of which	Of which Use Of which	Of which Use of Of which	Of which Use of Of which Of which
GAR - Covered assets in both numerator and denominator		Proceeds transitional Of which ena	of Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds transitional enabling	of Proceeds transitional enabling	Proceeds enabling	of Proceeds enabling	of Proceeds enabling	of Proceeds enabling	Proceeds enabling	Proceeds transitional enabling
Loans and advances, debt securities and equity instruments not HfT	20 000 006 70 2 226 222 02	413 511,28 318 312,39 75 736,56 34 2	243.06 127.044.87 49.655.01 0.00 0.00					2 352 267 90 463 166 29 318 312 39 75 736 56 34 243 06							
eligible for GAR calculation 2 Financial undertakings	1 388 818,20 355 066,52		77388 7738983 0.00 0.00 0.00					432 456,35 34 337,54 0,00 0,00 34 073,08							
3 Credit institutions	258 299,55 974,52	0,00 0,00	0,00 0,00 0,00 0,00					974,52 0,00 0,00 0,00 0,00							
4 Loans and advances 5 Debt securities, including UoP	5 167,91 974,52 253 131,64 0,00	0,00 0,00 0,00	0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00					974,52 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0							
6 Equity instruments	0,00 0,00 1 130 518,65 354 092,00	0,00	0,00 0,00 0,00 0,00					0,00 0,00 0,00							
7 Other financial corporations 8 of which investment firms	79 180,00 638,94	0,00 0,00 0,00 34 U	0.00 0.00 0.00 0.00 0.00					431 481,83 34 337,54 0,00 0,00 34 073,08 638,94 0,00 0,00 0,00 0,00							
9 Loans and advances	79 180,00 638,94	0,00 0,00 0,00	0,00 0,00 0,00 0,00					638,94 0,00 0,00 0,00 0,00							
10 Debt securities, including UoP 11 Equity instruments	0,00 0,00	0,00	0,00 0,00 0,00					0,00 0,00 0,00							
12 of which management companies 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							
15 Equity instruments 16 of which insurance undertakines	0,00 0,00 45 510,00 1 365,30	0,00	0,00 0,00 0,00 0,00					1 365,30 0,00 0,00 0,00 0,00							
17 Loans and advances	45 510,00 1 365,30	0,00 0,00 0,00	0,00 0,00 0,00 0,00					1365,30 0,00 0,00 0,00 0,00							
18 Debt securities, including UoP 19 Equity instruments	0,00 0,00	0,00	0,00 0,00 0,00					0,00 0,00 0,00							
20 Non-financial undertakings 21 Loans and advances	2 428 449,28 430 384,60 2 428 449,28 430 384,60	379 173,74 318 312,39 75 736,56 1 379 173,74 318 312,39 75 736,56 1	169,98 49 655,04 49 655,01 0,00 84,18 169,98 49 655,04 49 655,01 0,00 84,18					480 039,64 428 828,75 318 312,39 75 736,56 169,98 480 039,64 428 828,75 318 312,39 75 736,56 169,98							
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							
23 Equity instruments 24 Households	0,00 0,00 17 063 456,98 1 439 771,91	0,00 0,00 0,00	0,00 0,00 0,00 0,00					0,00 0,00 0,00 0,00 0,00 1439771,91 0,00 0,00 0,00							
of which loans collateralised by	3 019 075,07 23 638,18	0,00 0,00 0,00	0,00 0,00 0,00 0,00					23 638,18 0,00 0,00 0,00 0,00							
residential immovable property 26 of which building renovation loans	1 416 133,73 1 416 133,73	0,00 0,00 0,00	0,00 0,00 0,00 0,00					1 416 133,73 0,00 0,00 0,00 0,00							
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							
28 Local governments financing 29 Housing financing	0,00 0,00	0,00	0,00 0,00 0,00 0,00					0,00 0,00 00,00 00,0							
30 Other local government financing Collateral obtained by taking possession: residential								0,00 0,00 0,00 0,00							
and commercial immovable properties	162,33							0,00 0,00 0,00 0,00							
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	6 384 368,15 0,00	0,00 0,00 0,00	0,00 0,00 0,00 0,00					0,00 0,00 0,00 0,00							
33 Financial and Non-financial undertakings SMEs and NFCs (other than SMEs) not subject	3 904 728,13														
34 to NFRD disclosure obligations	3 2 6 9 5 1 1,17														
35 Loans and advances of which loans collateralised by	3 269 511,17														
36 commercial immovable property	0,00														
37 of which building renovation loans 38 Debt securities	0,00														
39 Equity instruments	0,00														
40 Non-EU country counterparties not subject to NFRD disclosure obligations	8 911,24														
41 Loans and advances 42 Debt securities	8 911,24 0,00														
43 Equity instruments	0,00														
44 Derivatives 45 On demand interbank loans	9 979,81 850 773,04														
46 Cash and cash-related assets	171 848,75														
47 Other categories of assets (e.g. Goodwill, 48 Total GAR assets		413 511,28 318 312,39 75 736,56 34 243,0	06 127 044,87 49 655,01 0,00 0,00					2 352 267,90 463 166,29 318 312,39 75 736,56 34 243,06							
49 Assets not covered for GAR calculation 50 Central governments and Supranational issuers	10 382 757,68 5 677 598,82								 			 			
51 Central banks exposure	4 497 174,97 207 983.89														
52 Trading book 53 Total assets	37 648 012,62														
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligation	48.430.91 0.00	0.00 0.00	000 000 000 000					0.00 0.00 0.00 0.00 0.00							
54 Financial guarantees 55 Assets under management			5,00												
56 Of which debt securitie 57 Of which equity instrument									 				 		
	'														



