



» What Do ESG Values Mean to Us?

Sustainability at UniCredit in Hungary

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We think long term

Certain areas of sustainability, or ESG, play a central role in our bank's day-to-day operations. As a responsible employer, we pay particular attention to social issues, whether they involve internal initiatives (such as fairness, inclusion, equal pay for male and female employees, support for colleagues with special needs) or external ones (such as supporting organisations that help those in need, actively participating in a banking group-wide student education programme, financial education). We aim to grow together and build resilience, based on our core values of Integrity, Ownership and Caring.

Our green commitments are reflected both in our business and in our day-to-day operations. As a financial services provider, it is our role and responsibility to offer green financial products and services, and we equip our branches and offices with the most modern, climate-friendly solutions available.

A less high-profile but important ESG area is corporate governance. Banking is one of the most regulated industries: it is part of our responsible, ethical and transparent operation to have an appropriate governance framework in place to incorporate sustainability aspects into our internal operations and business decisions.

Balázs Tóth

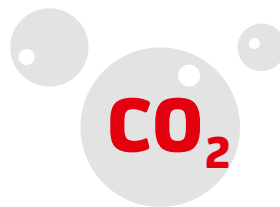
Chairman & CEO

Environmentally friendly operation



0

Starting from 2021, we stopped using plastic bottles in our offices and replaced them with water dispensers.



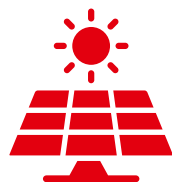
12%

The total fossil fuel consumption of bank company cars decreased by 12% and the length of business trips by 8% relative to 2024.



7%

Our bank-level annual electricity consumption was down 7% in 2025 relative to the previous year.



155 MW

The solar panels installed across our branch network generated nearly 155,000 kWh of electricity. We have now installed solar panels wherever feasible on all buildings owned by the bank across the branch network.



11%

The amount of waste generated by the bank (excluding waste from head office renovations) decreased by 11% relative to 2024.

➤ E: Environmental



Environmental Responsibility



Protecting our environment

and protecting the climate is a shared responsibility for all.

In this spirit, UniCredit Bank has introduced several initiatives to reduce its carbon footprint and contribute to a more sustainable environment. In this endeavour, a key role is given to the [UniCredit climate strategy](#), which is aimed at reducing the amount of greenhouse gases emitted in the course of our operations significantly. However, a bank can have the greatest impact on environmental effects through the transactions it finances. To this end, the consideration of ESG aspects in lending decisions has been gradually introduced across an increasing share of the portfolio to assess ESG risks, supported by appropriate systems, policies and processes. An ESG lending framework has been established to properly identify ESG products, prevent greenwashing, and promote transactions that have a genuine impact. ESG risk and business considerations, both qualitative and quantitative, have been incorporated into the bank's strategy and risk appetite.

We help to raise awareness among our colleagues through a sustainability newsletter, presentations, campaigns, training and an internal sustainability website. The first three seasons of [our podcast](#) was dedicated to sustainability subjects – but we also covered these areas in all subsequent seasons –, demonstrating what an ESG focus means in our operations from the perspective of our colleagues and partners.

We firmly believe that big changes always start with small steps, and we can do a lot to protect our environment by taking these small steps one by one.

Greening our operations

We comply with the relevant legislation and volunteer to take part in initiatives and programmes, such as the *Equator Principles*. In 2003, UniCredit was among the first in the world to adopt the Ten Principles – a risk management framework for determining, assessing and managing the environmental and social risks in projects.

The integrated report of our banking group is available [here](#).

CONTINUOUSLY REDUCING OUR CARBON FOOTPRINT

UniCredit is continuously reducing its *carbon footprint* through a number of initiatives, thus contributing to a more sustainable environment. An example is UniCredit's climate strategy, which is aimed at reducing the amount of greenhouse gases emitted in the course of our operations significantly. UniCredit Group seeks to achieve a **100% reduction of greenhouse gas emissions by 2030**.

RENEWABLE ENERGY SOURCES

We are proud of the fact that 100% of the total electricity consumption of the bank's buildings has come from green energy sources since 2022.

GIVING BACK TO NATURE

UniCredit has partnered with *Treedom* to create UniCredit Forest, which consists of more than 90,000 new trees and contributes to reducing global CO₂ emissions by approximately 20,500 tons. The story of every single tree in the UniCredit Forest can be tracked from the nursery through the planting to the growth of the trees. With this cooperation in place, all our employees have the opportunity to plant a tree in the UniCredit Forest.