Table 2. GAR sector information

			h	Τ .			,	1	T .		Τ .					I		_	_				I		I				
		a	Climate Change	Mitigation (CCM)	d	e	Climate Change	Adaptation (CCA)	<u> h</u>	<u> </u>	Water and marine	k rosources (M/TP)	<u> </u>	m	Circular eco	onomy (CE)	р	q	Pollutio	on (PPC)	t	u	Biodiversity and	W Ecosystems (RIO)	x	У	OTAL (CCM + CCA + 1	aa MTD + CE + DDC +	BIO)
	-			, , ,		N 51 11				N 51 11		,		N 51 11		- / (- /	NEG 1 1: 11	N 51 11		,	NEG . 1:	A1 51 11		,,	NEG . 1:				-,
	N	von-Financial cor	rporates (Subject to	SIMES and other	er NFC not subject to	Non-Financial cor	porates (Subject to	SMES and othe	er NFC not subject to	Non-Financial ci	orporates (Subject to	SMES and othe	r NFC not subject to	Non-Financial Ci	rporates (Subject to	SMES and othe	NFC not subject to	Non-Financial c	orporates (Subject to	SIMES and othe	r NFC not subject to	Non-Financial C	orporates (Subject to	SIMES and othe	r NFC not subject to	Non-Financial cor	porates (Subject to	SMES and other	er NFC not subject to
Breakdov sector - N	'	[Gross] carr	rying amount	[Gross] c	arrying amount	[Gross] carr	rying amount	[Gross] ca	arrying amount	[Gross] ca	arrying amount	[Gross] ca	rrying amount	[Gross] ca	rrying amount	[Gross] ca	rrying amount	[Gross] ca	arrying amount	[Gross] ca	arrying amount	[Gross] ca	rrying amount	[Gross] ca	arrying amount	[Gross] car	rying amount	[Gross] car	arrying amount
digits level	(code	Thousands of PLN	Of which environmentally sustainable (CCM)	Thousands of PLN	Of which environmentally sustainable (CCM)	Thousands of PLN	Of which environmentally sustainable (CCA)	Thousands of PLN	Of which environmentally sustainable (CCA)	Thousands of PLN	Of which environmentally sustainable (WTR)	Thousands of PLN	Of which environmentally sustainable (WTR)	Thousands of PLN	Of which environmentally sustainable (CE)	Thousands of PLN	Of which environmentally sustainable (CE)	Thousands of PLN	Of which environmentally sustainable (PPC)	Thousands of PLN	Of which environmentally sustainable (PPC)	Thousands of PLN	Of which environmentally sustainable (BIO)	Thousands of PLN	Of which environmentally sustainable (BIO)	Thousands of PLN	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Thousands of PLN	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	C16.21	272 100,03	0,00			272 100,03	0,00																			272 100,03	0,00		11015101
	C23.99	935,65	916,94			935,65	916,94																			935,65			
3	C24.42	50 204,23	48 741.84			50 204,23	48 738.07																			50 204,23	97 479.91		
4	C26.11	8 214,48	0,00			8 214,48	0,00																			8 214,48	0,00		
	C27.12	7 126,80	0,00			7 126.80	0.00																			7 126,80	0,00		
6	C29.20	49 568,23	594,82			49 568,23	0,00																			49 568,23	594,82		
7	C33.12	2 252,05	0,02			2 252,05	0,00																			2 252,05	0,02		
8	D35.11	12 510,64	0,00			12 510,64	0,00																			12 510,64	0,00		
9	F41.10	20 989,84	3 064,52			20 989,84	0,00																			20 989,84	3 064,52		
10	F41.20	35 032,79	3 270,66			35 032,79	0,00																			35 032,79	3 270,66		
11	F42.11	375,54	0,00			375,54	0,00																			375,54	0,00		
12	F42.12	1 703,56	0,00			1 703,56	0,00																			1 703,56	0,00		
	F42.21	48,29	0,00			48,29	0,00																			48,29	0,00		
14	F43.29	11 099,49	0,00			11 099,49	0,00																			11 099,49	0,00		
15	G46.46	49 768,74	129,40			49 768,74	0,00																			49 768,74	129,40		
	G46.51	5 807,87	1 277,53			5 807,87	0,00																			5 807,87	1 277,53		
	G46.71	22,74	3,30			22,74	0,00																			22,74	3,30		
	G46.72	5 689,38	0,00			5 689,38	0,00																			5 689,38	0,00		
	G46.75	194 116,43	39 964,41			194 116,43	0,00																			194 116,43	39 964,41		
	G46.90	9 805,39	0,00			9 805,39	0,00																			9 805,39	0,00		
	G47.11	6 562,45	196,87			6 562,45	0,00																			6 562,45			
	G47.19	24 972,74	2 231,64			24 972,74	0,00																			24 972,74			
	G47.41	4,08	-7			4,08	-,																			4,08	-,		
	G47.43	49 656,03	0,00			49 656,03	0,00																			49 656,03	-,		
	H49.50	340 031,94	0,00			340 031,94	0,00																			340 031,94			
	H53.20	167 888,20	0,00			167 888,20	0,00																			167 888,20	0,00		
	J60.20	26 081,49	26 081,49			26 081,49	0,00																			26 081,49	, .		
	J61.10	240 380,05	0,00			240 380,05	0,00																			240 380,05	0,00		
	J61.20	252 266,49				252 266,49	0,00																			252 266,49			
	M72.19	4 468,20	165,32			4 468,20	0,00																			4 468,20	165,32		
31	Q86.10	3 967,58	0,00			3 967,58	0,00																			3 967,58	0,00		