In Hungary, we have also created our own 'forest', which we continue to grow every year: by 2025, the UniCredit forest in the Danube-Ipoly National Park comprised 5,500 trees; our work is part of the effort to save a centuries-old,



protected bog forest that is being destroyed by climate change. We also regularly involve our colleagues in tree planting.

GETTING RID OF PLASTIC

We have eliminated plastic water bottles from our office buildings and across our branch network and use water-saving solutions instead; for example, we have installed water dispensers in our kitchenettes and distributed jugs to all units and departments.

SUPPORTING PAPERLESS WORK

To reduce the use of paper in our office and branch networks, we have been using digital and biometric signatures since 2018. As a result, our clients can open accounts and use electronic services in the framework of a digitalised process instead of using vast amounts of paper in their transacting. Our [Digital Document Exchange \(DDE\)](#) application enables our corporate clients to conduct their financial affairs in a paperless fashion. Wherever paper still needs to be used (such as for printing account statements, using letterhead and envelopes, or making photocopies), we only use paper that is *FSC-certified (Forest Stewardship Council; originating from sustainable and responsible sources)*.

GREEN OFFICE PROGRAMME

We collect waste selectively in our head offices. We continuously reduce the energy consumption of our branch network and office buildings by modernising electricity and heating, installing solar panels and mitigating light pollution. Used, broken appliances (dishwashers, refrigerators, microwaves, water heaters, other electrical appliances, etc.) that can no longer be repaired economically are dismantled selectively and recycled by our partners after replacement.

- **Green energy:** From 2022, UniCredit transitioned to green electricity in respect of 100% of its electricity consumption. In recent years, we have installed solar panels in 11 of our branches, which means that installations were completed for the entire branch network where environmental conditions permitted.
- **Saving energy:** To reduce our energy consumption, we have optimised the operating methods, schedules and temperature baselines of the heating and cooling systems in our head offices and branches.
- **Reducing light pollution:** Besides energy saving, the reduction of light pollution is also an important consideration for our bank. To this end, the logos on the roofs of our head offices are now illuminated for a shorter period, only from 8 p.m. to midnight in summer and from 5 p.m. to midnight in winter. In addition, on the last Saturday of March each year, all

UniCredit branches *turn off the lights for one hour.*

- In order to **reduce our water consumption**, we installed aerators on the kitchen and bathroom taps in our head office buildings.

It is a huge milestone in our life that in 2025 we started the renovation of our head office building, a project in which we have taken environmental aspects into account from design to construction.

RAINWATER HARVESTING IN OUR CENTRAL HEAD OFFICE

In addition to protecting the environment, in a move to support our communities, we capture rainwater from the rooftop of our building to water the trees around our central head office building, and divert the rainwater to a cistern under the walkway in Arany János utca that is used to water the trees in the area. Made in cooperation with the Municipality of Budapest District V, the investment can ensure the water supply of around 200 trees in the area during rainy periods.





GREEN TRANSPORT

Our colleagues can use e-car sharing services for company visits both in Budapest and in the countryside. In an effort to promote our car-sharing service, when using the GreenGo application, our employees are given the opportunity to use the service under favourable conditions for their private travel in addition to their work trips.

We have added electric cars to our fleet, and we provide covered bicycle storage for colleagues who cycle to work and 36 bicycle racks in the vicinity of our head office in Szabadság tér in cooperation with the Municipality of Budapest District V. We have a dedicated channel to share relevant information with colleagues, and we engage our employees in sharing best practices. Additionally, we have revised our own internal policies to be able to purchase electric, hybrid and petrol cars with much lower emission rates than diesel vehicles.

In 2025, we participated in the Mastercard Go Greener campaign to promote green transport. Our colleagues were asked to ditch their cars for a whole month and choose a greener transport alternative to get to work. During the campaign, instead of using their cars, our colleagues travelled more than 20,688 kilometres by bicycle, on foot, by electric scooter and public transport – more than double the distance travelled the previous year.



Green business

Since 2007, UniCredit has been actively participating in sustainability financing.

As part of our banking activities, we provide an increasing number of green financial services to our clients. This not only serves our own sustainable operation, but also the interests of our clients to whom environmentally conscious operation is important.

GREEN LOANS

We provide funding for projects and businesses that are environmentally beneficial. These projects are most often realised in the areas of renewable energy, sustainable housing or recycling.

- Our renewable energy financing is popular among our corporate clients: we have financed the construction and retrofit programmes of numerous solar, geothermal and biomass power plants as a leading player in the Hungarian solar financing market.
- Our general purpose, [green personal loan](#) with preferential interest rates is particularly suitable for financing investments aimed at making our clients' homes greener. For the installation of solar panel systems, we offer the loan with a preferential interest rate.

GREEN INVESTMENT ASSETS

UniCredit Group aims to be one of the largest players in the market for corporate green bond issuance and ESG lending.

- **onemarkets Amundi Climate Focus Equity Fund**

The Fund's portfolio may include companies that are highly likely to achieve their climate neutrality targets or offer the technologies to achieve them. The selection of a diversified portfolio is based on three business models:

Climate champions: companies that have made progress in reducing carbon emissions and are growing in ways that have a positive impact on the world.

Climate conscious: companies that need to take corrective action to address climate problems and invest more in decarbonisation.

Climate enablers: companies that produce technologies, innovative products and services that enable the pathway to a low-carbon world.

The baseline analysis of companies also takes into account the cost of carbon-dioxide and the investments needed to reduce carbon emissions.

- **Issuing green mortgage bonds**
The aim of our bond framework programme is to become aligned with EU standards and regulations regarding climate change mitigation and adaptation, while with refinancing these assets, we support the accomplishment of the *UN Sustainable Development Goals (UNSDG)* 7 (Affordable and clean energy) and 13 (Climate action).

NET-ZERO EMISSIONS REDUCTION COMMITMENTS, MANAGING TRANSITION AND PHYSICAL RISKS

UniCredit Group has drawn up a roadmap to achieve net zero emissions – not only in its own operations but also for the financed portfolio – with a final deadline of 2050. As part of this effort, UniCredit Bank has also set and monitors net zero targets in the main most polluting sectors: oil and gas, energy, automotive, and steel. These indicators have also been incorporated into the bank's risk appe-

tite; these sectors are subject to strict lending principles, with support for the transition at all times.

The bank has also developed rules for the assessment of transition and physical risks, the related processes and systems, and their monitoring, also for transactions falling outside the net zero sector, taking the MNB recommendations into account – the Green Recommendation and the MNB questionnaire. All this in a way that minimises the administrative burden for our clients.

SUSTAINABLE SOURCING

The quantity and quality of procurements related to banking operations are significant from the aspect of climate protection as well. We consistently ensure compliance with social and ecological requirements in our procurement processes, which are defined in UniCredit's group-wide Supplier Certification Guidelines. We expect our suppliers to contribute to climate protection, use resources sparingly, reduce waste, comply with International Labour Organisation (ILO) standards and consider the health and safety rules and impacts of the whole supply chain.

INVOLVING PARTNERS

By the means of campaigns, we encourage our partners and clients to reduce the paper use of



POS terminals. We remind our merchant partners with card terminals that it is not mandatory to print a customer copy when making a card purchase; therefore, they should ask their clients if they really need one. We also encour-

age our clients not to ask for a copy. Business clients using our *SoftPOS* application can use their mobile phone as a POS terminal, enabling their customers to make a card payment – without printing a receipt.



» S: Social

Social Engagement



The 'S' (Social) in ESG

is about commitment to employees and society, including, in particular, disadvantaged groups.

Beyond traditional CSR programmes, it also includes lending and financing programmes that empower communities to progress by supporting the establishment and operation of value-creating organisations and businesses with a measurable positive social impact.

We work with **reputable partners to reach our target groups**, in the spirit of the 17th sustainable development goal of UN, such as the

- **Business Council for Sustainable Development in Hungary (BCSDH)**, as a partner of which we collaborate to share and disseminate best practices and facilitate knowledge transfer.
- We run a joint finance course with the **Budapest Business University**.

SHAPING ATTITUDES IN-HOUSE

We also place a strong emphasis on changing the mindset of our people, not only through education and training, but also through inspiring presentations. Regularly invited external experts speak on ESG topics in a clear and easy-to-understand way, such as energy security, greenwashing, biodiversity, mental well-being, conflict management or generations.



Improving financial culture

As a leading company in the financial sector, we consider it essential to develop a financial-enterprise culture and improve the financial literacy of young generations and businesses, because we see education for young people and start-ups as an investment.