	a b c d e	f g h i	i k l m	n o p a	r s t u	y w x 2	aa ab ac ad ae af	ag ah ai ai ak	al am an ao	ap ag ar as	at au av aw	ax av az ba	bb bc bd be	bf bg bh bi bi bk
				Disclosure reference date T							Disclosure reference date T-1			
	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)
	Proportion of total covered assets funding taxonomy relevant	Proportion of total covered assets funding	Proportion of total covered assets funding	Proportion of total covered assets funding	Proportion of total covered assets funding	Proportion of total covered assets funding	Proportion of total covered assets funding taxonomy relevant	Proportion of total covered assets funding taxonomy relevant	Proportion of total covered assets funding	Proportion of total covered assets funding	Proportion of total covered assets funding taxonomy relevant sectors			
	sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)		taxonomy relevant sectors (Taxonomy-eligible			sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)	taxonomy relevant sectors (Taxonomy-eligible)		taxonomy relevant sectors (Taxonomy-eligible)	(Taxonomy-eligible)
% (compared to total covered assets in the denominator)	Proportion of total covered assets funding taxonomy	Proportion of total covered assets	Proportion of total covered assets	Proportion of total covered assets	Proportion of total covered asset			on Proportion of total covered assets funding taxonomy	Proportion of total covered assets	Proportion of total covered assets	Proportion of total covered assets funding taxonomy relevant			
	relevant sectors (Taxonomy-aligned)	funding taxonomy relevant sectors	funding taxonomy relevant sectors	funding taxonomy relevant sectors	funding taxonomy relevant sector		s relevant sectors (Tayonomy, alimed) of total	relevant sectors (Taxonomy-aligned)	funding taxonomy relevant sectors	funding taxonomy relevant sectors	sectors (Tayonomy, aligned) 01 tot			
		(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	Of which covered		(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	(Taxonomy-aligned)	Of which Cover
	Of which Use of Of which Of which	Of which Use of Of which	Of which		Of which Use of	h Of which Use of	h Of which Of which Of which	Of which Use of Of which Of which	Of which specialised Of which	Of which Use of Of which	Of which Use of	Of which Use of Of which	Of which Use of	Of which Use of Of which Of which Covere
	Proceeds transitional enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enablin	g Proceeds enablin	Proceeds transitional enabling	Proceeds transitional enabling	lending enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds enabling	Proceeds transitional enabling
GAR - Covered assets in both numerator and denominator														
Loans and advances, debt securities and equity instruments not HfT	10,66 1,98 1,52 0,36 0,16	0,61 0,24 0,00 0,00					11,27 2,22 1,52 0,36 0,16 55,	46						
eligible for GAR calculation 2 Financial undertakings	25,57 2,47 0,00 0,00 2,45	5,57 0,00 0,00 0,00		 		 	31,14 2,47 0,00 0,00 2,45 3)	69					+	
3 Credit institutions	0,38 0,00 0,00 0,00 0,00	0,00 0,00 0,00 0,00					0,38 0,00 0,00 0,00 0,00 0,	69						
4 Loans and advances	18,86 0,00 0,00 0,00 0,00	0,00 0,00 0,00 0,00					18,86 0,00 0,00 0,00 0,00 0,	.01						
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 0,0	67						
6 Equity instruments	0,00 0,00 0,00 0,00 0,00	9/85 9/85					0,00 0,00 0,00 0,00 0,0 38.17 3.04 0,00 0,00 3,01 3,0	.00						
7 Other financial corporations 8 of which investment firms	0.01 0.00 0.00 0.00 0.00	6,85 0,00 0,00 0,00					081 000 000 000 0	21	-				\rightarrow	
9 Loans and advances	0.81 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00					0.81 0.00 0.00 0.00 0.00 0.00	21						
10 Debt securities, including	g 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,							
11 Equity instruments	0,00 0,00 0,00						0,00 0,00 0,00 0,00 0,0	.00						
12 of which management	1 0001 0001 0001 000	0,00 0,00 0,00					0,00 0,00 0,00 0,00 0,00 0	.00						
13 Loans and advances	1 0001 0001 0001 000	0,00 0,00 0,00 0,00					0,00 0,00 0,00 0,00 0,00	.00						
14 Debt securities, including	g 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 0,0	.00						
15 Equity instruments	3.00 0.00 0.00 0.00 0.00	0,00 0,00 0,00 0,00					300 000 000 000 000 0	12						
16 of which insurance undertakings		0.00 0.00 0.00 0.00					3,00 0,00 0,00 0,00 0,00 0,	12					$\overline{}$	
17 Loans and advances 18 Debt securities, including		0.00 0.00 0.00 0.00					0.00 0.00 0.00 0.00 0.00	00					-	
19 Equity instruments	0.00 0.00 0.00	0,00 0,00 0,00					0,00 0,00 0,00 0,00	.00						
20 Non-financial undertakings	17.72 15.61 13.11 3.12 0.01	2,04 2,04 0,00 0,00					19,77 17,66 13,11 3,12 0,01 6,	45						
21 Loans and advances	17,72 15,61 13,11 3,12 0,01	2.04 2.04 0.00 0.00					19,77 17,68 13,11 3,12 0,01 6,	45						
22 Deht securities including LIoP	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 0,0	00						
23 Equity instruments 24 Households	844 0.00 0.00 0.00 0.00	000 000 000 000					844 0.00 0.00 0.00 0.00 45:						_	
of which loans collateralised by	0.78 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00					0.78 0.00 0.00 0.00 0.00 8	m						
residential immovable property	0,70 0,00 0,00 0,00	0.00 0.00 0.00					50 50 50 50 5							
26 of which building renovation	100,00 0,00 0,00 0,00 0,00	0,00 0,00 0,00 0,00			-		100,00 0,00 0,00 0,00 0,00 3	76						
27 of which motor vehicle loans 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 0.0	00						
29 Housing financing	0,00 0,00 0,00 0,00 0,00	0,00 0,00 0,00 0,00		1 1 1 1		 	0,00 0,00 0,00 0,00 0,00 0	00				 		
30 Other local government financing	g 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						
Collateral obtained by taking possession:	0,00 0,00 0,00 0,00						0,00 0,00 0,00 0,00 0,00 0,0	.00						
residential and commercial immovable 32 Total GAR assets	8,16 1,52 1,17 0,28 0,13	0,47 0,18 0,00 0,00					8,63 1,70 1,17 0,28 0,13 72,	42						