RE-POWER YOUR FUTURE! PROGRAMME

Quality education is the key to reducing social inequalities, empowering individuals to thrive and paving the way for a more just and equitable society. We believe in the potential of young people, and with Re-Power Your Future!, we are helping to unlock the potential of Europe's next generation through education. Between 2023 and 2026, our programme offers opportunities in three interconnected phases to engage students aged 11–18 in schools that face the highest risk of dropping out.

Our programme aims to engage more than 31,000 students from over 300 Hungarian schools during this period, to increase young people's motivation and commitment to learning, and to help them find the career that best suits them. Attention is paid to disadvan-

taged regions, where education has a key role to play in reducing social inequalities. We are implementing our programme in cooperation with our experienced partner Junior Achievement Hungary, and we also involve our colleagues as volunteers.

MONEYWEEK (PÉNZ7)

Since its launch in 2015, our volunteers have been participating in PéNZ7, the Hungarian event series of the international MoneyWeek, which is Hungary's most extensive financial education programme. During the thematic financial-entrepreneurial week, organised in March every year, our colleagues help the work of elementary and secondary school teachers with examples taken from real life.

EDUCATIONAL COOPERATION WITH BUDAPEST BUSINESS UNIVERSITY

In spring 2019, we established the Fintelligence Financial Education Centre at the Faculty of Finance and Accounting. In 2025, we added further elements to our strategic cooperation, through which we carried out activities aimed at expanding students' practical knowledge and providing insight into operations in the banking sector. As part of this cooperation, we sponsored a case study competition, hosted guest lectures at the university, and organised a one-day intensive course for students, where they could gain a comprehensive and practical understanding of the world of banking. The cooperation is complemented by mentoring elements, through which students receive direct support and professional guidance from experienced banking professionals.

COOPERATION WITH CORVINUS UNIVERSITY OF BUDAPEST

To be where the next generation of professionals are trained and to be part of their everyday lives: this is what we have achieved through our partnership with Corvinus University of Budapest. As part of this cooperation, the one-day Your day-your way – UniCredit Bank programme was held at the university in 2025,

where we had the opportunity to strengthen our employer brand among university students, and support the next generation by presenting the diverse career opportunities and development paths available at UniCredit Bank.

Students can still use the relax area, which we have developed as part of our cooperation. UniCredit Bank's community space not only provides a comfortable environment for learning, but also an ideal place to relax between classes.

VLOGOPOLY

Developed by our volunteering employees in collaboration with Bridge Biznisool, 'Vlogopoly' (*Gazdálkodj vlogosan!*) is a training material facilitating young people's financial education, which debuted in the summer of 2019. Its teaching material aims to give children aged 9 to 13 an insight into the operation of businesses through the example of the vlogger as an entrepreneur. With the help of a fascinating approach and situational exercises, the material explains to children the concept of savings and loans, and all the things that should be considered when building a business systematically. The curriculum has since been developed into a 6-week year-long course and is available to more children across the country.



Charity initiatives

EDUFUND PLATFORM – TOGETHER FOR THE FUTURE OF CHILDREN

The UniCredit Foundation's [EduFund Platform](#) initiative provides grant funding to support projects by civil society organisations working for children in the 10 countries where UniCredit operates, including Hungary. In 2025, the programme continued to provide funding on a quarterly basis to the most outstanding programmes, which were aimed at supporting children's education and learning, increasing social equity, and promoting inclusion.

The Hungarian projects awarded in 2025 are the educational projects of the Igazgyöngy Foundation and the Közélet Iskolája (School of Public Life) Foundation.

VOLUNTEERING, EMPLOYEE CHARITY INITIATIVES


In order to develop our corporate culture and encourage individual volunteering, we organise several events a year where our employees can help disadvantaged families or children, make life easier for people in need, or donate blood.

In 2025, our colleagues took part in 12 volunteering activities. We are proud that more than 10% of our employees have taken up this opportunity. At the same time, our colleagues organise several charity events of their own each year. Collecting chocolate, toy and clothing, or Christmas giftboxes arranged by our colleagues are all activities in which our people participates regularly. As every year, our colleagues participated in a marathon run, while those staying at home had the opportunity to support their kilometres with donations to the SUHANJ! Foundation.

SAVE FOOD

In organising our events, we aim to minimise food waste. Therefore, whenever possible, we cooperate with the Hungarian Food Bank, who deliver the leftover and still usable food to those in need within the time limit determined by the relevant rules.

KÖSZI! THE HEART OF THE COMMUNITY

We encourage our colleagues to share public opportunities to join charity or volunteering activities individually; to this end, we operate a community platform called 'KÖSZI (THANKS!) – a közösség szíve (the heart of the community)'.




Donation

GIFT MATCHING PROGRAMME

The Gift Matching Programme is UniCredit Group's longest-standing donation programme, under which employees of the subsidiaries collect donations for projects of local non-profit organisations from October to mid-December each year. The donations are matched by the international UniCredit Foundation, which provides additional support and a bonus for donations for educational purposes and for those coming from colleagues under 30 years of age. The programme, which has been running for two decades, involves tens of thousands of colleagues in 13 countries of the UniCredit Group, including Hungary.

CORPORATE DONATIONS

The donations of our bank focus primarily on initiatives relating to the education of children and the reduction of the dropout rate in

schools. To the best of our ability, we support organisations that reach a large number of stakeholders via operating nationwide programmes.

As part of our Children's Day eyeglass campaign in 2025, with our financial support, paediatric ophthalmologists held eye screening days for schoolchildren in five disadvantaged communities in northern and eastern Hungary, and provided the necessary eyeglasses to children in need of vision correction so they could perform well in school. We also involved our clients and colleagues in the campaign, who collected used eyeglass frames that were still in good condition and, after refurbishment, were used by our partner, the Hajnalfény Orvoscsoport Egyesület (Hajnalfény Medical Group Association), to make eyeglasses for other people in need.



Responsible employment, diversity, equity and inclusion

The more diverse the personalities and skills of our colleagues at the company, the broader the range of aspects that can prevail, including bottom-up initiatives. This is why we pay special attention to supporting a diverse corporate culture.



WOMEN'S CAREER PATHS

Our bank is committed to enabling everyone to fulfil the potential inherent in their talent and unique skill set and accordingly, it provides equal career opportunities to all. At the end of 2023, we launched a new community building programme for women entitled EmpowHER, which aims to build a supportive, motivating and experience-sharing community. The programme now has nearly 140 participants. The 'Fireplace Talks' series was launched in 2025 as part of the programme: small group workshops held every two to three months, moderated by an external expert, each focusing on a specific topic of relevance to female

colleagues. Fireplace Talks aim to create a supportive environment where participants can get practical support from each other while exchanging experiences. It creates opportunities to learn from each other, build confidence and, in the long term, strengthen the role of women within the organisation.

MOMMIES BACK PROGRAMME FOR YOUNG MOTHERS

We support our colleagues on maternity leave with an atypical form of employment based on 100% remote working. Our colleagues have the discretion of working 10, 15 or 20 hours a week, and we provide them with this

opportunity pending our business needs. To this end, we have created positions with flexible hours suited to the needs of young mothers at the Retail, Corporate and Operative Divisions. Nearly 60 employees have joined the programme since it was first launched; in addition to their own divisions, these individuals can also contribute to the work of other units. This offers them an opportunity to return to work gradually or even change careers. Starting from 2024, we put a strong focus on our Generation Z colleagues, as they are the ones to determine the future of our company. To support them, we have launched a programme, which is open to both full-time colleagues and trainees. The initiative started with a questionnaire survey. Then we set up a community for these colleagues, and they were invited to take part in a number of informal training programmes as well.

EQUAL PAY

UniCredit Bank continuously monitors any differences between male and female salaries and strives for full equality, which means equal pay for equal work.

SUPPORTIVE WORKPLACE

We offer our colleagues a working environment that meets their needs via flexible work, occupational wellbeing, and care for employees. In 2022, and again in 2025, we earned the Family Friendly Workplace certification with measures such as hybrid working, flexible working hours, our programme for young mothers and a longer paternity leave (longer than required by law).

We also look after the physical and mental wellbeing of our colleagues: we organise events with speakers who motivate our employees to make lifestyle changes and provide good examples of self-fulfilment (both in their personal and professional lives).

We organise exchanges (e.g. books, school supplies), where colleagues can exchange items no longer used at home or donate them to others.



Work-life balance

We offer employees flexible, remote and part-time work options, thus contributing to their work-life balance.

The bank provides a high proportion of hybrid working opportunities relative to the sectoral average (remote working in central areas 12 days/month). And to our colleagues working in the maternity programme, we offer fully flexible conditions with full remote working options.