Table 4. GAR KPI flow

		а	b	с	d	e	f	g	h	i	j	k	1	m	n	0	р	l q	r	s	t	u	v	w	X Z	aa	ab	ac	ad	ae	af
															,	Disclo	osure referenc	e date T													
			Climate C	Change Mitigatio	n (CCM)		Clima	te Change A	daptation	(CCA)	Wat	ter and mar	rine resourc	es (WTR)		Circular e	economy (CE)			Pollutio	on (PPC)		Biodiver	rsity and	Ecosystems (BIO)	TC	OTAL (CCM	+ CCA + WTR + CE	+ PPC + BIO)		
		Proporti	ion of total cove	ered assets fundi	ng taxonomy rele	levant	Proportio	on of total co	vered asset	ts funding	Proport	tion of tota	l covered as	ssets funding	Proporti	on of total	covered asset	s funding	Propor	tion of total c	overed assets	funding	Proportion of	of total c	overed assets funding	Proportion	of total co	overed assets fundi	ng taxonomy	relevant	
				rs (Taxonomy-elig				elevant secto		- 1				onomy-eligible)				•	1 '			- 1	•		tors (Taxonomy-eligible)			ors (Taxonomy-elig		. c.cva	
	9/ (compared to flow of total oligible accets)						· -								- 'r				-		-		· —								Proportion
	% (compared to flow of total eligible assets)		Proportion of	f total covered as	sets funding taxo	onomy		Proportion o						overed assets			n of total cove				of total cove		I		of total covered assets		Proportion	of total covered as	sets funding t		of total
			1 '	ant sectors (Taxo	-	´		funding taxo						elevant sectors		-	axonomy relev			1	onomy releva		fun	-	onomy relevant sectors	.		evant sectors (Taxo	-	' [new assets
			١.					(Taxc	nomy-aligr	ieu)		"	Faxonomy-a	iigiieu)]	(10	axonomy-align	ieu)]	(lax	conomy-align	eu)		(14)	conomy-aligned)	,					covered
				Of which Use Of	which Of	f which			of which Us	e Of which			Of which	Use Of which			Of which Use	e Of which			Of which Use	Of which			Of which Use Of which	.		Of which Use Of	which	Of which	
						nabling			f Proceeds				1	eds enabling			of Proceeds	1			of Proceeds			- 1	of Proceeds enabling			of Proceeds tra	- 1	enabling	
	GAR - Covered assets in both numerator and denominator																														
	Loans and advances, debt securities and equity instruments not HfT	0.50	4.54	2.52	0.00	0.04	0.00	0.00	0.00	0.00																40.45	5.43	0.50	0.00	0.04	00.00
_ 1	eligible for GAR calculation	9,52	4,54	3,53	0,96	0,24	0,63	0,63	0,00	0,00																10,15	5,17	3,53	0,96	0,24	69,28
2	Financial undertakings	36,89		0,00	0,00	3,27	0,00	0,00	0,00	.,																36,89	3,32		0,00		5,04
3	Credit institutions	0,00		0,00	0,00	0,00	0,00	0,00	0,00																	0,00	0,00		0,00		0,00
4	Edding and davances	0,00		0,00	0,00	0,00	0,00	0,00	0,00											1						0,00	0,00		0,00		0,00