Employee wellbeing

The wellbeing of our people is supported in the spirit of Caring – one of the core values of our culture –, which has a positive impact on both employees and the organisation. We have taken a number of measures to ensure the financial, physical and mental wellbeing of our colleagues.

- As part of our **employee discount programme**, our colleagues can enjoy discounts at several service providers and stores. For example, they can use their cafeteria allowance at partner hotels at a discounted rate.
- We provide **a health package** to all of our employees, offering an extremely broad range of health services.
- Our colleagues are covered by comprehensive **life, accident and health insurance**, which also helps cover the costs of sick leave and certain health problems.

- We provide financial support in the form of a funeral grant in the event of the death of a close relative.
- We also support recreation: all of our colleagues are given one **extra day off** every year.
- Colleagues who participate in the blood donation will receive an extra day off.
- We have introduced **extra paternity leave** to help new families so that dads can also be present during the first few weeks of their babies.

We also help them create and maintain a healthy lifestyle.

- The sports option embodied by the **All You Can Move (AYCM) sports pass** is available to all our colleagues, enabling them to exercise their favourite sports at numerous locations across the country.
- We also run our own **sports club** to benefit the health of our staff.
- We have **a gym** in our central building where employees can train individually or in groups.

Besides their physical wellbeing, we also care for their mental health:

- Within the framework of our **Employee Assistant Programme (EAP)**, we provide psychological, legal and life management support free of charge. The programme also provides mental health workshops for teams in special situations or going through a difficult time, as requested by their managers.



Our Budapest head office is undergoing a renovation, with a focus on health-promoting, ergonomic furniture and social spaces designed to enhance connections.

Diverse and inclusive workplace

UniCredit prides itself on its decades-long commitment to providing its diverse work-

force with a fair and equitable workplace where employees of all ages, genders and cultural backgrounds can contribute to decision-making.

In 2025, we were once again awarded the international EDGE certification, which recognises our bank's initiatives to promote diversity and inclusion.



Learning and talent management

Knowledge sharing between generations

In the summer of 2021, we launched the Wisdom mentoring programme, which aims to recognise senior employees with more than ten years of experience and enable them to share their knowledge and experience through mentoring. The mentees are interested, less experienced, younger colleagues who meet

their potential mentors at a get-to-know-you event. The pairs work together for at least six months, within a flexible framework. Mentors are supported through mentor preparation training, skills development workshops, community-building events and knowledge-sharing forums.

Local talent programme

Every year, we launch a one-year talent programme for ambitious, open-minded colleagues who are looking for professional and personal development opportunities, who want to step out of their comfort zone and get a broader view of our bank. Each year, 20–25 colleagues who are not in a management position are picked through a selection process following voluntary application.

Through the programme, colleagues participate in training courses and workshops that target more general competences which can be used in all areas. Personal consultations and shadowing opportunities are offered to support the promotion of their career within the bank. Community building is an important part of the programme; therefore, participants occasionally get together for non-professional meetings.

Project work in teams is a recurring feature of the programme. In this process, colleagues look for solutions to real business challenges, which is presented to managers at the final event of the programme.

Career Starter Programme

We are committed to supporting the personal development of recent graduates, and we believe it is important to help them in the early stages of their careers. Under our Career Starter Programme, young persons are mentored to learn about different areas of banking, gain practical experience and build a lasting career with us. In 2025, we relaunched

the Quant Start programme in the Risk Management and Finance Division, with the main purpose of giving analytically minded young people the opportunity to learn about specific areas of our bank. They can gain insight into controlling, asset and liability management, as well as integrated risk management and market risk management processes. After 12 months, they can find jobs in these fields, ensuring a supply of new recruits.

Own Your Growth programme for broad access to learning opportunities

The Own Your Growth development programme aims to increase access to learning opportunities: it should not be limited to programmes for dedicated target groups, but should be open to all and available through voluntary application, regardless of age, gender, or seniority. Throughout the programme, we periodically announce non-job-specific online or in-person training courses on various topics, delivered by renowned training companies. Registration is open to all, and spots are filled based on the order in which applications are received. The programme offers colleagues the opportunity to gain a wide range of knowledge and skills in a diverse range of participants.

IMPACT LENDING

For our retail clients, government social loans, such as the 'babaváró' loan, the workers' loan or the home starter loan programmes, are also available through our bank.



» G: Governance

Sustainability in Corporate Governance



ESG's 'G' (Governance) area refers to a set of initiatives that use the tools of corporate governance to promote transparent, ethical bank operations, whether it is banking in sensitive industries, equal access to banking services for all customers, or working with suppliers.

Ethical corporate governance

To accomplish our ambitious sustainability goals, we need to have clear and stable guidelines in place. The implementation of our Group's strategy is supported by the Committee of Corporate Governance, Nominations & Sustainability (CGN&S). The Committee supervises topics related to sustainability within UniCredit Group, monitors the advances made in this area, and ensures that progress is made in line with international guidelines.

The Committee plays an important role in making sustainability continuously present in the Group's business strategy, while it also monitors our compliance with the highest ethical standards. Certain sectors and activities, which are sensitive to environmental and social risks, require a specific approach in our business operations, and we have detailed guidelines and policies for these.

- We have **special guidelines** regarding our participation in environmentally and socially **sensitive industries** (e.g. nuclear energy, oil, etc.).
 - » UniCredit Group has committed to exit from thermal coal mining financing projects by 2028. Our carbon policy prohibits us from participating in new projects related to the mining of coal used in thermal power plants and to coal-fired power generation, and requires strict commitments from corporate clients in order to help them move away from coal.
 - » Our Oil and Gas Policy prohibits the financing of new projects connected to critical oil and sea gas exploration in the Arctic, oil shale and shale gas exploration as well as any related processes such as fracking, tar sands oil extraction, and deep sea oil and gas extraction (unless such activities represent less than 25% of their total revenues).
- We also have **special policies** relating to **human rights topics** (e.g. *Code of Ethics, Anti-Bribery and Anti-Corruption Policy, Abuse and Whistleblowing Policy*, etc.).
- We cooperate with sustainability rating agencies, support investors' growing demand for transparency, and our **ESG ratings and indicators are public**.
- Our sustainability objectives, operating model, ethical documents and sensitive industry guidelines **are transparent** and available on our website.
- The Group's sustainability objectives and results are published in its [Integrated Report](#) on a regular basis.





PREVENTING CORRUPTION AND COMPLYING WITH LEGAL REQUIREMENTS

Our bank operates a communication channel that enables employees, contracted partners and others to report unacceptable conduct: this is the [Whistleblowing Hotline](#).

The Whistleblowing Hotline provides an opportunity both to employees and to clients or partners to report any conduct that is illegal, unfair, or unethical, or violates any laws or regulatory requirements relating to the bank's activities or the policies and rules of UniCredit Group and the bank.

ENSURING EQUAL ACCESS FOR CLIENTS WITH DISABILITIES

Mutual respect for people with disabilities, openness, and the recognition and acceptance of diversity are integral parts of our bank's corporate culture. In this context, we strive to recognise and respect differences, and do our best to help capitalise on the potential inherent in diversity. We wish to strengthen the sensitising initiatives of the bank that promote equal access to financial services for people with disabilities – both online and in physical spaces. All our branches are accessible, and five of them have a certain level of [Access4you accessibility certification](#), confirming their accessibility.

HELPING OUR CLIENTS ALSO IN CYBERSPACE

As we use more and more digital solutions, online and offline fraud methods are unfortunately multiplying. We also support our clients in this area: we keep them informed about the methods and how to prevent them via our website, our LinkedIn channel, our customer newsletters and at our branches. As a member of the Hungarian Banking Association, we and other participants of the banking sector have joined the [CyberShield programme](#), and we regularly share elements of the organisation's campaign on our platforms. We also constantly monitor the different channels in order to identify fraud in time whenever possible, and to warn our clients.

Responsible investing and financing

RESPONSIBLE LENDING

As a responsible creditor, UniCredit supports all initiatives designed to help clients make well-informed, responsible decisions on borrowing, in consideration of their total financial capacity and in full awareness of the possibilities and risks involved. In September 2009, our bank was one of the first to join the [Code of Conduct](#) on fair conduct towards the clients of financial institutions providing retail loans and to accept the rules of the Code as binding.

RESPONSIBLE CLAIMS MANAGEMENT – PRODUCTS WE OFFER TO HELP SOLVE TEMPORARY PROBLEMS

Our bank pays special attention to ensuring that the increased payment obligations do not impose an undue burden on our clients, and that they can maintain their solvency. Thus, we develop customised payment facilitation options, taking into account clients' loan

agreements, the encumbrance of their collateral, and their respective life situation. Our [Credit Easing Package](#) offers help in overcoming temporary difficulties in loan repayment, taking our clients' financial options and habits into consideration.