5	Debt Securities, meraning our	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00		<u> </u>														0,00	0,00		0,00		0,00
6	Equity instruments	0,00	-,																							0,00	0,00		0,00		0,00
7	other interior corporations	36,89		0,00	0,00	3,27	0,00	0,00	0,00																	36,89	3,32		0,00		5,04
8		0,00	-7	0,00	0,00	0,00	0,00	0,00	0,00						 					1 1				-		0,00	0,00		0,00		0,00
9		0,00		0,00	0,00	0,00	0,00	0,00	0,00				_					-		+						0,00	0,00		0,00	-	0,00
10		0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00										1						0,00	0,00				0,00
11		0,00		0,00	0,00	0,00	0,00	0,00	0,0	0,00										_						0,00	0,00		0,00		0,00
13	0 .	0,00		0,00	0,00	0,00	0,00	0,00	0,00					_	 			+		+ +						0,00	0,00		0,00		0,00
14		0,00		0,00	0,00	0,00	0,00	0,00	0,00									+		1 1						0,00	0,00		0,00		0,00
15	,, 8	0.00		0,00	0,00	0,00	0,00	0,00	0,00	0,00		<u> </u>			 					1						0,00	0.00		0,00		0,00
16		0,00	-,	0,00	0,00	0,00	0,00	0,00	0,0	0,00										+						0,00	0,00		0,00		0,00
17		0,00		0,00	0,00	0,00	0,00	0,00	0,0			 						+		+ +						0,00	0,00		0,00		0,00
18		0,00		0,00	0,00	0,00	0,00	0,00	0,0											1 1						0,00	0,00		0,00		0,00
19		0,00			-,,,		.,	.,	- 7-																	0,00	0,00		0,00	-	0,00
20	' '	35,71	31,03	25,46	6,93	0,02	4,54	4,54	0,0	0,00																40,25	35,57	7 25,46	6,93		9,60
21		35,71	31,03	25,46	6,93	0,02	4,54	4,54	0,0	0,00																40,25	35,57	7 25,46	6,93	0,02	9,60
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		0,00	0,00																							0,00	0,00	ı	0,00	0,00	0,00
24	Households	2,40	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00																2,40	0,00	0,00	0,00	0,00	54,64
25	of which loans collateralised by residential	2,17	0,00	0,00	0,00	0,00	0,00	0,00	0,0	0,00																2,17	0,00	0,00	0,00	0,00	2,94
	immovable property	400.00	0.00	2.00		2.00	2.00			0.00										-						400.00		1		 	
26		100,00		0,00	0,00	0,00	0,00	0,00	0,0	0,00																100,00	0,00		0,00		1,25
27		0,00		0.00	0.00	0.00	0.00	0.00	0.00	0.00																0,00	0,00		0,00		0,00
28		0,00		0,00	0,00	0,00		0,00	0,00			1	+		 		1	+	1	+						0,00	0,00		0,00		0,00
30		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 Collateral obtained by taking possession: residential and									1 1		<u> </u>	+	-	 		+	+	<u> </u>	 											
31	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	2 Total GAR assets	6,69	3,19	2,48	0,67	0,17	0,44	0,44	0,00	0,00																7,13	3,63	3 2,48	0,67	0,17	98,61
													-																		