SUSTAINABLE AND ETHICAL SUPPLY CHAIN

The volume of procurements related to banking operations is significant from the aspect of climate protection, as well. Thus, we consistently ensure compliance with social and ecological requirements in our procurement processes. These are specified in UniCredit's Group-level Supplier Certification. We expect our suppliers to contribute to climate protection, use resources sparingly, reduce waste, comply with [International Labour Organisation \(ILO\)](#) standards and consider the health and safety rules and impacts of the whole supply chain.





Raising awareness

As a leading player in our industry, we have a key role in shaping attitudes towards sustainability. In order to emphasise the importance of it and to disseminate good practices as widely as possible, we keep our employees, clients and the wider public informed about our activities in this area.

SUSTAINABILITY AMBASSADOR

As an ambassador for this cause, a member of our bank's management reinforces our commitment to sustainability at the highest level. The ambassador contributes to our newsletters and takes part in our sustainability events, and also serves as a role model who lends credibility to our efforts in this area.

INTERNAL NEWSLETTER

In our Sustainability Newsletter, we regularly inform our colleagues about our corporate initiatives, achievements in ESG, and latest objectives. Our newsletter allows for two-way communication: our colleagues regularly pro-

vide feedback and share their ideas and suggestions regarding the company's operations from an ESG perspective.

SUSTAINABILITY EVENTS

We also value the views and research of external experts; therefore, we invite distinguished speakers from the fields of sustainability and ESG from time to time. At our quarterly online events, we discuss a broad range of sustainability topics and take a practical approach. Matters discussed in the past included waste management, futurology, and the interconnectedness of artificial intelligence and environmental protection.

PODCAST

Our [podcast](#), *Finances without a Tie* is a platform for talking about banking matters that go beyond pure finance in plain terms. In the first three seasons, we discussed sustainability topics, such as mentoring, financial education, and businesses that generate a positive social impact (with contributions from the managers of the Old People's Home of Nyékládháza and the Social Cooperative of Rábaszentmihály), social impact banking, and sustainability activities within the bank – all from an ESG perspective. Later seasons take viewers behind the scenes to learn about everyday banking life in a transparent – and entertaining – way, with the help of our staff.

TONE FROM THE TOP

The goal of the Tone from the Top initiative is to present the most important compliance risks and the ways to address them, in which our leaders also play an important role. Our related in-house campaign presented cases that offer important lessons to the relevant areas – including AML, financial sanctions, GDPR, ESG, anti-bribery and anti-corruption, payment and open banking services. In the campaign materials, the heads of the relevant departments describe cases they have dealt with, both the successes and the failures, thus supporting our compliance with the rules and promoting the correct attitudes.

ESG DAY

The UniCredit ESG Day was organised for the third time in 2025, and it was joined by all members of our Group, adding local activities to the public sustainability event, which is accessible online from the head office and open to our clients, colleagues and all interested parties. At the local level, in a panel discussion on sustainable financing in practice, we discussed with our colleagues the role of ESG in the lending process, and then Tóth G. Csaba, statistician, demographer and researcher, gave us an insight into Hungary's demographic outlook. On the ESG Day, our colleagues also had the opportunity to test their ESG knowledge in a game quiz.

Our bank does not publish a standalone CSRD report, but fulfils its disclosure obligations through UniCredit Group: <https://www.unicreditgroup.eu/en/investors/annual-report.html>

Glossary of terms

- **CO₂ footprint / carbon footprint:** An important indicator of the impact of human activities on the environment, with which it is possible to measure the extent of our contribution to global warming.
- **Equator Principles:** Corporations that accept the Principles commit themselves to various strict environmental and social operation standards for their investment projects in developing countries.
- **UN Sustainable Development Goals (UNSDG):** In 2015, 193 Member States of the UN committed themselves to ending poverty, combating climate change, and fighting against injustice. To this end, they formulated a global development programme, which aims to end poverty and build up a sustainable future by 2030. The individual goals are as follows: no poverty; zero hunger; good health and wellbeing; quality education; gender equality; 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; life below water; life on land; peace, justice and strong institutions; partnerships for the goals.
- **FSC (Forest Stewardship Council):** The wood used for products with this label comes from responsibly managed forests and other controlled sources.
- **WWF Earth Hour:** An international event held on one of the last Saturdays in March every year. Households and businesses joining the initiative switch off their non-essential lamps and electrical devices for an hour in order to draw attention to the importance of taking action against climate change.

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