	а	b	С	d	е	f	g	h	i	j	k	I	m	n	0	р	q	r	s	t	u	v	w	х	Z	aa	ab	ac	ad	ae
															Disclosure	reference d	ate T													
		Climat	te Change M	tigation (CCM)		Clin	nate Change Ad	aptation (CCA))	Wat	ter and mar	rine resource	s (WTR)		Circular	economy (C	E)		Po	llution (PPC)		Bio	odiversity and	d Ecosystem	ns (BIO)		TOTAL (CCN	VI + CCA + WT	R + CE + PPC + E	IO)
	Propo	rtion of total o	overed asset	s funding taxon	omy relevant	Proport	ion of total cove	ered assets fun	ding	Proport	tion of tota	al covered ass	ets funding	Propo	rtion of tota	l covered as	sets funding	Prop	ortion of to	tal covered asse	ets funding	Propo	rtion of total	covered ass	ets funding	Proportion	of total cove	red assets fur	ding taxonomy	relevant sectors
		sec	tors (Taxono	my-eligible)		taxonomy	relevant sector	s (Taxonomy-el	ligible)	taxonomy	y relevant se	ectors (Taxor	omy-eligible)	taxonon	y relevant s	ectors (Taxo	nomy-eligible)	taxono	my relevan	t sectors (Taxon	omy-eligible)	taxonom	ny relevant se	ctors (Taxon	nomy-eligible)			(Taxonomy-e	eligible)	
% (compared to total eligible off-balance sheet assets)		Proportion	n of total cov	ered assets fund	ling taxonomy	1 Г	Proportion of	total covered a	assets	Γ		ion of total co		7			overed assets	7	Propo	rtion of total co	vered assets	7 [overed assets	1 Γ	Proportion	n of total cove	red assets fund	ng taxonomy
				s (Taxonomy-ali	-		funding taxon	,	- 1		•	,	evant sectors		ū		levant sectors		fundin	g taxonomy rele			1 -		evant sectors	1 1			(Taxonomy-alig	٠, ١
				1		1 1		omy-aligned)				Taxonomy-ali	gned)	4		axonomy-al	igned)	_		(Taxonomy-alig	gned)	-l I		axonomy-ali	gned)	4			1	,
			Of which	Of which	Of which		Of w	I Of wh	hich			Of which	Of which			Of which	Of which			Of which	Of which			Of which	Of which	1 1		Of which	Of which	Of which
			Use of	transitional	enabling		Use	Tenab	oling			Use of	enabling			Use of	enabling			Use of	enabling		1 1	Use of	enabling			Use of	transitional	enabling
1 Financial guarantees (FinGuar KPI)	0.00	0.00	Proceeds 0.0	0.0	0,00	0.00	0.00 Proc	0.00	0.00	-		Proceeds		+		Proceeds	+	+	1	Proceeds				Proceeds		0.00	0.00	Proceeds 0.00	0.0	0.00
2 Assets under management (AuM KPI)	0,00	0,00	0,0		0,00	0,00	0,00	0,00	0,00																	0,00	0,00	0,00	0,0	0,00



Table 1. Nuclear and fossil gas related activities

Row	Nuclear energy related activities	YES/NO
1.	The undertaking carries out, 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 undertaking carries out, 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 undertaking carries out, 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 undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	NO
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO



Tables based on the turnover KPIs:

Table 2. Taxonomy-aligned economic activities (denominator)

			Amount and proportion	(the information is to be p	resented in monetary amou	unts and as percentages)	
Row	Economic activities	ССМ	+ CCA	Climate change	mitigation (CCM)	Climate change a	adaptation (CCA)
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of 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-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-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-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-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	52 548,45	0,19	52 548,45	0,19	0,00	0,00
6.	Amount and proportion of 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-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	374 689,30	1,37	324 188,90	1,19	50 500,40	0,19
8.	Total applicable KPI	427 237,75	1,57	376 737,35	1,38	50 500,40	0,19



Table 3. Taxonomy-aligned economic activities (numerator)

			Amount and proportion	(the information is to be p	resented in monetary amou	unts and as percentages)	
Row	Economic activities	CCM ·	+ CCA	Climate change	mitigation (CCM)	Climate change a	adaptation (CCA)
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	52 548,45	11,35	52 548,45	11,35	0,00	0,00
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	410 617,84	88,65	360 962,83	77,93	49 655,01	10,72
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	463 166,29	100,00	413 511,28	89,28	49 655,01	10,72



Table 4. Taxonomy-eligible but not taxonomy-aligned economic activities

			Proportion (the i	nformation is to be presente	ed in monetary amounts an	d as percentages)	
Row	Economic activities	ССМ	+ CCA	Climate change r	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	0,00	0,00	0,00	0,00	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	1 866 342,93	6,85	1 865 464,54	6,84	878,39	0,00
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	1 866 342,93	6,85	1 865 464,54	6,84	878,39	0,00



Tables based on the CapEx KPIs:

Table 2. Taxonomy-aligned economic activities (denominator)

	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)						
Row		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)		
		Amount	%	Amount	%	Amount	%	
1.	Amount and proportion of 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-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-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-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-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	39 964,41	0,15	39 964,41	0,15	0,00	0,00	
6.	Amount and proportion of 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-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	423 201,88	1,55	373 546,87	1,37	49 655,01	0,18	
8.	Total applicable KPI	463 166,29	1,70	413 511,28	1,52	49 655,01	0,18	



Table 3. Taxonomy-aligned economic activities (numerator)

	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)						
Row		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)		
		Amount	%	Amount	%	Amount	%	
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00	
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00	
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00	
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00	
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	39 964,41	8,63	39 964,41	8,63	0,00	0,00	
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,00	0,00	0,00	0,00	0,00	
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	423 201,88	91,37	373 546,87	80,65	49 655,01	10,72	
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	463 166,29	100,00	413 511,28	89,28	49 655,01	10,72	



Table 4. Taxonomy-eligible but not taxonomy-aligned economic activities

	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)						
Row		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	0,00	0,00	0,00	0,00	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	1 889 101,61	6,93	1 811 711,75	6,64	77 389,86	0,28	
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	1 889 101,61	6,93	1 811 711,75	6,64	77 389,86	0,28	

